

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

## Reasons to buy this product



Lump sum payout for your loved ones in your absence



Growth of your savings corpus through market linked returns



Wide range of funds available to plan your investments



Fund Maintenance Booster<sup>3</sup> to ensure you remain protected throughout your chosen policy term



Return of Charges<sup>2</sup> to help boost your fund value



Bajaj Allianz Life Linked Accident Protection Rider to provide enhanced protection<sup>1</sup>



Loyalty additions<sup>3</sup> as a reward for staying invested



Tax benefits<sup>4</sup>

## Maturity Benefit

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

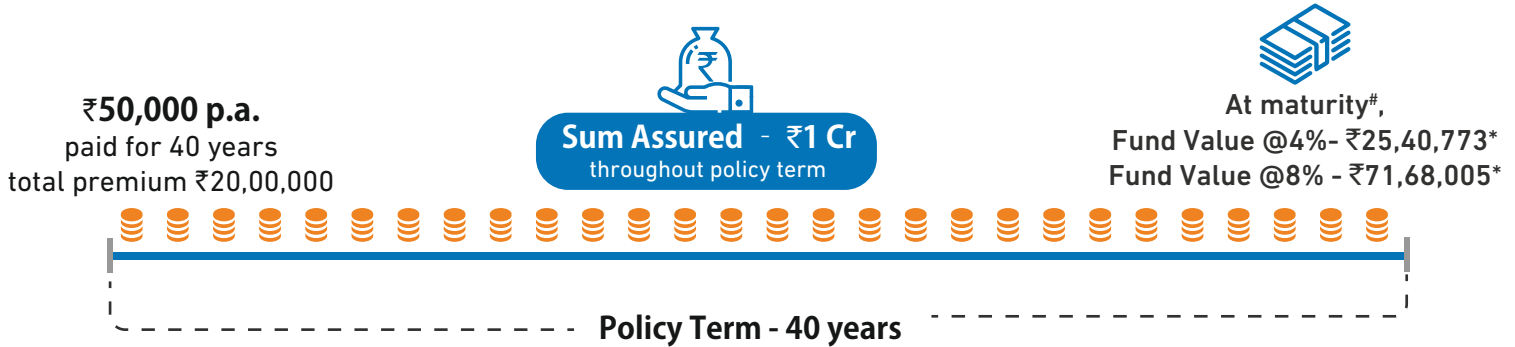
<sup>1</sup>Please refer to rider sales literature or visit Company website or consult your "Insurance Consultant" for more details and eligibility conditions | <sup>2</sup>Mortality Charges deducted are returned during the policy term, by way of Loyalty Advantage added to your Fund Value. | Premium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

**<sup>4</sup>Tax 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.**

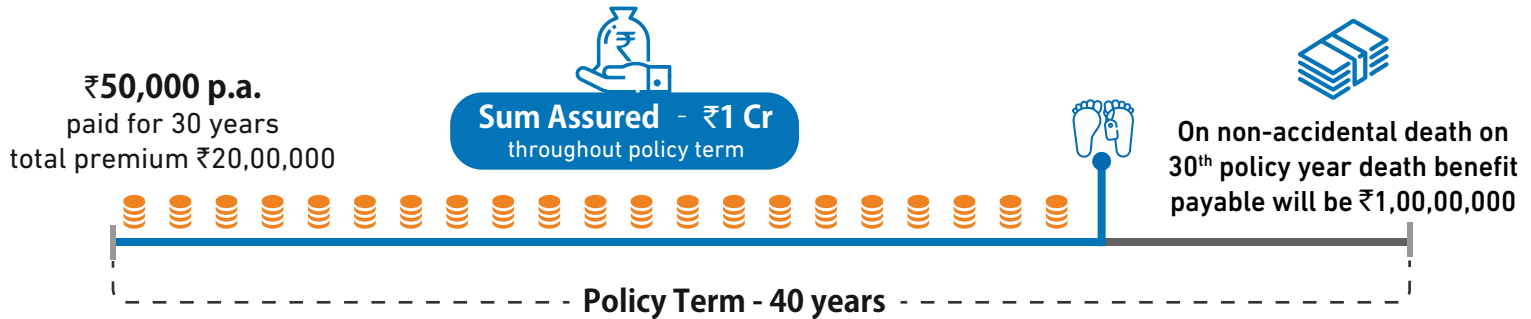
## Illustration

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 for Sum Assured of ₹1Cr and Bajaj Allianz Life Linked Accident Protection Rider with additional cover of Rs. 1 Cr in case of accidental death or accidental total permanent disability.

### Scenario 1: On Survival of Life Assured till Maturity



## Scenario 2: On unfortunate death of Life Assured



\*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 includes additional premium(incl. GST) for Bajaj Allianz Life Linked Accident Protection Rider | Sum Assured opted in Bajaj Allianz Life Linked Accident Protection Rider is ₹1,00,00,000.

## Death Benefit

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

- i) Sum Assured® including Top-Up Sum Assured, if any
- ii) Total Fund Value, if any
- iii) 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
- In case of paid-up policies, the prevailing Sum Assured would be applicable
- ®The amount of Sum Assured and Guaranteed Benefit, 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 and Guaranteed Benefit.

### Prohibition of Rebate: Section 41 of the Insurance Act, 1938

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

### Bajaj Allianz Life Insurance Co. Ltd.

**Risk Factors and Warning Statements:** Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Invest Protect Goal are the names of the company and the product respectively and do not in any way indicate the quality of the product and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on [www.bajajallianzlife.com](http://www.bajajallianzlife.com)) carefully before concluding a sale. Bajaj Allianz Life Invest Protect Goal is A Unit-linked Non-Participating Individual Life Savings Insurance Plan (UIN: 116L177V02). Unlike traditional products, Bajaj Allianz Life Invest Protect Goal is a Unit Linked Insurance Plan (ULIP). Investment in ULIPs is subject to risks associated with the capital markets. The policy holder is solely responsible for his/her decisions while investing in ULIPs. Bajaj Allianz Life Linked Accident Protection Rider is A Non-Participating, Unit Linked, Individual Health Rider (UIN: 116A055V01). Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : [custo\\_mercare@bajajallianz.co.in](mailto:custo_mercare@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. All charges/ taxes, as applicable, will be borne by the Policyholder.

**BWARE 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.