BAJAJ

Allianz

LIFE GOALS. DONE.

BAJAJ ALLIANZ LIFE

ASSURED WEALTH GOAL PLATINUM

A Non linked, Non Participating, Individual, Life Insurance Savings Plan

ABOUT BAJAJ ALLIANZ LIFE INSURANCE

Bajaj Allianz Life Insurance Co. Ltd., one of India's leading private life insurers, is a joint venture between Bajaj Finserv Limited, one of the most diversified non-banking financial institutions in India, and Allianz SE, one of world's leading global insurer and asset manager. This joint venture Insurance Company incorporates global expertise with local experience.

BAJAJ ALLIANZ LIFE ASSURED WEALTH GOAL PLATINUM

Your family is very important for you and you always want to give them the best possible lifestyle. For this, you need to have assurance of a life cover to protect your loved ones in case of any uncertainties and also plan for various life goals like marriage, children's education or a retirement. These are your sacrosanct goals, for which you would need a financial plan that gives you the assurance of a guaranteed liquidity.

Presenting Bajaj Allianz Life Assured Wealth Goal Platinum, a non-linked, non-participating, individual life insurance, savings plan which protects you with a life cover, while offering you an assured income to meet your immediate as well as future needs.

WHAT MAKES BAJAJ ALLIANZ LIFE ASSURED WEALTH GOAL PLATINUM PERFECT FOR YOU?

Security: Life Cover to protect your family

Guarantee: All benefits in the policy are guaranteed!

Liquidity: Income begins as early as from start of 2nd policy year

Tax Benefits: Avail tax benefits as per prevailing tax laws

How this plan works?

Step 1: Decide premium amount and for how long you wish to pay

Step 2: Decide your income start year

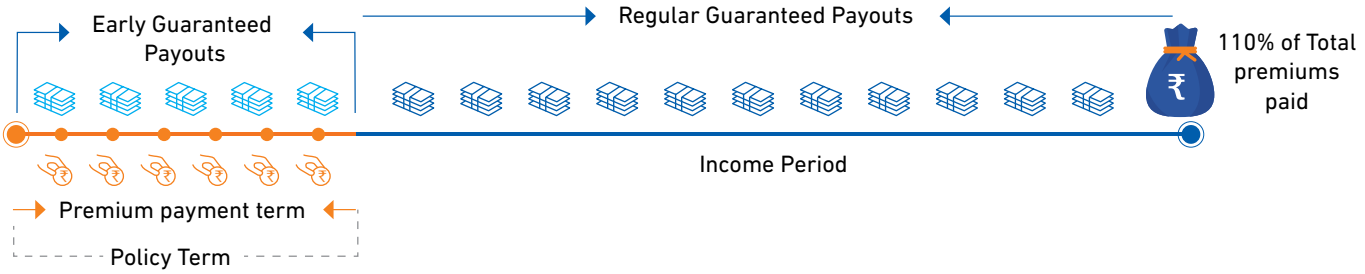
Step 3: Choose how long you want to receive the income

Plan option/ Income start year/ Income period/ Premium Payment Term/ Policy Term (PT)/ Return of Premium (ROP) option once chosen cannot be changed.

Let us understand the Plan options in detail

OPTION 1. SMART INCOME

- Pay your premiums for the chosen period
- Choose the desired Sum Assured multiple that suits your preferences
- Receive Early Guaranteed Payouts starting as early as from the beginning of 2nd policy year for the policy term
- You will have an option to choose your Early Guaranteed Payouts start year
- Regular Guaranteed Payouts are paid at the beginning of policy year during the Income Period. Income period starts after the policy term
- These guaranteed payouts will be a percentage of Annualised Premium
- You will also receive Enhanced Return of premium (ROP) as 110% of Total premiums paid at the end of the Income Period.



Early Guaranteed Payout factor:

Early Guaranteed Payout (% of Annualised Premium)						
Income start year (beginning of the year) / PPT	5	6	7	8	10	12
2	25.00%	25.00%	25.00%	30.00%	30.00%	30.00%
3	30.00%	30.00%	30.00%	40.00%	40.00%	40.00%
4	40.00%	40.00%	40.00%	50.00%	50.00%	50.00%
5	45.00%	45.00%	45.00%	60.00%	60.00%	60.00%
6	-	50.00%	50.00%	70.00%	70.00%	70.00%
7	-	-	60.00%	102.25%	102.25%	102.25%
8	-	-	-	110.00%	110.00%	110.00%

You will have an option to use the Early Guaranteed Payouts to adjust against the renewal premiums payable in the policy to the extent of income amount payable by the company

Maturity Benefit

On maturity, the Regular Guaranteed Payouts expressed as a percentage of Annualized Premium will be paid over the chosen Income Period. Additionally, get Enhanced ROP the end of the Income Period. At any time, the policyholder will have an option to take these Regular Guaranteed Payouts and the Enhanced ROP as a lumpsum at a discounted rate.
The Policy will terminate immediately and automatically at the end of the Income Period. There is no life cover during the Income Period. The Regular Guaranteed Payouts will continue to the nominee even if the life assured dies during the Income Period.

