

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.



Allianz 

LIFE GOALS. DONE.

GET HIGH LIFE COVER WITH MARKET LINKED RETURNS



A Unit-linked Non-Participating
Individual Life Savings Insurance Plan

with Bajaj Allianz Life Linked Accident Protection Rider
A Non-Participating, Unit Linked, Individual Pure Risk offering Health Cover Rider

The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year

Reasons to buy this product



Lump sum payout for your loved ones in your absence



Fund Maintenance Booster³ to ensure you remain protected throughout your chosen policy term



Return of Charges² to help boost your fund value



Bajaj Allianz Life Linked Accident Protection Rider to provide enhanced protection¹



Loyalty additions³ as a reward for staying invested



Tax benefits⁴



Helps to grow your invested corpus through market linked returns

Maturity Benefit

On survival of Life Assured till the maturity date, Total Fund Value as on the date of Maturity, shall be payable.

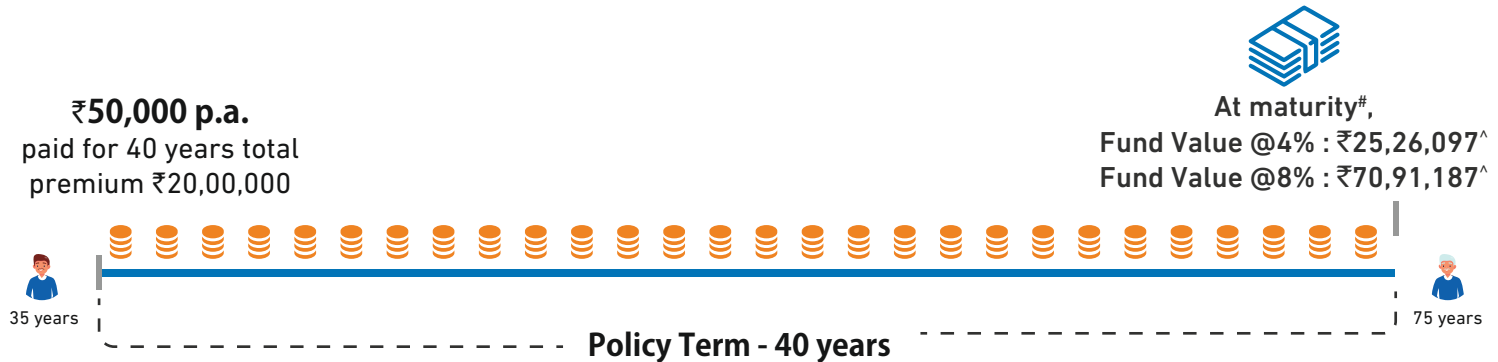
¹Please refer to rider sales literature or visit Company website or consult your "Insurance Consultant" for more details and eligibility conditions | ²Mortality Charges deducted are returned during the policy term, by way of Loyalty Advantage added to your Fund Value. | Premium allocation charges will be added back to your savings at the end of 10th policy year provided all due premiums have been paid. | ³Loyalty additions & Fund Maintenance Booster are subject to policy terms and conditions.

⁴Tax benefits as per prevailing Section 10(10D) and Section 80C of the Income Tax Act shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit under the policy.

Illustration

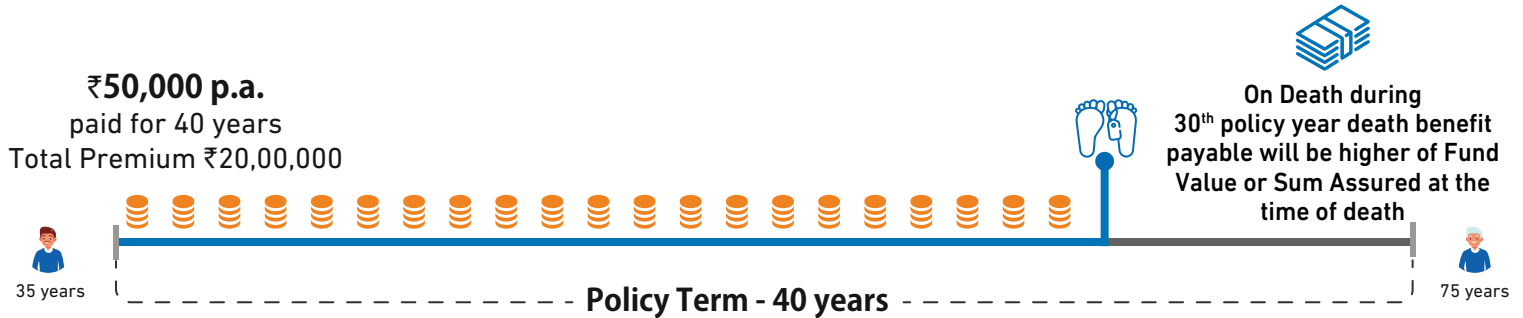
For a male customer of age 35 years, with Policy term of 40 years and Premium Paying Term of 40 years, who buys Bajaj Allianz Life Invest Protect Goal II for Sum Assured of ₹1 Crore and He has also opted for Bajaj Allianz Linked Accident Protection Rider for an additional sum assured of ₹2 Crore and ₹1 Crore each payable in case of Accidental Death Benefit and Accidental Total Permanent Disability Benefit respectively

