

LIFE GOALS. **DONE.**



Daughter's Education Abroad?  
**SAMJHO HO GAYA.**

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# Bajaj Allianz Life **Goal Based Saving**

A Unit-linked Non-Participating Life Insurance Plan



“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 withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year”

## Bajaj Allianz Life Goal Based Saving

Life Goals are milestones that one works towards. These goals are built on the foundation of stable and robust financial foundations. No matter what the objective for accumulation of funds is, it is extremely essential to plan for achieving the same. A systematic discipline towards life's financial goal planning and securing these Life Goals with a life cover, is the only way out.

Bajaj Allianz Life Insurance Company Ltd. presents Bajaj Allianz Life Goal Based Saving, a Unit Linked Insurance Plan that offers you an opportunity to gain substantial benefits at an affordable cost to make every part of your hard earned money work towards the actualization of your financial goals.

## Key Advantages

Bajaj Allianz Life Goal Based Saving is a non-participating, life, individual, regular, limited & single premium Unit-Linked endowment plan. The key advantages of Bajaj Allianz Life Goal Based Saving are as follows:



Return of mortality charges at maturity (ROMC) in case of Regular / Limited Premium policies



Choice of regular, limited and single premium payment option



Settlement Option with Return Enhancer



Choice of eight (8) funds



Option to make partial withdrawals from the funds



Option to pay top-up premium



Option to decrease sum assured in case of Single Premium policies



Option to change premium payment term



Option to reduce the Premium

## How does the Plan work?

In Bajaj Allianz Life Goal Based Saving, premium paid by you, is invested across the various applicable funds chosen. The units are allocated at the prevailing unit price of the fund. The mortality charge and policy administration charge are deducted monthly through cancellation of units. Fund management charge is adjusted in the unit price.

## Benefits payable

### Maturity Benefit



Under Bajaj Allianz Life Goal Based Saving, the maturity benefit will be the regular/single premium fund value plus top up premium fund value as on the maturity date, provided the policy is in-force.

## Death Benefit



### Under Regular / Limited Premium:

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:

- a. Higher of, Prevailing Sum Assured<sup>\*</sup> or Regular Premium Fund Value
- plus
- b. Higher of, Top up Sum Assured or Top up Premium Fund Value

The death benefit is subject to the Guaranteed Death Benefit<sup>\*</sup> of 105% of the total premiums\* paid, till the date of death.

\*Total premiums paid shall be sum of all Regular/Limited and Top-up Premiums paid till date.

If premiums have been discontinued during the first 5 policy years, the death benefit payable will be equal to the Discontinuance Value. If premiums have been discontinued after the first 5 policy years and the policyholder have opted to convert the policy into paid-up with reduce paid-up sum assured, the death benefit payable will be:

- a) Higher of, Paid-up Sum Assured<sup>\*</sup> or Regular Premium Fund Value
- plus
- b) Higher of, Top-up Sum Assured or Top-up Premium Fund Value

The above benefit is subject to the Guaranteed Death Benefit<sup>\*</sup> of 105% of the total premiums\* paid, till the date of death.

\*Total premiums paid shall be sum of all Regular/Limited and Top-up Premiums paid till date.

### Under Single Premium:

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:

- a. Higher of, Prevailing Sum Assured<sup>\*</sup> or Single Premium Fund Value
- plus
- b. Higher of, Top up Sum Assured or Top up Premium Fund Value

The death benefit is subject to the Guaranteed Death Benefit<sup>\*</sup> of 105% of the total premiums\* paid, till the date of death.

\* Total premiums paid shall be (Single Premium paid + Top up premiums paid, if any).

All the above is paid as on date of receipt of intimation of death at the Company's office.

Note:

- ◆ <sup>\*</sup>The benefit shall be reduced to the extent of the partial withdrawals made from the regular/limited premium/single premium fund during the two (2) year period immediately preceding the death of the life assured.
- ◆ The policy will terminate on the date of intimation of death of the life assured.

## Return of Mortality Charge (ROMC) - For Regular / Limited Premium Option Only



### Under Regular / Limited Premium:

At the end of the policy term, on the maturity date, the total amount of mortality charges deducted in respect of life cover provided throughout the policy term, will be added back as ROMC, to the Regular Premium Fund Value and Top up Premium Fund Value, as applicable. ROMC is not applicable in case of a Surrendered, Discontinued or Paid-up policy and will be payable all due regular premiums under the policy have been paid up to date.

Note:

- 1) Amount of mortality charges will be allocated to the fund (s) in the same proportion of the Fund Value as on the maturity date.
- 2) ROMC will be excluding any extra mortality charge and Goods & Service Tax / any other applicable tax levied on the mortality charge deducted.

### Under Single Premium:

No Return of Mortality Charge is available on Single Premium including any Top-up premium paid on the Single Premium policy

**Surrender Benefit**



You have the option to surrender your policy at any time.

- i. On surrender during the lock-in period of first five years of your policy, the regular premium fund value / single premium fund value, less the discontinuance/surrender charge plus the top up premium fund value, if any, as on the date of surrender, will be transferred to the discontinued life policy fund (maintained by the company), and life cover shall cease immediately. The option to revive the policy will not be available for such a surrendered policy. The discontinuance value as at the end of the lock-in period will be available to you as surrender benefit.
- ii. On surrender after the lock-in period of first five years of your policy, the surrender benefit available will be regular premium Fund value / single premium fund value plus top up premium fund value, if any, as on the date of surrender, and will be payable immediately.
- iii. The policy shall terminate upon payment of the surrender/discontinuance value by the company.

**Sample Illustration - For Limited Premium Option**

Alok is 35 years old and has taken a Bajaj Allianz Life Goal Based Saving policy for which he is paying a premium of ₹ 2,00,000 p.a. for a payment term of 10 years with a Sum Assured of ₹ 20 Lakhs. He has chosen a policy term of 15 years. Let's see the benefits available under the variant.