The nominee will also have an option to receive the remaining Regular Guaranteed Payouts plus the Enhanced ROP as a lumpsum. The lumpsum amount shall be the present value of all outstanding future payouts at a discounted rate.

Note - If this option of taking lumpsum is exercised at the time of maturity, the interest rate applicable for calculating this shall be 9% p.a. whereas if this option is exercised post the start of Regular Guaranteed Payouts, the interest rate applicable to calculate the present value will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). For Income Periods 15 and below, the interest rate applicable for calculating shall be [10-year G-sec + 1%] p.a. rounded-up to the higher full interest rate. For Income Periods 20 & above, the interest rate applicable for calculating shall be [30-year G-sec + 1%] p.a. rounded-up to the higher full interest rate. The interest rate will be reviewed on an annual basis. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

Death Benefit

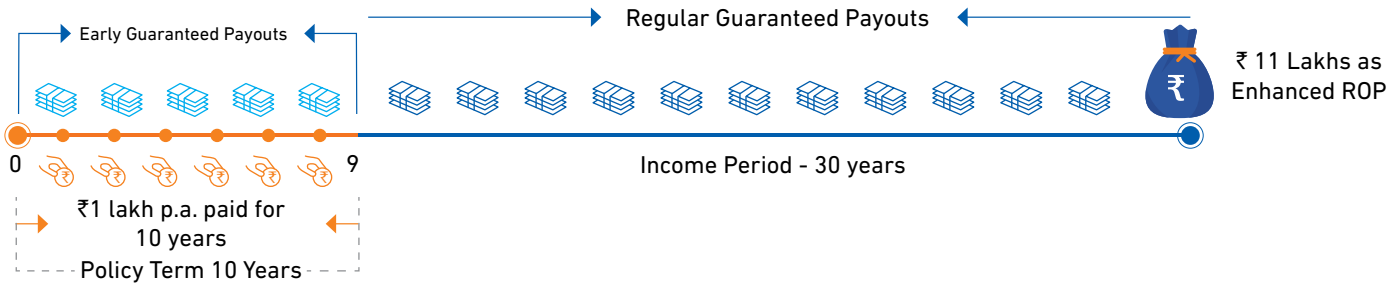
You will have life cover during the Policy term. On Death the Sum Assured on Death plus AGP, if any shall be payable to the nominee as a lumpsum. At no time, the death benefit minus AGP, if any will be less than 105% of Total Premiums paid as on date of death, or the prevailing surrender value, Whichever is higher.

Lets see how this plan will help you in managing your future expenses-

Sunil is a 30-year-old IT professional. He has a small family which consists of his spouse and 2 years' old daughter. He wants an investment which will give him an assured early income for long term even to help manage future needs like child's education expenses and income for spouse.
He invests in Bajaj Allianz Life Assured Wealth Goal Platinum by paying ₹1 lakh p.a. with a goal of getting a guaranteed early Income.

Option 1 | PPT 10 years | PT 10 years | Income start year: 2nd year | Income Period of 30 years

You Pay	You Get				
₹1,00,000 p.a. for 10 years	Income of ₹30,000 p.a. from year 2 to 10	+	Income of ₹ 42,750 p.a. from year 11 to 40	+	₹11,00,000 as Enhanced ROP at the end of the Income Period



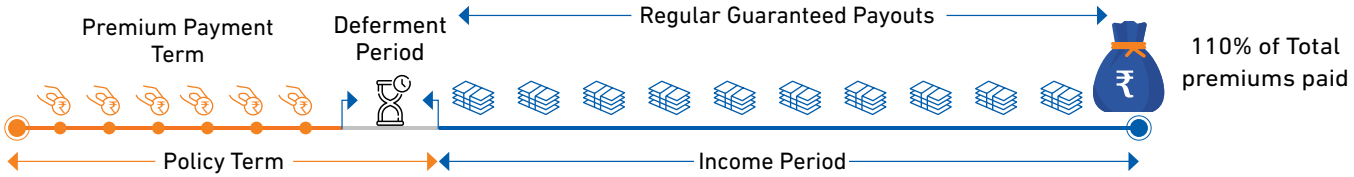
Total Premium Paid		Total Benefit Received
₹10,00,000	2.65 times	₹26,52,500

- *The above illustration is assuming the Life Assured is alive till the end of the policy term and also survives till the end of Income period.*
- *The premiums mentioned above are exclusive of any extra premium loading and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.*

OPTION 2. REGULAR INCOME

- Pay your premiums for the chosen period
- Choose the desired Sum Assured multiple that suits your preferences
- Regular Guaranteed Payouts starting from the beginning of policy year during the Income Period. Income period starts after the policy term
- These guaranteed payouts will be a percentage of Annualised Premium
- You will have a choice to plan your income start year by opting for a deferment period
- Depending upon the income period chosen, your policy can have an Enhanced return of premium (Enhanced ROP) equal to 110% of Total premiums paid at the end of the Income Period.

