

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

35 se pehle apna start-up? SAMJHO HO GAYA.



LIFE GOALS. DONE.

 **BAJAJ** | Allianz 

Bajaj Allianz Life **Goal Assure**

A Unit-linked Non-Participating Life Insurance Plan

Bajaj Allianz Life

Goal Assure

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 Assure

Each Life Goal achieved throughout LIFE's journey is unforgettable. From receiving your first salary to getting married, the first cry of your child to buying your dream home and entering your golden years; each of these 'once in a lifetime' experiences make your life journey memorable.

It's human nature to protect what we value the most and what's more valuable than these life goals itself?

You can't afford to go wrong when it comes to planning for one's Life Goals...can you imagine falling short of funds when it comes to your child's education or reaching your own retirement corpus target!!

Bajaj Allianz Life Insurance Company Ltd. presents to you Bajaj Allianz Life Goal Assure, a life goal based Unit Linked Insurance Plan that offers you the opportunity to plan for your 'once in a lifetime' experiences with Zero worries. It comes with Loyalty Additions⁽¹⁾ payable from the 6th Year and Fund Booster payable at maturity. It also returns the mortality charges on policy maturity thereby assuring you maximized returns on your investment while also offering protection from Day 1.


Disclaimer¹: Loyalty additions are payable only for premium of INR 5 lacs & above and wherein the policy term is 10 years & above

Key Advantages

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

 **Fund Booster at maturity** - (for policy term 10 years or greater)

 **Loyalty additions** - (for Annualized Premium of ₹ 5 Lakhs or more & for policy term 10 years or greater)

 **Return of mortality charges at maturity (ROMC)**

 **Option to take maturity in instalments with Return Enhancer**

 **Choice of 4 investment portfolio strategies**

 **Choice of eight (8) funds**

 **Option to decrease sum assured and change premium payment term**



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How does the Plan work?

In Bajaj Allianz Life Goal Assure, premium paid by you, are invested, as per your chosen portfolio strategy across the various applicable funds. 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 Assure, the maturity benefit will be the Regular Premium Fund Value plus Top-up Premium Fund Value as on the maturity date, provided the policy is in-force.

Death Benefit



If all due premiums are paid, then, in case of unfortunate death of the life assured during the policy term, the death benefit payable will be:

a. Higher of, Regular Premium Sum Assured 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 benefit of 105% of the total premiums* paid, till the date of death.

*Total premiums paid shall be (Annualized Premium * number of years for which premiums have been paid + Top-up Premiums paid).

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

Note:

- ◆ If death of the life assured occurs before attaining age 60 years, then, the sum assured shall be reduced to the extent of the partial withdrawals made from the Regular Premium fund during the two year period immediately preceding the death of the life assured.
- ◆ If death of the life assured occurs on or after attaining age 60 years, then, the sum assured shall be reduced to the extent of the partial withdrawals made from the Regular Premium fund during the two year period before attaining age 60 and all the partial withdrawals made from the Regular Premium fund after attaining age 60.

Return of Mortality Charge (ROMC)



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 provided all due Regular Premiums under the policy have been paid up to date.

Note:

- 1) Amount of mortality charge 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 & or Goods & Service Tax/any other applicable tax levied on the mortality charge deducted, subject to changes in tax laws.

Fund Booster



On the maturity date, Fund Booster will be added to the Regular Premium Fund Value, provided all due Regular Premiums have been paid up to the date. The Fund Booster (as % of one Annualized Premium) are as below-

Policy Term	Fund Booster (% of one Annualized Premium)
5 years	Not Applicable
10 years	20%
15 years	40%
20 years	60%

- 1) The Fund Booster will be allocated in funds in the same proportion of the Fund Value as at the date of addition.
- 2) Fund Booster is payable only for policies where the policy term is 10 years & above
- 3) There will not be any Fund Booster for Top-up Premium paid. Fund Booster will not be paid for surrendered, discontinued or policy converted to paid-up policy

Loyalty Additions



The Company shall allocate Loyalty Additions to the Regular Premium Fund Value as percentage of one Annualized Premium from the 6th year onwards, provided all due Regular Premiums have been paid up to date. The Loyalty Additions are below:

Policy Term	Loyalty Additions (% of one Annualized Premium)
5 years	Not Applicable
10 years	0.50%
15 years	1%
20 years	1.5%

- 1) Loyalty additions are payable only for policies where the Annualized Premium is ₹ 5 Lakhs & above and wherein the policy term is 10 years & above. Loyalty additions is not payable for Annualized Premium below ₹ 5 Lakhs or where the policy term under the policy is 5 years
- 2) In case the premium(s) are un-paid and the policy is revived during the revival period by paying all due premiums, the Loyalty Additions due-but-not-allotted during the period the Policy was in Discontinuance will be added to the fund as on the date of revival.
- 3) Amount of Loyalty Additions will be allocated in funds in the same proportion of the Fund Value as at the date of addition.

Note:
Loyalty Additions will not be applicable for Top-up Premium paid.
Loyalty Additions will not be paid for a surrendered, discontinued or policy converted to paid-up policy.