**Maturity Benefit**

On the maturity date, Alok's maturity benefit, based on the assumed investment returns, are as per the table given below:

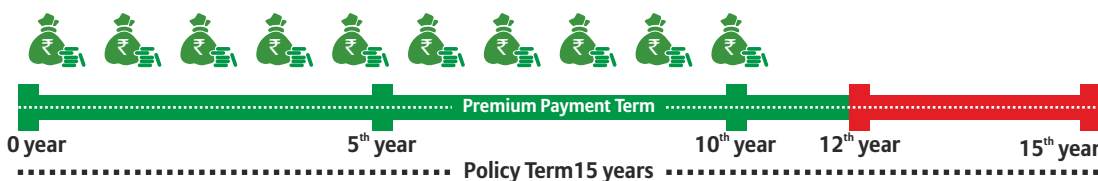


All values in Rupees

At assumed investment return	Total Premiums paid till 10 <sup>th</sup> year	Regular Premium Fund Value (A)	Return of Mortality Charge (B)	Maturity Benefit (Fund Value) (A+B)
of 8%	20,00,000	37,78,872	8,725	37,87,597
of 4%		25,06,354	10,089	25,16,443

**Death Benefit**

In case of Alok's unfortunate death in the 12<sup>th</sup> policy year, the death benefit, based on the assumed investment returns, are as per the table given below.



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All values in Rupees

At assumed investment return	Total Premiums paid till 12 <sup>th</sup> year	Death Benefit
of 8%	20,00,000	31,43,553
of 4%		23,33,955

The death benefit is subject to the guaranteed benefit, which is 105% of the total premiums paid, till the date of death.

*# The above illustrations are considering investment is in the "Pure Stock Fund II"*

The benefit amount indicated is a non-guaranteed illustrative figure and is subject to policy terms and conditions.

\*\*This illustration is considering investment in "Pure Stock fund II" and Goods & Service tax of 18%.

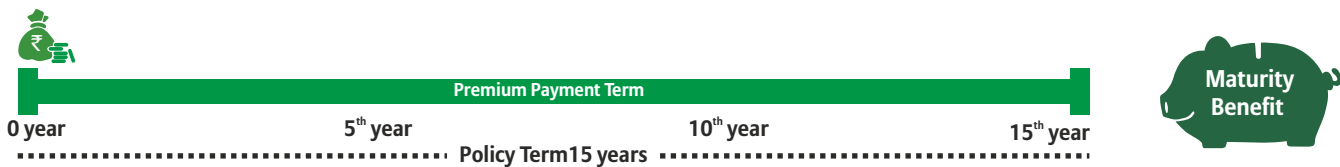
The returns indicated at 4% and 8% are illustrative and not guaranteed and do not indicate the upper or lower limits of returns under the policy.

### Sample Illustration - For Single Premium Option

Alok is 35 years old and has taken a Bajaj Allianz Life Goal Based Saving policy for which he is paying a Single premium of ₹ 5,00,000 with a Sum Assured of ₹ 50 Lakhs. He has chosen a policy term of 15 years. Let's see the benefits available under the variant.

#### Maturity Benefit

On the maturity date, Alok's maturity benefit, based on the assumed investment returns, are as per the table given below:

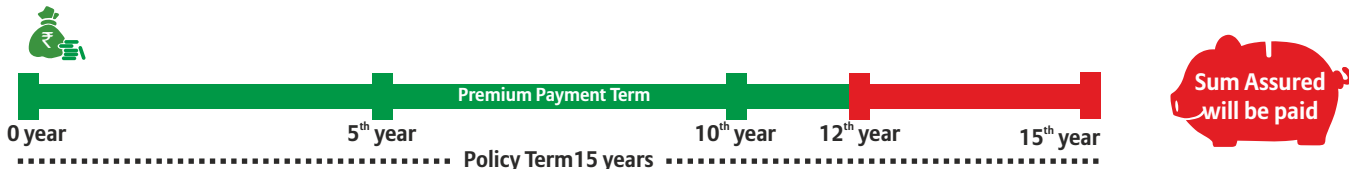


All values in Rupees

At assumed investment return	Total Premiums paid till Maturity	Maturity Benefit (Fund Value)
of 8%	5,00,000	10,75,499
of 4%		5,64,883

#### Death Benefit

In case of Alok's unfortunate death in the 12<sup>th</sup> policy year, the death benefit, based on the assumed investment returns, are as per the table given below.



All values in Rupees

At assumed investment return	Total Premiums paid till 12 <sup>th</sup> year	Death Benefit
of 8%	5,00,000	50,00,000
of 4%		50,00,000

The death benefit is subject to the guaranteed benefit, which is 105% of the total premiums paid, till the date of death.

*# The above illustrations are considering investment is in the "Pure Stock Fund II"*

The benefit amount indicated is a non-guaranteed illustrative figure and is subject to policy terms and conditions.

\*\*This illustration is considering investment in "Pure Stock fund II" and Goods & Service tax of 18%.

The 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.

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## Features

## Investor Selectable Portfolio Strategy

You can allocate your premiums based on your personal choice and decision among the below mentioned eight diversified funds to suit your investment needs.

**i. Equity Growth Fund II** **Risk Profile – Very High** **(SFIN: ULIF05106/01/10EQTYGROW02116)**

The investment objective of this fund is to provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.

**Portfolio Allocation:**

<b>Equity</b>	Not less than 60%
<b>Bank deposits</b>	0% to 40%
<b>Money market instruments Cash, Mutual funds<sup>1</sup></b>	0% to 40%

**ii. Accelerator Mid-Cap Fund II** **Risk Profile – Very High** **(SFIN: ULIF05206/01/10ACCMIDCA02116)**

The investment objective of this fund is to achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

**Portfolio Allocation:**

<b>Equity</b>	Not less than 60%, Out of the equity investment at least 50% will be in mid cap stocks
<b>Bank deposits</b>	0% to 40%
<b>Money market instruments Cash, Mutual funds<sup>1</sup></b>	0% to 40%

**iii. Pure Stock Fund II** **Risk profile - Very High** **(SFIN: ULIF07709/01/17PURSTKFUN2116)**

The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Tobacco & Tobacco related institutions.

**Portfolio Allocation:**

<b>Equity</b>	Not less than 75%
<b>Money market instruments Cash, Fixed Deposits, Mutual funds<sup>1</sup></b>	0% to 25%

**iv. Pure Stock Fund** **Risk profile - Very High** **(SFIN: :ULIF02721/07/06PURESTKFUN116)**

The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Banks and Financial Institutions.