PPT (years)	5	7	12	5/ 6/ 7/ 8/ 10/ 12
Income Period (years)	5	7	12	10/ 15/ 20/ 25/ 30



Maturity Benefit

On maturity, the Regular Guaranteed Payouts expressed as a percentage of Annualized Premium will be paid over the chosen Income Period. Additionally, depending on the income period chosen, you can get an Enhanced ROP at the end of the Income Period. At any time, the policyholder will have an option to take these Regular Guaranteed Payouts and the Enhanced ROP as a lumpsum at a discounted rate

The Policy will terminate immediately and automatically at the end of the Income Period. There is no life cover during the Income Period. The Regular Guaranteed Payouts will continue to the nominee even if the life assured dies during the Income Period. The nominee will also have an option to receive the remaining regular guaranteed payouts plus the Enhanced ROP as a lumpsum. The lumpsum amount shall be the present value of all outstanding future payouts at a discounted rate.

Note- If this option of taking lumpsum is exercised at the time of maturity, the interest rate applicable for calculating this shall be 9% p.a. whereas if this option is exercised post the start of Regular Guaranteed Payouts, the interest rate applicable to calculate the present value will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). For Income Periods 15 and below, the interest rate applicable for calculating shall be [10-year G-sec + 1%] p.a. rounded-up to the higher full interest rate. For Income Periods 20 & above, the interest rate applicable for calculating shall be [30-year G-sec + 1%] p.a. rounded-up to the higher full interest rate. The interest rate will be reviewed on an annual basis. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

Death Benefit

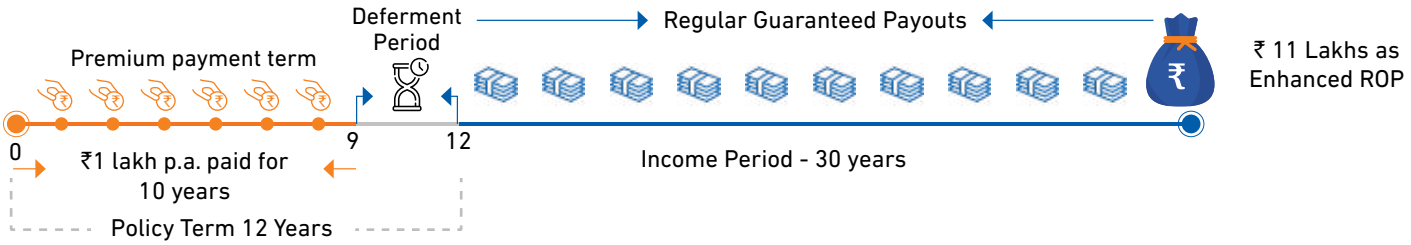
You will have life cover during the Policy term. On Death, the Sum Assured on Death shall be payable to the nominee as a lumpsum. At no time, the death benefit will be less than 105% of Total Premiums paid as on date of death, or the prevailing surrender value, Whichever is higher.

Lets see how this plan will help you in managing your future expenses -

Ajay is a 35-year-old IT professional. He wants a savings, which will give him an assured income for long-term future expenses. He invests in Bajaj Allianz Life Assured Wealth Goal Platinum by paying ₹1 lakh p.a. with a goal of getting a guaranteed long term Income.

Option 1 | PPT 10 years | Deferment Period 2 years | PT 12 years | Income Period of 30 years

You Pay	You Get		
₹1,00,000 p.a. for 10 years	Income of ₹1,00,800 p.a. from year 13 for 30 years	+	₹11,00,000 as Enhanced ROP at the end of Income Period



Total Premium Paid		Total Benefit Received
₹10,00,000	4.12 times	₹41,24,000

- *The above illustration is assuming the Life Assured is alive till the end of the policy term and also survives till the end of Income period.*
- *The premiums mentioned above are exclusive of any extra premium loading and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.*

Sum Assured (SA) Multiple – For both Plan options i.e. Smart Income and Regular Income
Sum Assured Multiple can be chosen at policy inception and cannot be chosen at a later date
Option 1:

