

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



Dream Home Goal



Allianz 

LIFE GOALS. DONE.



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

Variant - Wealth



KEY ADVANTAGES - WEALTH VARIANT



Loyalty Benefits[§] with option of Periodical Money Backs

- Fund Boosters
- Return of Allocation Charge (ROAC)



Option to receive Maturity Benefit or Death Benefit in installments with Return Enhancer



Return of Mortality Charge (ROMC)*



Choice of five (5) investment portfolio strategies



Choice of Fifteen (15) Funds



Option to reduce the Premium



Option to increase Premium paying term



Tax Benefits[^]

MATURITY BENEFIT

Provided the Policy is in-force and the Life Assured is alive, the Maturity Benefit will be the Fund value as on the date of maturity of your Policy.

[§]Return of Mortality charges will be payable provided all due Regular Premiums/single premium under the Policy have been paid up to date. | [§]Loyalty benefits are subject to policy terms and conditions

[^]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.

LOYALTY BENEFITS WITH OPTION OF PERIODICAL MONEY BACKS

The Company shall add Loyalty Benefits to the Regular Premium Fund value/Single premium fund value, provided all due Regular Premiums/Single premium have been paid up to date of each Loyalty Benefit.

At Policy inception, you may choose the option to take the Loyalty Benefits as Periodical Money Backs (through systematic partial withdrawals), immediately after they have been added in the Regular Premium Fund Value/ Single premium fund value. You may alter your choice to receive Periodical Money Backs any number of times before the end of 10th Policy year.

You can opt out of this option any-time before the 10th policy year.

If this option to receive Periodical Money Backs has not been chosen at inception/opted out by 10th year, you cannot receive the Loyalty Benefits again as Periodical Money Backs, and such Loyalty Benefits will remain in the Regular Premium Fund Value/ Single premium fund value.

The Loyalty Benefits available in the plan are as mentioned below:

Return of Premium Allocation Charge (ROAC): At the end of the 10th Policy year or the date of maturity (whichever is earlier), the total of all the Premium Allocation charges⁵, deducted under the Policy will be added into the Fund as Loyalty Benefit.

⁵The premium allocation charge is applicable till the 5th policy year.

Fund Boosters: At the end of 15th policy year and every 5th policy year thereafter till PT(maximum till 60th policy year), Fund Booster as a percentage of the Average of the daily Regular Premium Fund value or the average of the daily single premium fund values during the previous 3 years (including the current year) will be added into the Fund as Loyalty Benefit.

The applicable percentages are as given in the table below.

End of Policy Year	Premium	15 th year	20 th year	25 th year	30 th year	35 th year	40 th year	45 th year	50 th year	55 th year	60 th year
Fund Booster (%)	Regular/ Limited premium	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%
	Single Premium	2.00%	3.00%	N/A							

Note:

- Loyalty Benefits including Periodical Money Backs, if opted, will not be paid for a Surrendered, Discontinued or Policy converted to Paid-up Policy.
- Amount of Loyalty Benefits will be allocated in Funds in the same proportion of the Fund value as at the date of addition
- There will not be any Loyalty Benefits with respect to any Top up Premiums paid or any Top up Premium Fund value
- ROAC will exclude any Goods & Service Tax/any other applicable tax with respect to the Premium Allocation charge deducted, subject to change in tax laws

DEATH BENEFIT

If all due Premiums are paid, then, in case of unfortunate death of the Life Assured during the Policy term, the Death Benefit payable will be,

- Higher of, Prevailing Sum Assured[#] or Regular Premium Fund value⁽¹⁾/Single premium fund value⁽²⁾

plus

- Higher of, Prevailing Top up Sum Assured or Top up Premium Fund value⁽³⁾, if any.

The Death Benefit payable is subject to the Guaranteed Benefit^{##} of 105% of the Total Premiums paid*, till the date of death.

All the above is paid as on date of receipt of intimation of death at the Company's office. The risk cover will terminate on the date of intimation of death of the Life Assured.