**Portfolio Allocation:**

<b>Equity</b>	Not less than 60%
<b>Bank Deposits</b>	0% to 40%
<b>Money market instruments Cash, Mutual funds<sup>1</sup></b>	0% to 40%

**v. Asset Allocation Fund II** **Risk Profile – High** **(SFIN: ULIF07205/12/13ASSETALLO2116)**

The investment objective of this fund will be to realize a level of total income, including current income and capital appreciation,

which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash. The fund strategy will be to adjust the mix between these asset classes to capitalize on the changing financial markets and economic conditions. The fund will adjust its weights in equity, debt and cash depending on the relative attractiveness of each asset class.

**Portfolio Allocation:**

Equity	40% - 90%
Debt, Bank deposits & Fixed Income Securities	0% - 60%
Money market instruments	0% - 50%

**vi. Bluechip Equity Fund Risk Profile – High (SFIN: ULIF06026/10/10BLUECHIPEQ116)**

The investment objective of this fund is to provide capital appreciation through investment in equities forming part of NSE NIFTY.

**Portfolio Allocation:**

Equity	Not less than 60%
Bank deposits	0% to 40%
Money market instruments Cash, Mutual funds <sup>1</sup>	0% to 40%

**vii. Bond Fund Risk Profile – Moderate (SFIN: ULIF02610/07/06BONDFUNDLI116)**

The investment objective of this fund is to provide accumulation of income through investment in high quality fixed income securities.

**Portfolio Allocation:**

Debt and debt related securities incl. Fixed deposits	40 to 100%
Money market instruments, Cash, Mutual funds <sup>1</sup>	0% to 60%

**viii. Liquid Fund Risk Profile – Low (SFIN: ULIF02510/07/06LIQUIDFUND116)**

The objective of this fund is to have a fund that aims to protect the invested capital through investments in liquid money market and short-term instruments.

**Portfolio Allocation:**

Bank deposits and Money Market Instruments	100%
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<sup>1</sup>The maximum investment in mutual funds shall be governed by the relevant IRDAI guidelines.

- ◆ You can choose one or more investment funds within the Investor selectable Portfolio Strategy.
- ◆ You have the option to switch units from one fund to another, by giving written notice to the company.

## Partial withdrawal

You have the option to make partial withdrawals, any time after the fifth policy year, subject to the following conditions:

- ◆ The minimum amount of partial withdrawal at any one time is ₹ 5,000.
- ◆ If you have opted for regular / limited premium payment the regular premium fund value should not fall below four times of the Prevailing Annualized Premium after a partial withdrawal. In case of single premium a minimum fund value of 1/5th of the single premium, should be maintained after a partial withdrawal
- ◆ Partial withdrawals will be paid by canceling the units at prevailing unit price.
- ◆ All partial withdrawals will be first made from eligible top up premium fund value, if any, on First in First out (FIFO) basis. Once the eligible top up premium fund value is exhausted, further partial withdrawals will be made from the regular premium fund value / single premium fund value.
- ◆ For the purpose of partial withdrawals, each payment of top up premium shall have a lock-in period of five years.

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- ◆ The maximum amount of partial withdrawal at any one time is 10% of the Total Premiums paid, as on the withdrawal request date.
- ◆ A maximum of two partial withdrawals can be made in any one policy year.
- ◆ The total amount withdrawn through-out the policy term cannot exceed 50% of the Total Premiums paid.
- ◆ The time interval between any two partial withdrawals cannot be less than 3 months.
- ◆ A partial withdrawal shall be disallowed if it results in foreclosure of the policy contract.
- ◆ In case of minor life, partial withdrawal is allowed only after attaining age of 18 years
- ◆ You will have the option to choose the fund(s) from which you want to make partial withdrawals.
- ◆ The Company may vary the minimum/ maximum value of units to be withdrawn, maximum number of withdrawals allowed during a policy year, maximum amount of total withdrawal allowed during the policy term, minimum time gap to maintain between two withdrawals and/or the minimum balance of value of units to be maintained after such partial withdrawals (subject to prior approval from the IRDAI) by giving you a written notice of three months in advance.

## Premium Apportionment

- ◆ You can choose to invest fully in any one fund or allocate your regular / limited premium / single premium and top up premium into the various funds in a proportion that suits your investment needs. The premium apportionment to any fund must be at least 5% of the regular premium / limited premium / single premium.
- ◆ You may, at any time, change the proportion of regular / limited premium and top up premium to the fund/s you wish to invest
- ◆ Miscellaneous charge, as mentioned in the Table of Charges given below, will be applicable for change in premium apportionment
- ◆ The Company will reserve the right to revise the minimum apportionment percentages upon giving written notice of not less than three months, subject to obtaining clearance from the IRDAI

## Switching between funds

- ◆ You have the flexibility to switch units between your investment funds according to your risk appetite and investment decisions, by giving written notice to the Company, other than in a discontinued life policy.
- ◆ You can make unlimited free switches
- ◆ The minimum switching amount is ₹ 5,000 or the value of units in the fund to be switched from, whichever is lower
- ◆ The Company shall effect the switch by redeeming units from the fund to be switched from and allocating new units in the fund being switched to at their respective unit price

## Systematic Switching Option (SSO) - For Single Premium Option Only

- ◆ You can opt for SSO only at the commencement of the policy
- ◆ SSO is applicable only for the first twelve months of the policy
- ◆ Under this option, the allocated portion of single premium and top-up premium, if any, paid at inception of the policy will be allocated to the Liquid Fund
- ◆ Top-up premiums, if any, paid after commencement of the policy will not have this Option
- ◆ At the start each monthly anniversary of the Policy  $1/x^{\text{th}}$  of the Fund Value in the Liquid Fund as on that date will be transferred from the Liquid Fund to the Fund/s as specified by you, free of charge, where x is the number of months remaining till next policy anniversary date
- ◆ This Option (SSO) stands automatically cancelled in case you make any switch subsequently
- ◆ You can opt to exit from SSO by giving a prior written notice to the Company at least 15 days before the next monthly policy anniversary



## Alteration of Premium payment frequency – For Regular / Limited Premium Option Only

You can opt to alter your regular / limited premium payment frequency any time, to any other premium payment frequency (i.e., yearly, half-yearly, quarterly or monthly), provided the existing & requested premium payment frequencies can be aligned and subject to minimum premium limits under the plan.