Age (years)	SA Multiple	Age (years)	SA Multiple	Age (years)	SA Multiple	Age (years)	SA Multiple
1	15.40	16	13.90	31	12.40	46	10.90
2	15.30	17	13.80	32	12.30	47	10.85
3	15.20	18	13.70	33	12.20	48	10.80
4	15.10	19	13.60	34	12.10	49	10.75
5	15.00	20	13.50	35	12.00	50	10.70
6	14.90	21	13.40	36	11.90	51	10.65
7	14.80	22	13.30	37	11.80	52	10.60
8	14.70	23	13.20	38	11.70	53	10.55
9	14.60	24	13.10	39	11.60	54	10.50
10	14.50	25	13.00	40	11.50	55	10.45
11	14.40	26	12.90	41	11.40	56	10.40
12	14.30	27	12.80	42	11.30	57	10.35
13	14.20	28	12.70	43	11.20	58	10.25
14	14.10	29	12.60	44	11.10	59	10.15
15	14.00	30	12.50	45	11.00	60	10.00

Option 2:

Age (years)	SA Multiple	Age (years)	SA Multiple	Age (years)	SA Multiple	Age (years)	SA Multiple
1	9.35	16	8.45	31	7.58	46	7.12
2	9.30	17	8.40	32	7.54	47	7.10
3	9.25	18	8.35	33	7.52	48	7.06
4	9.20	19	8.30	34	7.48	49	7.04
5	9.15	20	8.20	35	7.46	50	7.00
6	9.05	21	8.15	36	7.42	51	5.20
7	9.00	22	8.10	37	7.40	52	5.18
8	8.95	23	8.05	38	7.36	53	5.16
9	8.90	24	7.95	39	7.34	54	5.14
10	8.85	25	7.90	40	7.30	55	5.12
11	8.75	26	7.85	41	7.28	56	5.10
12	8.70	27	7.80	42	7.24	57	5.06
13	8.65	28	7.75	43	7.22	58	5.04
14	8.60	29	7.65	44	7.18	59	5.02
15	8.50	30	7.60	45	7.16	60	5.00

ELIGIBILITY CRITERIA

Plan Option	Smart Income		Regular Income	
Premium Payment Term (PPT) (in years)	5/ 6/ 7 / 8 / 10 / 12		5 / 6 / 7 / 8 / 10 / 12	
Deferment Period (in years)	Not applicable		PT minus PPT	
Policy Term (PT) (in years)	Equal to PPT		5 to 17 years	
Income Period (in years)	20/ 25 / 30		5/ 7/ 10/ 12/ 15	20/ 25/ 30
Enhanced ROP	Yes		No	Yes
	Minimum	Maximum	Minimum	Maximum
Age at Entry (years)	6	60	1	60
Age at Maturity (years)	18	72	18	77
Annualized Premium (₹)	₹30,000	No limit, subject to Board Approved Underwriting Policy	₹30,000	No limit, subject to Board Approved Underwriting Policy

For POS channel under all variants:

- *For policy purchased through POS channel no medical underwriting is required*
- *Maximum Age at entry will be 55 years*
- *Maximum Maturity Age shall be 65 years*
- *Maximum Policy Term is 20 years*
- *Maximum Sum Assured on Death is Rs. 25 lacs*
- *Riders are not applicable for POS policies*
- *For policies sold through POS Channel, the minimum and maximum age at entry will be as per prevailing IRDAI POS Guidelines, as amended from time to time.*

All ages mentioned above are age as on last birthday. Risk cover will commence immediately on the date of commencement of risk of the policy and, in the case of a minor life, policy will vest on the life assured on the earlier of attainment of majority (i.e., 18 years age last birthday) or on maturity date.
The product is available for sale through online mode
For female lives, the age set-back of 3 years will be applicable for calculation of SA Multiple and Maturity Benefit/ Income payout.
Income Period will commence after the end of Deferment Period. The deferment period will be PT minus PPT (in years)
Benefits will vary depending on the plan option chosen

Surrender Value under the plan

- We advise you to continue your policy and enjoy the benefits of your policy. However, we understand that in certain circumstances you may want to surrender your policy
- You can surrender the policy at any time during the policy term after completion of first policy year provided one full years' premium has been paid.
- The Policy will acquire a Surrender Value (i.e. Special Surrender Value SSV) after completion of first policy year provided one full' year premium has been received.
- The Policy will acquire a Guaranteed Surrender Value provided two (2) full years' premiums have been paid.
- The Surrender Value payable will be higher of:
  - Guaranteed Surrender Value (GSV) where, GSV is equal to GSV factor multiplied by the Total Premiums paid less Survival Benefits paid (as applicable) till date of surrender or
  - Special Surrender Value (SSV) plus any AGP in the policy.

- For details on Special Surrender Value, kindly refer the policy document on the Company Website
- GSV factors are guaranteed throughout the Policy Term. The SSV factors mentioned above are not guaranteed, will be reviewed by the company annually.
- The policy will terminate on the date of surrender.

