



Allianz 

LIFE GOALS. DONE.



Bajaj Allianz Life **GROUP SECURE RETURN**

A Non-Linked, Non-Participating, Group Savings Plan

KEY BENEFITS



The plan is designed for trusts and employers to manage employee benefit schemes



Guarantee¹ of rate of interest at the time of contribution for specified duration chosen by you



Life Cover for enhanced protection of your employees



Flexible plan to suit your organizational requirement

GUARANTEED¹ INTEREST RATE

- The company will upfront declare Interest Rate on contributions for a specified duration
- You can decide the specific duration as per your requirement
- Interest Rate will be guaranteed¹ for the specified period opted by you (master policyholder)
- There could be different rate of return for different specified durations
- Policy Account Value shall mean the accumulated value in the Policy Account corresponding to every contribution, plus accrued interest and net of withdrawals and applicable charges and tax

¹Conditions Apply - The Guaranteed benefits are dependent on specified duration chosen by master policyholder at inception along with other variable factors.

BENEFITS PAYABLE

Events	How and when Benefits are payable	Size of such Benefits / Policy monies
Death of member	Payable immediately on death of the member, as allowed in the scheme rules	An amount as decided by the master policyholder in accordance with scheme rules will be paid plus sum assured, if any
On Vesting (Retirement of member)	Payable immediately on retirement, as allowed in the scheme rule	An amount as decided by the master policyholder in accordance with scheme rules will be paid
On Exits/Benefits such as resignation, termination, etc. as per the scheme rules	Payable as allowed in the scheme rules	An amount as decided by the master policyholder in accordance with scheme rules

There shall be an assured benefit of 101% of contribution, net of withdrawals, if any, applicable on the entire pension fund available with the insurer. An assured benefit will also be available on the death of every member, as per the Scheme Rules.

If the superannuation funds are maintained with other insurers along with this plan, the member will have the option to choose the insurer to purchase the annuity from.

IMPORTANT DETAILS OF THE BAJAJ ALLIANZ LIFE GROUP SECURE RETURN

Parameter	Details
Minimum Size of the Group	5 members
Minimum Entry Age of the Member	15 years
Minimum Age at Maturity of the Member	16 years
Maximum Entry Age of the Member	99 years
Maximum Age at Maturity of the Member	100 years or normal retirement age, where normal retirement age would be as per Scheme Rules
Policy Term	As per scheme rules
Minimum balance in the Pooled Policy Account	₹50,000
Maximum balance in the Pooled Policy Account	No Limit, subject to Board Approved Underwriting Policy (BAUP)
Life Cover	Mandatory life cover of ₹5000 per member under Gratuity, Leave encashment and welfare schemes No minimum life cover under Superannuation scheme

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 provisions 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 Group Secure Return 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) carefully before concluding a sale. Bajaj Allianz Life Group Secure Return - A Non-Linked, Non-Participating, Group Savings Plan. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, IRDAI Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : customercare@bajajallianz.co.in, Bajaj Allianz Life Group Secure Return (UIN: 116N184V01), 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.

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.