Premium frequency	Monthly	Quarterly	Halfyearly	Yearly
Frequency Factor (freq)	1/12	1/4	1/2	1

Quarterly & Monthly premium payment frequency will be available under auto-debit options as approved by RBI Miscellaneous charge, as mentioned in the Table of Charges given below, will be applicable for the option.

## Change the Premium Paying Term - For Regular / Limited Premium Option Only

You can choose to increase or decrease your premium payment term (chosen at inception) after the end of the 5<sup>th</sup> policy year, provided all due premiums have been paid till date. The increase or decrease in premium payment term is subject to the premium payment term and policy term combinations available under the product. Such change can be done by giving a 30 days written notice prior to the policy anniversary after the end of the fifth policy year.

Miscellaneous charge, as mentioned in the Table of Charges given below, will be applicable for the option.

## Top-up Premium

- ◆ You can make lump sum investments at any time except during the last five policy years, by paying top up premiums, over and above the regular / limited / single premium payable, provided all due premiums have been paid.
- ◆ Top up premiums would be treated as a single premium.
- ◆ The minimum top up premium is ₹ 5,000, subject always to company's right to increase this minimum payable from time to time subject to approval from IRDAI
- ◆ The top up sum assured will be 1.25 times of top up premium paid
- ◆ At any point of time during the currency of your policy, the total top up premiums paid shall not exceed the sum total of the regular / limited premiums paid at that point of time of paid / single premium.
- ◆ Each top up premium paid by you will have a lock-in period of 5 (five) years, except in case of complete surrender of policy, and the lock in would apply from the date of payment of each top up premium.
- ◆ The company reserves the right to disallow a top up premium based on the board approved underwriting guidelines.

## Option to reduce the regular/limited premium

- ◆ You will have the option to reduce the prevailing Regular/Limited Premium under the Policy after the first five (5) Policy years.
- ◆ The reduction can be up to a maximum percentage of 50% of the Regular/Limited Premium at the inception of the Policy.
- ◆ Once reduced, the same cannot be increased, even to the Regular/Limited Premium at inception of the Policy.
- ◆ On receipt of the reduced Premium, the prevailing Sum Assured under the Policy will be correspondingly reduced.
- ◆ Miscellaneous charge, as mentioned in Table of Charges, will be applicable

## Decrease in sum assured - For Single Premium Option Only

You will have a choice to reduce your sum assured anytime during the policy term, provided the policy is in-force. Such a decrease in Sum Assured can be done by giving a 30 days written notice prior to any policy anniversary, subject to the minimum sum assured allowed under the product. Once the sum assured is reduced, you cannot increase the sum assured anytime later during the policy term, even to the original Sum Assured. The Mortality charge will be based on the revised sum assured from the next monthly due date.

Miscellaneous charge, as mentioned in the Table of Charges given below, will be applicable for this option

Decrease in sum assured is not available in case of Regular / Limited Premium option or with respect to Top-up premium paid under both a Regular / Limited and Single Premium policy.

## Settlement Option with Return Enhancer

Option to take Maturity Benefit in instalments -

- a. You will have the option to receive your Maturity Benefit in installments (payable yearly, half yearly, quarterly or monthly) spread over a maximum period of five (5) years
- b. The Policy monies will continue being invested in the same Fund(s) and in the same proportion as on the Maturity date. However, you have the option to switch fund(s)
- c. The first instalment will be payable on the Maturity Date
- d. The amount paid out to you in each installment will be the outstanding Fund Value, as at that installment date divided by the number of outstanding installments, hiked-up by 0.5%. Therefore, each installment is equal to  $[\text{Fund Value} / \text{No. of Outstanding Installment}] * 1.005$ . The hike-up is called the Return Enhancer.
- e. Installment payment will be made by redeeming units from the Funds at the unit price applicable on the installment date
- f. Investment risk during the settlement period will be borne by You
- g. During this period, in case of death of the Life Assured, the Death Benefit, which will be higher of 105% of Premium paid or outstanding Fund Value, will be paid as a lumpsum to the nominee and the Policy will be terminated
- h. No partial withdrawals are allowed during the settlement period
- i. Only fund management charge and mortality charge shall be applicable during the settlement period
- j. Alternatively, you will have an option to withdraw the Fund Value completely, anytime during the settlement period. The Fund Value will be calculated as the total number of outstanding units in the Policy multiplied by the unit price as on date of complete withdrawal

Option to take Death Benefit in instalments -

- a. In case of death of the Life Assured during the Policy term, the nominee will have the option to receive the Death Benefit in installments (payable yearly, half yearly, quarterly or monthly) spread over a maximum period of five (5) years
- b. The Death Benefit will be unitized in the same Fund(s) and in the same proportion as on the date of intimation of death. However, the nominee has the option to switch fund(s)
- c. The first instalment of the Death Benefit will be payable on the date of intimation of death
- d. The amount paid out to the nominee in each installment will be the outstanding Fund Value, as at that installment date divided by the number of outstanding installments, hiked-up by 0.5%. Therefore, each installment is equal to  $[\text{Fund Value} / \text{No. of Outstanding Installment}] * 1.005$ . The hike-up is called the Return Enhancer
- e. Installment payment will be made by redeeming units from the Fund(s) at the unit price applicable on the installment date
- f. Investment risk during the settlement period will be borne by the nominee
- g. No risk cover will be available
- h. No partial withdrawals are allowed during the settlement period
- i. Only fund management charge shall be applicable during the settlement period
- j. Alternatively, the nominee will have an option to withdraw the Fund Value completely, anytime during the settlement period. The Fund Value will be calculated as the total number of outstanding units in the Policy multiplied by the unit price as on date of complete withdrawal

## Tax Benefits

Premium paid, maturity benefit, death benefit and surrender benefit are eligible for tax benefits as per extant Income Tax Act, subject to the provision stated therein.

You are requested to consult your tax consultant and obtain independent advice for eligibility and before claiming any benefit under the policy.