Non Payment of Premium

- **If you have not paid at least one (1) full years' premium** then, your policy will immediately and automatically lapse at the expiry of the grace period and no benefit other than AGP, if any, will be payable under the policy. The AGP, if any, in the policy will be paid out at the end of grace period will be payable under the policy.

- **If at least one (1) full years premiums have been paid and subsequent premiums are not paid** (i.e. the policy which acquired a surrender value) the policy shall not lapse by reason of the non-payment of future premium, instead the policy will be, immediately & automatically, converted to a paid-up policy at the expiry of the grace period.
  - The paid-up sum assured, paid-up sum assured on death, paid-up Regular Guaranteed Payout, paid-up maturity benefit and paid-up death benefit is obtained by multiplying the sum assured, sum assured on death*, Regular Guaranteed Payout, maturity benefit and death benefit, respectively, by a factor equal to the proportion of the number of premiums paid to the total number of premiums payable under the policy.
  - On the policy becoming paid-up, the Paid-up EGP allows for reduction of the EGPs already paid out in the policy before it became paid-up. Note- Please refer policy terms and conditions for more details.

- The paid-up Enhanced ROP benefit will be 1.1 times of Total Premiums received till date of paid-up.
- The paid-up benefit structure for each option will be the same as the in-force benefits. But, the sum assured, sum assured on death, Early Guaranteed Payouts, Regular Guaranteed Payouts, death benefit, maturity benefit and Enhanced ROP will be replaced by the paid-up sum assured, paid-up sum assured on death, Adjusted paid-up Early Guaranteed Payouts, paid-up Regular Guaranteed Payouts, paid-up death benefit, paid-up maturity benefit and paid-up Enhanced ROP, respectively.
- Paid-up Early Guaranteed Payouts can be accrued in a reduced paid-up policy under AGP. A reduced paid-up policy will accrue investment return on the AGP, if applicable.
- The policyholder may revive a lapsed policy/paid-up policy subject to the conditions mentioned under revival section.
- At no time, the paid-up death benefit will be less than 105% of the Total Premiums paid till date of paid-up.

Revival of the Plan

You can revive your lapsed or paid-up policy, subject to the following conditions;

a) The application for revival is made within five (5) years from the due date of the first unpaid premium but before the end of the policy term.

b) The arrears of premiums together with interest, at such rate as the company may decide from time to time along with applicable taxes are paid. The current applicable revival interest is 10.0% p.a. compounded half-yearly.

c) The policyholder furnishes, at his/her own expense, satisfactory evidence of health of the life assured and continuity of insurability, as applicable.

d) The Company may revive or refuse to revive the policy, based on the prevailing Board approved underwriting policy. If the policy is refused, the Company will refund the amount deposited for the purposes of revival of the policy.

e) On revival, the Sum Assured, Sum Assured on Death, Early & Regular Guaranteed Payouts, Enhanced ROP and AGP (if applicable) under the Policy which prevailed before the date of latest lapse/paid-up will be reinstated. All due but unpaid or part-paid survival benefits (if applicable) also will be paid.

Note: The revival interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The revival interest rate will be reviewed on an annual basis at the beginning of each financial year. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

Additional Benefit under the Plan

Accumulation of Early Guaranteed Payouts (AGP)

You will have an option to accumulate the Early Guaranteed Payouts (in-force or paid-up) in the policy instead of taking them as yearly payouts. The accumulation will be at an interest rate of prevailing 10-year G-Sec yield p.a. less 100 bps which will be declared by the company every year. The interest rate will be bench-marked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). Interest will be added to the AGP at the end of each policy year.

Anytime during the policy term, you will have the option to withdraw, in part or in full, the AGP without any charges. The amount of AGP, if not fully withdrawn during the policy term will be paid out at the end of the policy term.

You will have the flexibility to discontinue this option at any time.

Riders

You can enjoy extra coverage during the policy term by choosing the optional additional rider benefits at a nominal extra cost. The rider available with all variants under Bajaj Allianz Life Assured Wealth Goal Platinum are:

1. Bajaj Allianz Accidental Death Benefit Rider (UIN: 116B034V02)
2. Bajaj Allianz Accidental Permanent Total/Partial Disability Benefit Rider (UIN:116B036V02)
3. Bajaj Allianz Family Protect Rider (UIN: 116B056V01)

Please refer to respective rider sales literature or visit Company website or consult your "Insurance Consultant" for more details and eligibility conditions.

For policies purchased from POS channel, rider would not be available.

Alteration of premium paying frequency & income payout frequency

You will have the option to change the premium payment frequency or Income frequency at any policy anniversary. subject to the availability of the frequency and minimum modal premium applicable under the product.

