

The Maturity Benefit under this Solution is Guaranteed Maturity Benefit plus Guaranteed Additions plus Vested Bonus plus Interim Bonus, if any, plus Terminal Bonus, if any.

**GMB** Guaranteed Maturity Benefit (GMB) – is the guaranteed amount which will decide the death benefit, maturity benefit and the surrender benefit.

**GA** Guaranteed Additions (GA) – is a % of the GMB and will be attached to the policy at the end of the policy term.

**VB** Vested Bonus (VB) - is a % of GMB which will be attached to the policy every year starting from the first policy year.

**TB** Terminal Bonus (TB) - is a % of GMB which will be attached to the policy every year on completion of 10 policy years and if policy is in-force.

**Advertisement Disclaimer:**

This solution is designed for combination of benefits of two individual and separate policies of the same product Bajaj Allianz Young Assure - UIN: 116N128V01, a traditional participating regular and limited premium payment endowment plan, with two different policy terms viz., 15 year policy term and 20 year policy term. The customer has the choice of purchasing one or more policies of Bajaj Allianz Young Assure as per his/ her need and choice and there is no compulsion whatsoever that these policies are to be taken together as suggested by Bajaj Allianz Life Insurance Company Limited and presented in this advertisement. The customer is expected to ask questions, understand and satisfy himself that this combination meets his/ her specific needs better before deciding to purchase this combination. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of the individual product mentioned herein. Benefits shown above are available only if all the premiums are paid as per the premium payment term and the policy is in-force till the completion of entire policy term of the respective policies. For the purpose of illustration, we have combined the premiums payable and benefits that you may receive under each policy of this solution. This product is also available without combination and as an individual plan. This is not a product brochure. Please read product brochure of Bajaj Allianz Young Assure (UIN: 116N128V01) to fully understand the risk factors and to know more about the product terms and conditions before opting for this solution for e.g., premium payment term, Guaranteed Additions, Guaranteed Maturity Benefit, Vested Bonus, terminal bonus, death benefit, maturity benefit, premium discontinuance, policy revival and surrender etc. Premiums quoted above are considering base premium only and actual premium will consist of base premium, Goods and Service Tax, as per applicable rates.

LIFE GOALS. **DONE.**



**Bajaj Allianz Life Insurance Co. Ltd.**

For details,  
**SMS LIFE to 56070** or Call toll free no. **1800 209 7272**

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**\*Tax benefits as per prevailing Income tax laws shall apply. Please check with your tax consultant for eligibility.**

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Every child is special, so are their dreams, start planning for it today!



**Bajaj Allianz Life  
Young Assure Plus Solution**

LIFE GOALS. **DONE.**



**Bajaj Allianz Life Insurance Co. Ltd.**

## Bajaj Allianz Life Young Assure Plus Solution




Loving your child is what comes naturally but as a responsible parent you have certain obligations towards your child's future. No matter what, you will always want to do your best and ensure that funds are available at appropriate time to meet all those turning points in his/ her life such as higher education, marriage, etc. These milestones in your child's life are some of those very precious events and will always be cherished by you and your child if met well and on time.

But, you can only do so when you plan for such events well in advance and in a systematic manner. Saying so, the birth of your child is one of the most important phases in your life and this is when your responsibility as a parent begins. If you realize this and take the first wise step towards securing your child's dream from the very day, there will be no regrets.

With you or without you, the regular inflow of funds to meet the financial obligations of funding your child's tuition fees, higher education abroad or a dream wedding should be timely funded for. That's when you will feel a sense of accomplishment and achievement towards the responsibility of your child.

In order to be a part of your financial accomplishment, we present "Bajaj Allianz Life Young Assure Plus Solution", an innovative solution for building a child education corpus. This Solution is a combination of two policies of Bajaj Allianz Young Assure (UIN: 116N128V01), a traditional participating regular and limited premium payment endowment plan with different policy terms, premium payment terms and/or cash installment options.

### Key Benefits of Bajaj Allianz Life Young Assure Plus Solution:

- 
**Uninterrupted Income**  
Based on the age of your child you will get fixed policy terms to provision an uninterrupted flow of income during his/ her education years
- 
**Comprehensive Coverage**  
Ensure continued coverage with inbuilt accidental permanent total disability and inbuilt waiver of premium in case of eventualities like untimely demise of parents
- 
**Meeting rising cost of education**  
Ensures that you save systematically to effectively meet the career aspirations of your child

### Steps you need to follow to apply for this Solution

1. Indicate amount<sup>1</sup> that you would like to invest in this Solution
2. Indicate your child's age
3. Indicate your age and gender
4. Opt for optional riders

Policy term will be dependent on your child's age, to ensure the right policy term and premium payment term combination has been provided to you.

- You will purchase two policies of Bajaj Allianz Young Assure at inception with a combination of different policy terms, premium payment terms and/or cash installment options.
- The premium as indicated by you will be allocated equally to both the policies under this Solution to arrive at the Guaranteed Maturity Benefit.
- You will receive the maturity benefits as cash installments at the end of each policy year, depending on the child's age under the Solution.