## Product Terms and Conditions

## Eligibility Table

## For Regular/ Limited Premium:

Parameter	Details					
Minimum Entry Age	0 year <i>In the case of minor life, the risk cover will commence immediately on date of commencement of policy, and policy will vest on the life assured on the attainment of majority (i.e., age 18 years).</i>					
Maximum Entry Age	60 years					
Minimum Age at Maturity	18 years					
Maximum Age at Maturity	75 years					
Policy Term	5/ 10/15/20 years					
Premium Payment Term (PPT)	The premium payment term will be as follows					
	Premium Paying Term	5 years	5 & 10 years	5, 7 & 10 years	15 years	
	Policy term	5 years	10 years	15 years	20 years	
Minimum Premium (Modal Premium & Top-up)	Frequency	Yearly	Half-yearly	Quarterly	Monthly*	Top-up
	Premium (in ₹)	1,00,000	50,000	25,000	8,334	5,000
	<i>Quarterly &amp; Monthly premium payment frequency will be available under auto-debit options as approved by RBI</i>					
Maximum Premium	As per the maximum SA and Board approved Underwriting Policy (BAUP)					
Premium Payment Frequency	Yearly, Half-yearly, Quarterly, Monthly and Single					
Minimum & Maximum Sum Assured	10 times Annualized Premium					
Minimum & Maximum Sum Assured on Top up Premium	1.25 times Top-up Premium					

## For Single Premium:

Parameter	Details		
Minimum Entry Age	3 year <i>In the case of minor life, the risk cover will commence immediately on date of commencement of policy, and policy will vest on the life assured on the attainment of majority (i.e., age 18 years).</i>		
Maximum Entry Age	60 years		
Minimum Age at Maturity	18 years		
Maximum Age at Maturity	65 years		
Policy Term	Age Bands	Minimum Policy Term	Maximum Policy Term
	3 – 40 years	5 years	15 years
	41 – 44 years	5 years	10 years
	45 – 60 years	5 years	5 years
Minimum Premium	₹ 5,00,000 Top-up Premium-₹ 5000		
Maximum Premium	As per the maximum SA and Board approved Underwriting Policy (BAUP)		
Sum Assured	Age	Minimum	Maximum
	Less than or equal to 50 years	10 times of Single Premium	
	Greater than 50 years	1.25 times of Single Premium	5 times of Single Premium
Minimum & Maximum Sum Assured on Top up Premium	1.25 times Top-up Premium		

Age calculated is age on last birthday

For Regular/Limited Premium Sum assured is based on the Prevailing Annualized Premium\*.

\*Prevailing Annualized Premium: Annualized premium for any particular year after reduction in premium, if any.

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## Non-Payment of Premiums - For Regular / Limited Premium Option Only

- a) On Discontinuance of Regular Premiums due during the first five (5) Policy years, the Policy will be converted to a Discontinued Life Policy (without any risk cover, any additional rider cover or Guaranteed Benefit) at the end of the grace period, and the Regular Premium Fund Value less the Discontinuance/Surrender charge along with Top-up Premium Fund Value, if any, will be transferred to the Discontinued Life Policy fund.
- i) A notice will be sent by the Company to you within three (3) months from the date of first unpaid Premium, informing you of the status of the Policy and requesting to revive the Policy or, in writing, agree to revive the Policy within the revival period of three (3) years from the date of first unpaid Premium, by paying all due Regular Premiums.
  - ii) If you have opted to revive the Policy but have not revived the Policy within the revival period, the Discontinuance Value shall be payable as the Surrender Benefit at the end of lock-in period of five (5) Policy years or at the end of the revival period, whichever is later.
  - iii) If no communication is received from you with respect to the revival of the Policy, the Discontinuance Value shall be payable as the Surrender Benefit at the end of lock-in period of five (5) Policy years.
  - iv) At any time you have the option to completely withdraw from the Policy without any risk cover, any additional rider cover or Guaranteed Benefit and receive the Discontinuance Value (as Surrender Benefit) at the end of the lock-in period of five (5) Policy years or the date of surrender, whichever is later.
- b) On Discontinuance of Regular Premiums due after the lock-in period of five (5) Policy years, the Policy will be, immediately & automatically, converted to a Paid-up Policy at the end of the grace period, with risk cover under the base Policy to the extent of the Paid-up Sum Assured and without any rider cover, Guaranteed Benefit or Return of Mortality Charge. The Paid-up Sum Assured will be the prevailing Sum Assured in the Policy multiplied by the proportion of the number of Premiums paid to the number of Premiums payable in the Policy. All charges as per the terms & conditions of the Policy will be deducted.
- i) A notice will be sent by the Company to you within three (3) months from the date of first unpaid Premium, informing you of the status of the Policy and requesting you to exercise one of the options mentioned below.
    - 1) Option A: Revive the Policy or, in writing, agree to revive the Policy within the revival period of three (3) years from the date of first unpaid Premium, by paying all due Regular Premiums, OR
    - 2) Option B: Intimate the Company to completely withdraw from the Policy without any risk cover or any additional rider cover and receive the Surrender Benefit under the Policy as on the date of receipt of such intimation.
  - ii) If you have chosen the Option A above but does not revive the Policy during the revival period, or the Company does not receive any intimation in writing from you, the Policy shall be treated as a Paid-up Policy, as mentioned in section b) above. At the end of the revival period, if the Policy has not been revived, the Surrender Benefit under the Policy as at the end of the revival period will be payable to you.
  - iii) If you decide to surrender the Policy as per Option B above, the Surrender Benefit under the Policy as on the date of receipt of such intimation, will be payable to you.
- c) Notwithstanding anything mentioned above, on the death of the life assured,
- i) If the Policy is discontinued as per sub-section a) above, the Discontinuance Value as on the date of receipt of intimation at the Company's office, shall be payable as Death Benefit, and, then, the Policy will terminate.
  - ii) If the Policy is discontinued as per sub-section b) above, the higher of the [Paid up Sum Assured or Regular Premium Fund Value] plus higher of the [Top-up Sum Assured or Top-up Premium Fund Value], if any, subject to a minimum of the Guaranteed Death Benefit, all, as on the date of receipt of intimation, shall be payable as Death Benefit, and, then, the Policy will terminate.