- **Premium frequency loading:**

Yearly	Half-yearly	Quarterly	Monthly
1.0000	0.5084	0.2564	0.0859

The quarterly and monthly mode will be allowed only under auto-debit process (as per the approved RBI facilities)
You also have the option to change the income payout frequency any time before the commencement of the Income Period. This option once opted cannot be changed subsequently

- **Income frequency markup:**

Yearly	Monthly
1.0000	1.0300

Tax Benefits under the Plan

As per applicable tax laws as amended from time to time. You are requested to consult your tax consultant and obtain independent advice for eligibility and before claiming any benefit under the policy.

POLICY LOAN

Provided the policy has acquired surrender value, during the policy term, the policyholder will have the option to take policy loan, subject to a maximum limit of 80% of the [surrender value less any AGP, if applicable] available under the policy.

a) Loan interest rate applicable for the loan will be as decided by the company from time-to-time. Currently the rate of interest for loan is 10% p.a. compounding half-yearly

b) On death or surrender, the outstanding policy loan plus interest, as on the date of death / surrender, will be deducted from the death /surrender value payable. Each Survival Benefit (if applicable) will be adjusted in any outstanding loan plus interest

c) The policy will be foreclosed under the following circumstances:

   i) For reduced paid-up policies: If, at any time (during the policy term), the outstanding policy loan and interest exceeds the surrender value, then, the company will inform the policyholder for payment of interest-due and/or full/part repayment with the notice period of 30-days and, at the end of notice period, the policy will be foreclosed and any surrender value will be adjusted towards the outstanding loan plus interest

   ii) For in-force or fully paid-up policies: The policy will not be foreclosed on the ground of outstanding loan amount including interest exceeds the surrender value

d) At maturity: If the loan is still outstanding, the policy will be closed by paying the present value (PV) of the future Regular Guaranteed Payouts & Enhanced ROP at the end of income period (if applicable) less the outstanding policy loan and interest

   i) The interest rate to arrive at present value of Regular Guaranteed Payouts & Enhanced ROP will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). For Income Periods 15 and below, the interest rate will be [10-year G-sec + 1%] p.a. rounded-up to the higher full interest rate. For Income Periods 20 & above, the interest rate will be [30-year G-sec + 1%] p.a. rounded-up to the higher full interest rate

   ii) The interest rate will be reviewed on an annual basis. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI

Note: The loan interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The loan interest rate will be reviewed on an annual basis. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

Termination

a) This risk cover of the Life Assured shall, immediately and automatically, terminate on the earliest occurrence of any of the following events:
   i) On the date of death of the Life Assured, as per Section 4) above
   ii) On the lapsation of the Policy, as per Section 6a) above
   iii) At the end of the Policy Term.

b) This Policy shall immediately and automatically terminate on the earliest occurrence of any of the following events:
   i) On Free Look Cancellation
   ii) On payment of the Death Benefit in a lump-sum; provided there are no other benefits available under the Policy
   iii) On payment of the Maturity Benefit in a lump-sum; provided there are no other benefits available under the Policy
   iv) On payment of the last RGP and/or Enhanced ROP (if applicable) at the end of the Income period, or the Maturity Benefit has been adjusted against the outstanding Policy loan & interest; provided there are no other benefits available under the Policy.
   v) On complete surrender of the Policy and on payment of the Surrender Value
   vi) On foreclosure [as per Section 9 above], if at any time, in a Policy that is paid-up [as per Section 6 above], the outstanding loan plus loan interest exceeds the Surrender Value available under the Policy and no payment is made even on the expiry of the notice as mentioned in Section 11f) above.
   vii) On the expiry of the Revival Period for a lapsed Policy [as per Section 7 above].
   viii) On the end of Income Period
   ix) On refund of eligible Regular Premiums/Surrender Value under suicide clause on suicide of the Life Assured

Grace Period

The Grace Period is thirty (30) days for frequencies other than monthly and fifteen (15) days for monthly frequency during which the Policy is considered to be in-force with the risk cover. On the occurrence of death during the Grace Period, the Death Benefit will be payable and the due but unpaid Premium/s upto the date of death will be deducted from the benefit payable.

Free Look Period

You will have a free look period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of the policy. In the event You disagree to any of the policy terms or conditions, or otherwise and have not made any claim, you shall have the option to return the policy to Us for cancellation, stating the reasons for the same. Irrespective of the reasons mentioned, you shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges. The request for cancellation of the policy during free look period shall be processed and rider premium shall be refunded within 7 days of receipt of such request.

Exclusions

Suicide Claim provision:

In case of death of a life assured due to suicide within 12 months from the date of commencement of risk or the date of latest revival of the policy, whichever is later, then the nominee or beneficiary of the policyholder shall be entitled to receive, the higher of 80% of the Total Premiums paid minus EGP paid or the surrender value as on the date of death, provided the policy is in force. AGP, if any will also be paid.

There are no other exclusions other than the suicide clause.