Scenario 1: On Survival of Life Assured till Maturity



Sum Assured : ₹1 Crore
throughout policy term

Scenario 2: On unfortunate death of Life Assured



Sum Assured : ₹1 Crore
throughout policy term
Additional Premium of ₹ Rs.11,900, shall be payable
for Bajaj Allianz Linked Accident Protection Rider.

[^]The assumed rate of returns indicated at 4% and 8% are illustrative and not guaranteed and do not indicate the upper or lower limits of returns under the policy.

[#]Above illustration is considering Male aged 35 years | Standard Life | Policy term (PT) – 40 years | Premium Payment Term (PPT) – 40 years | Sum Assured opted is ₹1,00,00,000 | Annual Premium Payment Mode | The above illustration is assuming the Life Assured is alive till the end of the policy term | This illustration is considering investment in "Pure Stock Fund II (SFIN: ULIF07709/01/17PURSTKFUN2116)" and Goods & Service Tax (GST) of 18%. | Premium amount mentioned above does not include additional premium(incl. GST) for Bajaj Allianz Life Linked Accident Protection Rider | Sum Assured opted in Bajaj Allianz Life Linked Accident Protection Rider is ₹2 Cr for Accidental Death Benefit and ₹1 Cr for Accidental Total Permanent Disability Benefit
Bajaj Allianz Life Linked Accident Protection Rider - A Non-Participating, Unit Linked, Individual Pure Risk offering Health Cover Rider (UIN: 116A055V02).
Rider can be taken only along with a base life insurance plan, as per the availability and product terms and condition

Death Benefit

On death of the Life Assured during the policy term, the following shall be payable –

Higher of Prevailing Sum Assured* or Regular Premium Fund Value Plus

Higher of Top-up Premium fund value or Top-up premium Sum Assured, if any

The total death benefit shall not be less than Guaranteed Benefit of 105% of the total premiums including Top-Up premiums, if any, received up to the date of death

Note –

- All the above are as on date of intimation of death of the Life Assured
- Benefit is payable if premiums are paid up to date and policy is in-force

*The Sum Assured chosen by the policyholder will be reduced to the extent of the partial withdrawals made from the Regular Premium Fund during the two (2) years period immediately preceding the date of death of the Life Assured. The partial withdrawal made from the Top-Up Premium Fund shall not be deducted for calculating this Sum Assured.

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 as amended from time to time

"No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the Premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provision of this section shall be liable for a penalty that may extend up to ten lakh rupees."

Fraud & Misstatement: Section 45 of the Insurance Act 1938

Fraud and Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938, as amended from time to time.

Bajaj Allianz Life Insurance Co. Ltd.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phonecalls are requested to lodge a police complaint.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Co. Ltd. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, Reg. No.: 116, CIN : U66010PN2001PLC015959, Callus on toll free No.: 1800 209 7272, Mail us : customercare@bajajallianz.co.in. The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo and Allianz SE to use its "Allianz" logo. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on www.bajajallianzlife.com) carefully before concluding a sale. All charges/ taxes, as applicable, will be borne by the Policyholder.

ULIPs are different from the traditional insurance products and are subject to the risk factors. The premium paid in ULIPs are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Bajaj Allianz Life Insurance Company Limited is only the name of the Life Insurance Company and Bajaj Allianz Life Invest Protect Goal II is A Unit-linked Non-Participating Individual Life Savings Insurance Plan (UIN: 116L192V01) is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.