## Revival

A discontinued policy can only be revived subject to following conditions:

- ◆ The company receives the request for revival by you within three (3) years from the date of discontinuance of the policy provided the policy is not terminated already.
- ◆ Such information and documentation as may be requested by the company is submitted by you at his/her own expense.
- ◆ The policy may be revived on the original policy terms & conditions, revised terms & conditions or disallowed revival, based on board approved underwriting policy.
- ◆ On revival of the discontinued policy,

1. All the due but unpaid premiums will be collected without charging any interest or fee.
2. If the policy is a discontinued policy, the discontinuance value of the policy together with the amount of discontinuance charge (without any interest) as deducted by the company on the date of discontinuance of the policy, shall be restored to the chosen fund(s) in the same proportion as it existed on the date of discontinuance, at their prevailing unit price.
3. The policy administration charge, as applicable during the discontinuance period shall be deducted from regular / limited premiums paid or from the fund at the time of revival.
4. The policy will be revived restoring the risk cover, Guaranteed Death Benefit & Return of Mortality Charge.

## Computation of Unit Price

The Unit Price of the fund shall be computed as the market value of the existing investment held in the fund plus value of current assets less value of current liabilities and provisions, if any, divided by the number of units existing on the valuation date. This calculation will be done before creation/redemption of units.

## Force Ma'jeure

- a) The Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Company may value the SFIN less frequently in extreme circumstances external to the Company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company is certain that the valuation of SFIN can be resumed.
- b) The Company shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.
- c) The Company shall continue to invest as per the fund mandates. However, the Company shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments [as defined under Regulations 2(j) of IRDAI (Investment) Regulations, 2016] in circumstances mentioned under points (a and b) above. The exposure to of the fund as per the fund mandates shall be reinstated within reasonable timelines once the force majeure situation ends.
- d) Some examples of such circumstances [in Sub-Section a) & Sub-Section b) above] are:
  - i) When one or more stock exchanges which provide a basis for valuation of the assets of the Fund are closed otherwise than for ordinary holidays.
  - ii) When, as a result of political, economic, monetary or any circumstances out of the control of the Company, the disposal of the assets of the Fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the continuing Policyholders.
  - iii) In the event of natural calamities, strikes, war, civil unrest, riots and bandhs.
  - iv) In the event of any force majeure or disaster that affects the normal functioning of the Company.
    - a. In such an event, an intimation of such force majeure event shall be uploaded on the Company's website for information.

## Charges under the Plan

## For Regular / Limited Premium:

Charges	Details			
Premium Allocation Charge	Nil			
Policy Administration Charge (PAC)	<b>Policy Term / Premium Payment Term</b>		<b>Charge</b>	
	5/5 years		₹ 208.33 p.m. throughout the policy term	
	All others		₹ 250 p.m. throughout the policy term	
The charges are capped to a maximum of ₹ 500 per month. The charge is applicable during and after the premium payment term and will be deducted at each monthly anniversary by cancellation of units at prevailing unit price.				
Fund Management Charge (FMC)	<b>Fund</b>		<b>Fund Management Charge per annum</b>	
	Equity Growth Fund II		1.35%	
	Accelerator Mid Cap Fund II		1.35%	
	Pure Stock Fund		1.35%	
	Pure Stock Fund II		1.30%	
	Asset Allocation Fund II		1.25%	
	Bluechip Equity Fund		1.25%	
	Liquid Fund		0.95%	
	Bond Fund		0.95%	
Discontinued Life Policy Fund		0.50%		
This charge would be adjusted in the unit price				
Miscellaneous Charge	A miscellaneous charge of Rs.100/- per transaction shall be charged.			
Discontinuance Charge	<b>Where the policy is discontinued during the policy year</b>	<b>Discontinuance charge for the policies having annualized Premium up to ₹ 50000/-</b>	<b>Discontinuance charge for the policies having Annualized Premium above ₹ 50000/-</b>	
	1	Lower of 20% * (AP or FV) subject to maximum of ₹ 3,000	Lower of 6% * (AP or FV) subject to maximum of ₹ 6,000	
	2	Lower of 15% * (AP or FV) subject to maximum of ₹ 2,000	Lower of 4% * (AP or FV) subject to maximum of ₹ 5,000	
	3	Lower of 10% * (AP or FV) subject to maximum of ₹ 1,500	Lower of 3% * (AP or FV) subject to maximum of ₹ 4,000	
	4	Lower of 5% * (AP or FV) subject to maximum of ₹ 1,000	Lower of 2% * (AP or FV) subject to maximum of ₹ 2,000	
	5 & above	Nil	Nil	
AP – Annualized Premium & RPFV – Regular Premium Fund Value Discontinuance Charge for top ups is Nil.				
Mortality Charge	Mortality Charge will be deducted at each monthly anniversary by cancellation of units. Female life assured will be eligible for an age-set-back of 3 years. For sub-standard lives, extra mortality charge will be applicable which will be deducted as charges by cancellation of units. Sample mortality charges per annum per thousand of sum at risk for a healthy male life is shown below:			
	Age (yrs.)	20	30	40
₹	0.68	0.80	1.41	3.91
Sum at risk is equal to Maximum of [death benefit – regular premium fund value - top up premium fund value, zero]				
Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws	As applicable on all Charges mentioned above			