Auto Vesting

If the policy has been taken on the life of a minor, the policy will vest on the life assured on the earlier of attainment of 18 years' age or maturity date. Thereafter, the Life Assured shall become the policyholder who will then be entitled to all the benefits and subject to all liabilities as per the terms and conditions of the policy.

Definitions

Sum Assured on Death is equal to Sum Assured i.e. SA Multiple X Annualized Premium

- Annualized Premium shall be the premium amount payable in a year by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
- Total Premiums means total of all the premiums paid under the base policy, excluding any extra premium and taxes, if collected explicitly.
- Maturity Benefit is the series of Regular Guaranteed Payouts & Enhanced ROP.

Mark-ups available in the plan

- High Premium Mark-up will be available if the annual premium under the policy is Rs. 75,000 or more
- Enhanced benefits for female lives with a 3-year set-back
- Autopay, Loyalty Benefit (to existing policyholders), Staff, Customer Initiated Sales, Partner Worksite Marketing, Web (for Online Sales / Web Aggregators), Family Benefit mark-ups will be available for our customers, wherein an additional benefit up to 0.1150 per 100 Annualised premium will be added to the Regular Guaranteed Payout

Statutory Information

Assignment: Section 38 of the Insurance Act, 1938

Assignment should be in accordance with provisions of sec 38 of the Insurance Act 1938 as amended from time to time.

Nomination: Section 39 of the Insurance Act, 1938

Nomination should be in accordance with provisions of Sec 39 of the Insurance Act 1938 as amended from time to time.

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 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.

Applicability of Goods & Service Tax

Goods and Service Tax is charged based on type of Policy communication address of Policyholder. This may change subject to change in rate/state in address of the Policyholder as on date of adjustment.

LIFE GOALS. DONE.

Contact Details

Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006
IRDAI Reg No.: 116 | CIN : U66010PN2001PLC015959 | Tel: (020) 6602 6777

Bajaj Allianz Life Assured Wealth Goal Platinum

Sales: 1800 209 4040	Service: 1800 209 7272	UIN : 116N188V04

E-mail: customercare@bajajallianz.co.in	Visit us at: www.bajajallianzlife.com to purchase online

For More Information: Kindly consult our "Insurance Consultant" or call us today on the TOLL FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Documents. Please ask for the same along with the quotation.

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.

Disclaimer

This sales literature gives the salient features of the plan only. The Policy document is the conclusive evident of contract and provides in details all the conditions & exclusions related to Bajaj Allianz Life Assured Wealth Goal Platinum.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRADULENT 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.

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BAJAJ Allianz
LIFE GOALS. DONE.

Bajaj Allianz Life Assured Wealth Goal Platinum

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

Name of the Prospect/ Policyholder:	Valued Customer		
Age:	30	**Gender:**	Male
Name of the Life Assured:	Valued Customer		
Age:	30	**Gender:**	Male
Premium Payment Term:	10		
Policy Term:	10		
Income start year:	2		
Amount of Instalment Premium:	1,04,500		
Mode of Payment of Premium:	Annual		

Name of the Product: Bajaj Allianz Life Assured Wealth Goal Platinum

Tag Line: A Non-linked Non-Participating Individual Life Insurance Savings Plan

Unique Identification Number: 116N188V04

GST Rate(First Year): 4.50%

GST Rate(2nd Year onwards): 2.25%

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

Policy Details			
Plan Option	Smart Income	**Instalment Early Guaranteed Payout**	30,000
Income Period	30	**Total Early Income during the year**	30,000
Income Payout Frequency	Yearly	**Instalment Regular Guaranteed Payout^**	42,750
Sum Assured on Death (at inception of the Policy)	12,50,000	**Total Regular Income during the year^**	42,750
Accumulate Early Guaranteed Payout	No	**Premium Offset**	No
Auto Pay Opted	Yes		

Premium Summary			
	Base Plan	**Riders**	**Total Instalment Premium**
Instalment Premium without GST	1,00,000	0	1,00,000
Instalment Premium with First Year GST	1,04,500	0	1,04,500
Instalment Premium with GST 2nd year Onwards	1,02,250	0	1,02,250

(Amount in Rupees)

Benefit Summary								
		Guaranteed				Non Guaranteed		
Policy Year	Annualised Premium	Survival Benefits	Maturity Benefit^	Death Benefit	Guaranteed Surrender Value	Special Surrender Value	Surrender Value Payable	Accumulated Amount
1	1,00,000	0	0	12,50,000	0	60,683	60,683	0
2	1,00,000	30,000	0	12,50,000	30,000	95,622	95,622	0
3	1,00,000	30,000	0	12,50,000	45,000	1,35,265	1,35,265	0
4	1,00,000	30,000	0	12,50,000	1,10,000	1,80,101	1,80,101	0
5	1,00,000	30,000	0	12,50,000	1,30,000	2,30,663	2,30,663	0
6	1,00,000	30,000	0	12,50,000	1,50,000	2,87,533	2,87,533	0
7	1,00,000	30,000	0	12,50,000	1,70,000	3,51,343	3,51,343	0
8	1,00,000	30,000	0	12,50,000	3,50,000	4,22,783	4,22,783	0
9	1,00,000	30,000	0	12,50,000	5,70,000	5,02,604	5,70,000	0
10	1,00,000	30,000	0	12,50,000	0	5,61,635	5,61,635	0
11	0	0	42,750	0	0	0	0	0
12	0	0	42,750	0	0	0	0	0
13	0	0	42,750	0	0	0	0	0