[#]Sum Assured: The Death Benefit shall be reduced to the extent of the non-systematic partial withdrawals made from the regular/single premium fund during the two (2) year period immediately preceding the death of the life assured. There is no impact due to partial withdrawals in Variant 2.

^{##}Guaranteed Benefit: is 105% of Total premium paid including any top premiums paid reduced to the extent of the non-systematic partial withdrawals made from the regular/single premium fund during the two (2) year period immediately preceding the death of the life assured.

⁽¹⁾Regular Premium Fund Value is equal to the total Units in respect of limited/regular premiums paid under this policy multiplied by the respective unit price on the relevant valuation date and

⁽²⁾Single Premium Fund Value is equal to the total Units in respect of single premium paid under this policy multiplied by the respective unit price on the relevant valuation date.

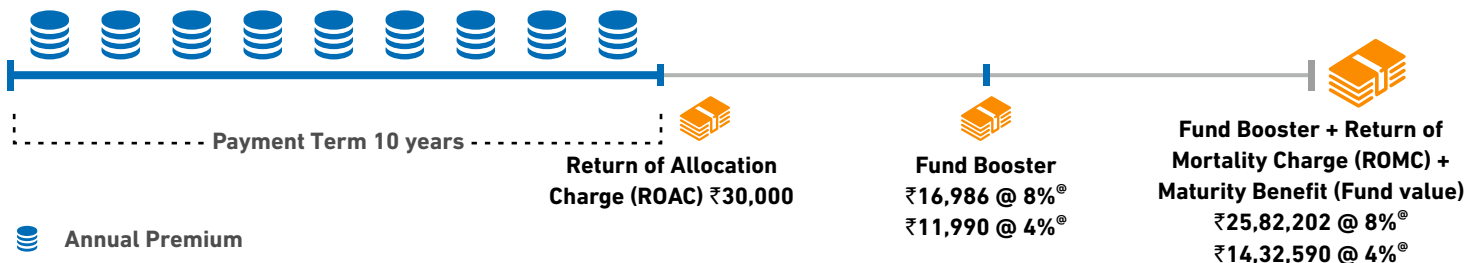
⁽³⁾Top Up Premium Fund Value is equal to the total Units in respect of Top-Up premium multiplied by the respective unit price on the relevant valuation date.

*Total Premiums Paid shall be: With limited or regular premium payment, sum of all regular/limited premiums and any top-up premiums paid till date and In case of single premium payment, the single premiums paid and any top-up premiums paid till date.

SAMPLE ILLUSTRATION

Pawan is 35 years old and has various LifeGoals to be achieved. He has taken a Bajaj Allianz Life Smart Wealth Goal III Policy (Wealth Variant) to meet his Life Goals for a Policy Term of 20 years. He is paying an Annual Premium of ₹ 1 lac for a payment term of 10 years with a Sum Assured of ₹ 10 Lacs. The total premium paid by Pawan is ₹10,00,000. Let's see the benefits available under the Policy.

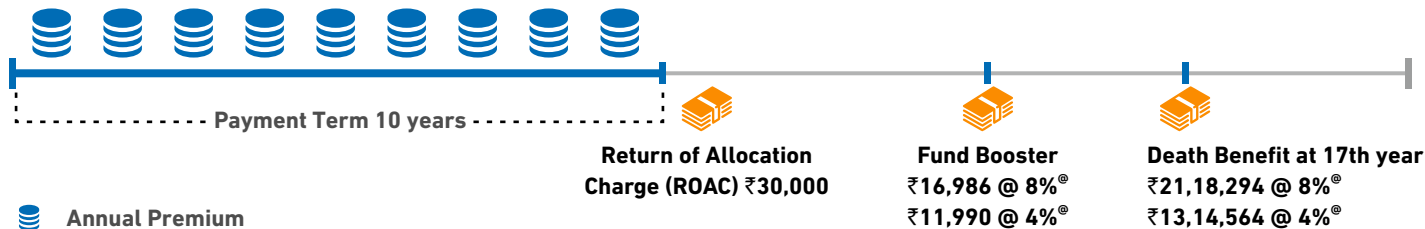
TOTAL SURVIVAL & MATURITY BENEFIT



At assumed investment return [®]	At the end of 10 th year	At the end of 15 th year	At the end of 20 th year			Total Benefit (A+B+C)
	Return of Allocation Charge (ROAC)	Fund Booster	Fund Booster [A]	Return of Mortality Charge (ROMC) [B]	Maturity Benefit (Fund value) [C]	
8%	₹30,000	₹16,986	₹29,159	₹4,635	₹25,48,408	₹25,82,202
4%	₹30,000	₹11,990	₹17,052	₹5,437	₹14,12,101	₹14,32,590