**For Single Premium:**

Charges	Details													
Premium Allocation Charge	Nil													
Policy Administration Charge (PAC)	Rs. 33.33 per month inflating at 5% per annum, subject to a maximum of Rs 500 per month. The charge is applicable during and after the premium payment term and will be deducted at each monthly anniversary by cancellation of units at prevailing unit price.													
Fund Management Charge (FMC)	<b>Fund</b>	<b>Fund Management Charge per annum</b>												
	Equity Growth Fund II	1.35%												
	Accelerator Mid Cap Fund II	1.35%												
	Pure Stock Fund	1.35%												
	Pure Stock Fund II	1.30%												
	Asset Allocation Fund II	1.25%												
	Bluechip Equity Fund	1.25%												
	Liquid Fund	0.95%												
	Bond Fund	0.95%												
	Discontinued Life Policy Fund	0.50%												
This charge would be adjusted in the unit price														
Miscellaneous Charge	A miscellaneous charge of ₹100/- per transaction in respect of alteration of premium mode, alteration of premium apportionment or decrease in sum assured shall be charged.													
Discontinuance Charge	<b>Where the policy is discontinued during the policy year</b>	<b>Maximum Discontinuance Charges for the policies having Single Premium up to ₹ 3,00,000/-</b>	<b>Maximum Discontinuance Charges for the policies having Single Premium above ₹ 3,00,000/-</b>											
	1	Lower of 2% *(SP or FV) subject to a maximum of ₹3000/-	Lower of 1% *(SP or FV) subject to a maximum of ₹6000/-											
	2	Lower of 1.5% *(SP or FV) subject to a maximum of ₹2000/-	Lower of 0.70% *(SP or FV) subject to a maximum of ₹5000/-											
	3	Lower of 1% *(SP or FV) subject to a maximum of ₹1500/-	Lower of 0.50%*( SP or FV) subject to a maximum of ₹4000/-											
	4	Lower of 0.5% *(SP or FV) subject to a maximum of ₹1000/-	Lower of 0.35% *(SP or FV) subject to a maximum of ₹2000/-											
	5 & above	Nil	Nil											
SP – Single Premium & SPFV – Single Premium Fund Value Discontinuance Charge for top ups is Nil.														
Mortality Charge	<p>Mortality Charge will be deducted at each monthly anniversary by cancellation of units. Female life assured will be eligible for an age-set-back of 3 years. For sub-standard lives, extra mortality charge will be applicable which will be deducted as charges by cancellation of units. Sample mortality charges per annum per thousand of sum at risk for a healthy male life is shown below:</p> <table border="1"> <thead> <tr> <th>Age (yrs)</th> <th>20</th> <th>30</th> <th>40</th> <th>50</th> </tr> </thead> <tbody> <tr> <td>₹</td> <td>0.54</td> <td>0.64</td> <td>1.13</td> <td>3.13</td> </tr> </tbody> </table> <p>Sum at risk is equal to Maximum of [death benefit – single premium fund value - top up premium fund value, zero]</p>				Age (yrs)	20	30	40	50	₹	0.54	0.64	1.13	3.13
Age (yrs)	20	30	40	50										
₹	0.54	0.64	1.13	3.13										
Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws	As applicable on all Charges mentioned above													

## Revision of Charges

After taking due approval from the Insurance Regulatory and Development Authority, the Company reserves the right to revise the above mentioned charges, except the premium allocation charge and the mortality charge which are guaranteed throughout the policy term. The charges which can be changed are:

- ◆ Fund management charge up to a maximum of 1.35% per annum of the NAV for all the funds except Discontinued Life Policy Fund and 0.50% p.a. for the Discontinued Life Policy Fund.
- ◆ Policy administration charge up to a maximum of ₹ 500 per month.
- ◆ Miscellaneous charge up to a maximum of ₹ 500/- per transaction
- ◆ Switching charge up to maximum of ₹ 500 per transaction
- ◆ Partial Withdrawal charge up to a maximum of ₹ 500 per transaction
- ◆ The Company shall give an advance notice of 3 months for any change in charges.

## Termination

- ◆ All risk cover under the Policy will terminate immediately, and the Policy will terminate on payment of the last instalment.
  - ◆ If you have opted for the Settlement Option.
- ◆ This Policy shall automatically and immediately terminate on the earlier occurrence of any of the following events:
  - ◆ On the foreclosure of the Policy
  - ◆ On the date of receipt of intimation of death of the Life Assured (unless the Settlement Option has been chosen)
  - ◆ On payment of Discontinuance Value or Surrender Benefit
  - ◆ The Maturity Date, unless you have opted for the Settlement Option
  - ◆ The expiry of the period of Settlement Option, if opted
  - ◆ On cancellation of policy during Free look period

## Foreclosure

For Regular Premium:

If the Fund Value at any time after three (3) Policy Years is lower than one (1) Prevailing Annual Premium, the Policy shall be foreclosed, and any Discontinuance Value /Surrender Benefit shall be available to you as per eligibility conditions.

For Single Premium:

If the Fund Value at any time after three (3) Policy Years is lower than 1/10<sup>th</sup> of the Single Premium, the Policy shall be foreclosed and any Surrender Benefit shall be paid to you as per eligibility conditions.

## Grace Period

A grace period of 30 days for yearly, half yearly & quarterly premium payment frequency and 15 days is available for monthly premium payment frequency from the due date of Regular Premium payment, without any late fee, during which time the Policy is considered to be in-force with the risk cover without any interruption as per the Policy terms and conditions.

## Free Look Period

Within 15 days of the receipt of this policy and 30 days in case of an electronic policy or a policy obtained through distance mode, you, may if dissatisfied with any of the terms & conditions for any reason, provided no claim has already been made on the policy, give the company a written notice of cancellation along with the reasons for the same, and return the policy document to the company, subject to which the company shall send you a refund comprising the premium allocation charge plus charges levied by cancellation of units plus Fund Value, at the date of cancellation of units less the proportionate risk premium for the period the life assured was on cover, expenses incurred on medical examination and stamp duty charges.

## Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of the Policy whichever is later, the nominee or beneficiary shall be entitled to Fund Value, as available on the date of intimation of death. Any charges other than FMC or guarantee charge recovered subsequent to the date of death shall be added to the Fund Value as on the date of intimation of death.

## Definitions

- a. **Fund Value:** The Fund Value is equal to the total number of units pertaining to Regular / limited/ single premium, Top-up premium, existing in each fund under a policy multiplied by the respective unit price on the relevant valuation date
- b. **Regular Premium Fund Value:** Regular Premium Fund Value is equal to the total units in respect of prevailing regular / limited premiums paid under this policy multiplied by the respective unit price on the relevant valuation date and
- c. **Single Premium Fund Value:** Single Premium Fund Value is equal to the total Units in respect of single premiums paid under this policy multiplied by the respective unit price on the relevant valuation date and
- d. **Top-up Premium Fund Value:** Top up Premium Fund Value is equal to the total Units in respect of Top-up premium under this policy multiplied by the respective unit price on the relevant valuation date.
- e. **Total Premiums paid shall be:**
  - a. Under Regular / Limited Premium version: Annualized Premium \* number of years for which premiums have been paid + Top up Premiums, if any
  - b. Under Single Premium version: Single Premium + Top up Premiums paid, if any.
- f. **Date of Discontinuance:** Date of Discontinuance shall be either the 30<sup>th</sup> day from the date of receipt of the discontinuance notice by the policyholder or the date of receipt of communication by the company from the policyholder for discontinuing the policy, whichever is earlier.
- g. **Paid-up Sum Assured:** Paid-up Sum Assured means a proportion of the prevailing Sum Assured, where the proportion is the ratio of the total number of Regular Premiums paid to the total number of Regular Premiums payable under the Policy
- h. **Unit Price:** Market value of investment held by the fund plus value of current assets less value of current liabilities and provisions, if any, divided by number of units existing on Valuation Date. This calculation will be done before creation / redemption of units.
- i. **Discontinued Life Policy Fund:** is the fund maintained by the Company that is set aside and is constituted by the Fund Value of the Discontinued Life Policies determined in accordance with the "IRDAI (Unit Linked Insurance Products) Regulations, 2019" and any subsequent modification made therein by the IRDAI.