Benefit Summary								
		Guaranteed				Non Guaranteed		
Policy Year	Annualised Premium	Survival Benefits	Maturity Benefit^	Death Benefit	Guaranteed Surrender Value	Special Surrender Value	Surrender Value Payable	Accumulated Amount
14	0	0	42,750	0	0	0	0	0
15	0	0	42,750	0	0	0	0	0
16	0	0	42,750	0	0	0	0	0
17	0	0	42,750	0	0	0	0	0
18	0	0	42,750	0	0	0	0	0
19	0	0	42,750	0	0	0	0	0
20	0	0	42,750	0	0	0	0	0
21	0	0	42,750	0	0	0	0	0
22	0	0	42,750	0	0	0	0	0
23	0	0	42,750	0	0	0	0	0
24	0	0	42,750	0	0	0	0	0
25	0	0	42,750	0	0	0	0	0
26	0	0	42,750	0	0	0	0	0
27	0	0	42,750	0	0	0	0	0
28	0	0	42,750	0	0	0	0	0
29	0	0	42,750	0	0	0	0	0
30	0	0	42,750	0	0	0	0	0
31	0	0	42,750	0	0	0	0	0
32	0	0	42,750	0	0	0	0	0
33	0	0	42,750	0	0	0	0	0
34	0	0	42,750	0	0	0	0	0
35	0	0	42,750	0	0	0	0	0
36	0	0	42,750	0	0	0	0	0
37	0	0	42,750	0	0	0	0	0
38	0	0	42,750	0	0	0	0	0
39	0	0	42,750	0	0	0	0	0
40	0	0	11,42,750	0	0	0	0	0

The above information must be read in conjunction with Sales Literature & Policy document.

Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received

In case of any conflict between this benefit illustration and your policy document, the latter shall prevail

For any further clarification, contact our sales representative or e-mail us on customercare@bajajallianz.co.in

^Maturity Benefit / Regular Guaranteed Payouts shown above is including auto-pay mark-up, the mark-up will be not available/withdrawn in the event of the Company receiving any Premium other than through auto-pay. These amounts may accordingly vary.

Kindly note while understanding the Benefit Summary section:

1. Annualized Premium shall be the premium amount payable in the policy excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

2. The Early Guaranteed Payouts as illustrated in the guaranteed Survival benefit column will be paid at the start of the policy year depending upon the Income start year/ accumulation of these payouts opted in the policy.

3.The Regular Guaranteed Payouts as illustrated in the guaranteed Maturity benefit column will be paid at the start of the policy year

4. The Enhanced Return of Premium as illustrated in the guaranteed Maturity benefit column will be paid at the end of the last policy year depending upon the Income period opted in the policy

5. The Death Benefit, Surrender Value illustrated the respective columns will be paid at the end of the policy year.The Surrender Value illustrated at the end of the policy year, includes Early Guaranteed Payout due at the start of next policy year. The policy will terminate on payment of death benefit/ surrender value.

6. In case of accumulation of survival benefits is opted for, the accumulated amount illustrated under non-guaranteed section is shown at end of the policy year. This accumulated amount will be the sum of accumulated Early Guaranteed Payouts and year on year interest on it.

7. If Premium offset is opted, then the Early Guaranteed Payouts will be adjusted against the premium due to be paid.

8. The policy will acquire a Surrender Value (i.e. Special Surrender Value SSV) after completion of first policy year provided one full year premium has been received. The policy will acquire a Guaranteed Surrender Value provided two (2) full years' premiums have been paid. The surrender value payable will be the higher of the guaranteed surrender value (GSV) or the special surrender value (SSV) GSV factors are

guaranteed throughout the Policy Term. The Special Surrender Value (SSV) displayed above are not guaranteed and only indicative. The Company shall comply with prevailing guidelines w.r.t SSV issued by IRDAI from time to time.

I, , have explained the premiums, charges and benefits under the policy fully to the prospect/policyholder. Place: Date: Signature of Agent/ Intermediary/ Official	I, Valued Customer (name), having received the information with respect to the above, have understood the above statement before entering into the contract. Date: Signature of Prospect / Policyholder

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