DEATH BENEFIT

In case of Pawan's unfortunate death on the 17th year, the Death Benefit, based on the assumed investment returns, are as per the table given below.



At assumed investment return [®]	At the end of 10 th year	At the end of 15 th year	Death Benefit at 17 th year
	Return of Allocation Charge (ROAC)	Fund Booster	
8%	₹30,000	₹16,986	₹21,18,294
4%	₹30,000	₹11,990	₹13,14,564

The Death Benefit is subject to a minimum of the guaranteed benefit, which is 105% of the total Premiums paid, till the date of death.

[®]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. The above illustrations are considering investment is in the "Pure Stock Fund II and Goods & Service Tax of 18%

ELIGIBILITY TABLE

Parameter	Details				
Minimum Entry Age	0 year <i>In case of minor life, the risk cover will commence immediately on date of commencement of Policy and the Policy will vest on the attainment of majority (age 18 years)</i>				
Maximum Entry Age	Regular/ Limited Premium: 60 years Single Premium: 70 years				
Minimum Age at Maturity	18 years				
Maximum Age at Maturity	Regular/ limited premium: 99 years Single premium: 90 year				
Policy Term	Regular/ Limited Premium: 10 years to 60 years Single Premium: 10 years to 20 years				
Premium Paying Term	<ul style="list-style-type: none"> • Single Pay • Limited/ Regular Premium For maturity age less than or equal to 85 years: 5 years to PT chosen For maturity age greater than 85 years: 10 years to PT chosen Maximum Premium Payment Term cessation age is 85 years				
	Frequency	Yearly	Half-yearly	Quarterly	Monthly
	Single premium	Rs.48000			
Minimum Premium	Regular/Limited Premium (in Rs.)	12,000	6,000	3,000	1,000
	Quarterly & Monthly Premium payment frequency will be available under auto-debit options as approved by RBI				

Parameter	Details	
Maximum Premium	No Limit	
Premium Payment Frequency	Yearly, Half-yearly, Quarterly and Monthly	
Minimum & Maximum Sum Assured	Regular/ Limited Premium: Minimum: 7 times Annualized Premium Maximum: 10 times Annualized Premium Single Premium: Minimum: 1.25 times single premium Maximum: maximum sum assured will be based on policy term and age:	
	Age	Age
	<=40 years	10 times SP ⁵ for policy term <=10 years 1.25 times SP ⁵ for policy term > 10 years
	>40 years	1.25 times SP
Minimum Top up Sum Assured	Single/ Regular/ Limited: 1.25 times Top up Premium	
Maximum Top up Sum Assured	Regular/ Limited Premium: 10 times Top up Premium Single Premium: 1.25 times Top up Premium	

Age calculated is age as at the last birthday

Prevailing Sum Assured is based on the prevailing Annualized Premium* and Prevailing Top up Sum Assured is based on Top up Sum Assured amount

*Annualised Premium means the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any.

⁵SP: Single Pay

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.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Smart Wealth Goal III 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. Unlike traditional products, Bajaj Allianz Life Smart Wealth Goal III 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. 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. This sales presentation gives the salient features of Wealth Variant only and there are other variants available under the product. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, IRDAI Reg. No.: 116 | CIN : U66010PN2001PLC015959 | Mail us : customercare@bajajallianz.co.in | Call on : Toll free no. 1800 209 7272 | Bajaj Allianz Life Smart Wealth Goal III is A unit-linked non-participating individual life savings insurance plan (UIN: 116L185V01), 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 phone calls are requested to lodge a police complaint.