**Discontinued Life Policy Fund: Risk Profile – Low**

**SFIN: ULIF07026/03/13DISCONLIFE116**

On the date of discontinuance/surrender of the policy before the lock-in period of 5 policy years, the Fund Value less the discontinuance/ surrender charge as on the date of discontinuance/ surrender of the policy shall be moved to the Discontinued Life Policy Fund. The portfolio allocation of the fund is as given below.

### Portfolio Allocation:

Money market instruments	0% to 40%
Government securities	60% - 100%

## j. Discontinuance Value:

1. The Discontinuance Value of the policy will be higher of:
  - a) The Regular Premium Fund Value / Single Premium Fund Value, less the discontinuance/surrender charge along with the Top up Premium Fund Value, as on date of discontinuance/surrender accumulated at the rate of return earned on the Discontinued Life Policy Fund net of fund management charge (FMC) or
  - b) The Regular Premium Fund Value / Single Premium Fund Value, less the discontinuance/surrender charge along with Top up Premium Fund Value, as on date of discontinuance/surrender accumulated at the guaranteed rates of investment return net of fund management charge (FMC). The current guaranteed rate of investment return is 4% p.a.
2. Unless death of the life assured has happened earlier, the Discontinuance Value shall be payable to the policyholder after the lock-in period of 5 policy years or at the end of revival period, as the case may be, however on death of life assured during the period of Discontinuance, the Discontinuance Value as on the date of intimation of death at the Company's office shall be payable
3. The current cap on Fund Management Charge on the Discontinued Life Policy Fund is 0.50% per annum, as per the "IRDAI (Unit Linked Insurance Products) Regulation, 2019".

LIFE GOALS. DONE.

4. The FMC and the guaranteed rate of investment return as mentioned above, for the calculation of the discontinuance value may change from time to time as per the IRDAI guidelines.
- k. **Valuation Date:** We aim to value the funds on each day the financial markets are open. However, we may value the funds less frequently in extreme circumstances, where the values of assets are too uncertain. In such circumstances, we may defer the valuation of assets for up to 30 days until we feel that certainty as to the value of assets is resumed. The deferment of valuation of assets will be with prior consultation with the IRDAI.

## Statutory Information

### Assignment: Section 38 of the Insurance Act, 1938

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

### 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 punishable with a fine which may extend up to ten lakh rupees.”

### Fraud, Misrepresentation & Forfeiture- Section 45 of the Insurance Act, 1938

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of section 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 Policy Holder. This may change subject to change in rate/state in address of the Policy Holder as on date of adjustment.

### Risks of Investment in the Units of the Plan

The proposer/life assured should be aware that the investment in the units is subject to the following, amongst other risks and should fully understand the same before entering into any unit linked insurance contract with the Company.

- ◆ Unit Linked life insurance products are different from the traditional insurance products and are subject to the risk factors.
- ◆ The premium paid in unit linked life insurance policies are subject to investment risks associated with capital markets and the NAV of the units may go up or down based on the performance of the fund and factors influencing the capital market and you will be responsible for your decisions.
- ◆ Bajaj Allianz Life Insurance is only the name of the insurance company and Bajaj Allianz Life Goal Based Saving is only the name of the plan and does not in any way indicate the quality of the policy, its future prospects or returns.
- ◆ Equity Growth Fund II, Accelerator Midcap Fund II, Pure Stock Fund, Pure Stock Fund II, Asset Allocation Fund, Bluechip Equity Fund, Liquid Fund & Bond Fund are the name of the funds offered currently with Bajaj Allianz Life Goal Based Saving in any manner does not

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indicate the quality of the fund(s) and its future prospects or returns.

- ◆ Equity Growth Fund II, Accelerator Midcap Fund II, Pure Stock Fund, Pure Stock Fund II, Asset Allocation Fund, Bluechip Equity Fund, Liquid Fund & Bond Fund do not offer a guaranteed or assured return.
- ◆ The investments in the units are subject to market and other risks.
- ◆ The past performance of the funds of the Company is not necessarily an indication of the future performance of any of these funds.
- ◆ All benefits payable under the policy are subject to the tax laws and other financial enactments, as they exist from time to time.

Please read the associated risks and the applicable charges from your policy document.

## Why Bajaj Allianz Life Insurance?

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of “Bajaj brand” in India. Competitive pricing and quick honest response have earned the company the customer’s trust and market leadership in a very short time.

Bajaj Allianz Life Goal Based Saving is Unit Linked Insurance Plan (ULIP). Investment in ULIPs is subject to risks associated with the capital markets. The policyholder is solely responsible for his/her decisions while investing in ULIPs. Bajaj Allianz Life Insurance and Bajaj Allianz Life Goal Based Saving 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. All Charges applicable shall be levied. The policy document is the conclusive evidence of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life Goal Based Saving.

## Disclaimer

All Charges applicable shall be levied. This brochure should be read in conjunction with the Benefit Illustration. The policy document is the conclusive evidence of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life Goal Based Saving. Please ask for the same along with the quotation.

## Contact Details



### Regd. Office Address

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Pune. 411 006. Fax: (020) 6602 6789  
Reg. No.: 116, CIN: U66010PN2001PLC015959



### SMS & Toll Free No.

Sales: 1800 209 4040 | Service: 1800 209 7272



### Web Site

[www.bajajallianzlife.com](http://www.bajajallianzlife.com)



### Mail us

Mail us : [customercare@bajajallianz.co.in](mailto:customercare@bajajallianz.co.in)



### Product Name & UIN

**Bajaj Allianz Life Goal Based Saving - UIN 116L154V02**

### Disclaimer

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**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 Exclusions. Please ask for the same along with the quotation.**

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