<sup>1</sup>Minimum premium as prescribed under the Solution

Bajaj Allianz Life Young Assure Plus Solution is designed using two Bajaj Allianz Young Assure policies. This product is also available without this combination Solution.

## Working of the Solution

Let's see an example, how you can start saving for your child's education expense in advance.

Siddhartha aged 30 years has taken Bajaj Allianz Life Young Assure Plus Solution for his son Sunny who is 6 months old. The Solution is a combination of 2 Bajaj Allianz Young Assure policies with Policy Terms 15 years (P1) and 20 years (P2). The premium payment term is 15 years. His premium is ₹96,430 p.a. On maturity, 10 Cash Installments over 10 years starting from the end of (P1) & (P2) will be paid.

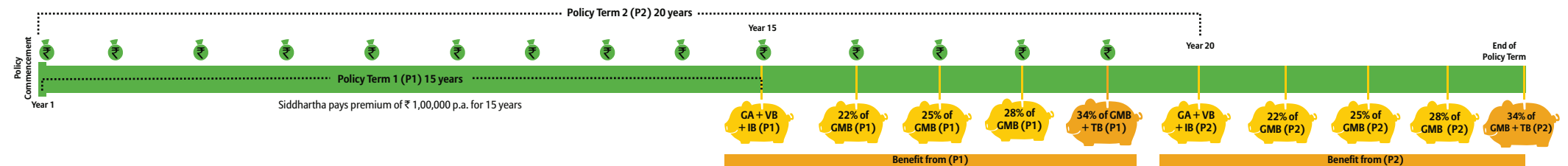
Siddhartha's Sum Assured will be = 10 times of Annualised Premium = 10 X ₹96,430 = ₹9,64,300.

**Scenario 1:** On maturity, Siddhartha would receive Cash Installments as shown in the table below:

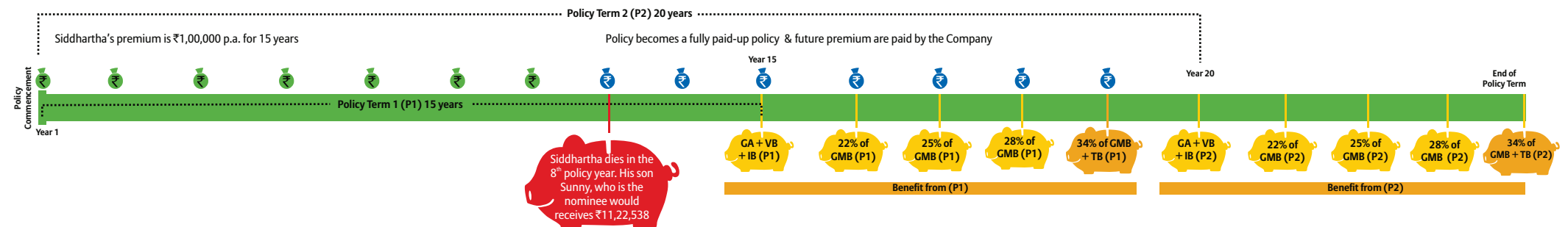
Number of Installments	Sunny's age (years)	Policy	Cash Installment	At Assumed Investment Return of @8% (₹)	At Assumed Investment Return of @4% (₹)
1	15	P1	GA + VB, if any + IB, if any	6,10,678	3,16,422
2	16	P1	22% of GMB	1,16,022	1,16,022
3	17	P1	25% of GMB	1,31,843	1,31,843
4	18	P1	28% of GMB	1,47,664	1,47,664
5	19	P1	34% of GMB + TB, if any	1,79,306	1,79,306
6	20	P2	GA + VB + IB, if any	8,36,871	3,57,100
7	21	P2	22% of GMB	1,30,937	1,30,937
8	22	P2	25% of GMB	1,48,792	1,48,792
9	23	P2	28% of GMB	1,66,647	1,66,647
10	24	P2	34% of GMB + TB, if any	2,02,357	2,02,357



### Scenario 1:



**Scenario 2:** In case of unfortunate death of Siddhartha during the policy year, his son Sunny, who is the nominee, would receive the Sum Assured on Death<sup>#</sup> i.e. ₹11,22,538.



The policy will continue as a fully paid-up policy till maturity of each of the policy and on maturity, Sunny would receive the Cash Installments

<sup>#</sup>Sum Assured on Death is the higher of Sum Assured or the Guaranteed Maturity Benefit (GMB)

Premium shown above are exclusive of any extra premium, rider premium, Goods and Service Tax.

**Scenario 3:** In case of accidental permanent total disability during the policy term, the policy will continue as a fully paid-up policy till maturity of each of the policy and on maturity, Sunny would receive the Cash Installments.

Bajaj Allianz Life Young Assure Plus Solution is designed using two Bajaj Allianz Young Assure policies. This product is also available without this combination Solution.

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