Claw-back Additions

Non-zero positive additions, if any, will be added to the Regular Premium Fund Value in order to meet the maximum reduction in yield criteria [as stipulated in Sub-regulation 37 of IRDA (Linked Insurance Products) Regulations, 2013] at the end of each policy year starting from the fifth policy year.

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

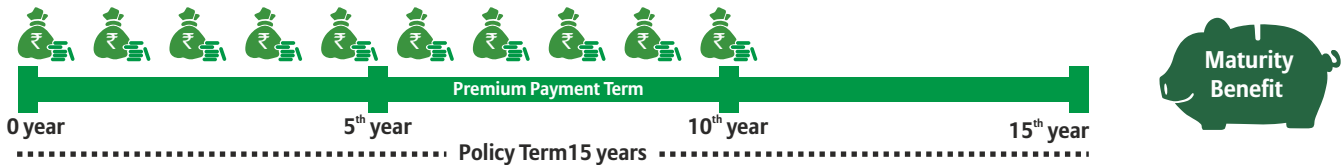
- On surrender during the lock-in period of first five years of your policy, the Regular Premium Fund Value, less the discontinuance/surrender charge plus the Top-up Premium Fund Value, if any, as on the date of surrender, will be transferred to the Discontinued Life Policy Fund (maintained by the company), and life cover shall cease immediately. The Discontinuance Value as at the end of the lock-in period will be available to you as surrender value.
- On surrender after the lock-in period of first five years of your policy, the surrender value available will be Regular Premium Fund Value plus Top-up Premium Fund Value, if any, as on the date of surrender, and will be payable immediately.
- The policy shall terminate upon payment of the surrender/Discontinuance Value by the company.

Sample Illustration

Alok is 35 years old and has taken a Bajaj Allianz Life Goal Assure policy for which he is paying a premium of ₹ 50,000 p.a. for a payment term of 10 years with a Sum Assured of ₹ 5 Lakhs. He has chosen a policy term of 15 years. Let's see the benefits available under the variant.

Maturity Benefit

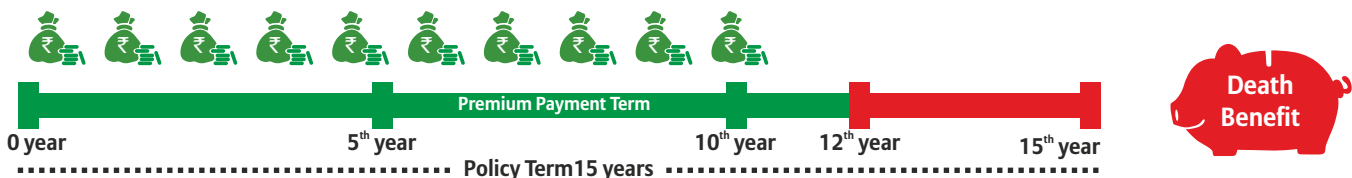
On the maturity date, Alok's maturity benefit, based on the assumed investment returns, are as per the table given below:



At investment return	Fund Booster	Return of Mortality Charge	Total Maturity Benefit (Fund Value) [#]
of 8%	20,000	2,166	9,70,742
of 4%	20,000	2,499	6,50,581

Death Benefit

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



At investment return	Death Benefit [#]
of 8%	7,90,919
of 4%	5,87,241

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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.

Features

Investment Options and Funds

Bajaj Allianz Life Goal Assure provides you with four unique portfolio strategies, which can be chosen at the inception of your policy:

- ◆ Investor Selectable Portfolio Strategy
- ◆ Wheel of Life Portfolio Strategy
- ◆ Trigger Based Portfolio Strategy
- ◆ Auto Transfer Portfolio Strategy

a) **Investor selectable Portfolio Strategy:** If you want to allocate your premiums based on your personal choice and decision, you can opt for this strategy and choose from among the eight funds below 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:

Equity	Not less than 60%
Bank deposits	0% to 40%
Money market instruments Cash, Mutual funds¹	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:

Equity	Not less than 60%, Out of the equity investment at least 50% will be in mid cap stocks
Bank deposits	0% to 40%
Money market instruments Cash, Mutual funds¹	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:

Equity	Not less than 75%
Money market instruments Cash, Fixed Deposits, Mutual funds¹	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:

Equity	Not less than 60%
Bank Deposits	0% to 40%
Money market instruments Cash, Mutual funds¹	0% to 40%

v. Asset Allocation Fund II Risk Profile – High (SFIN: ULIF07205/12/13ASSETALL02116)

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 funds¹	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 funds¹	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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¹The 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.

b) Wheel of Life Portfolio Strategy:

- ◆ This provides you with a “Years to maturity” based portfolio management.
- ◆ You can opt for this Portfolio Strategy at the commencement of the policy or can switch to this Portfolio Strategy at any subsequent policy anniversary by giving a written notice to the Company 30 days in advance.
- ◆ If this Portfolio Strategy is opted, your Regular Premium and the Top-up Premium, if any, would be allocated in the Funds mentioned (namely Bluechip Equity Fund, Equity Growth Fund II, Accelerator Mid-Cap Fund II, Bond Fund & Liquid Fund) in the proportion as mentioned in the table below, depending on the outstanding years to maturity.
- ◆ If you have opted for this Portfolio Strategy:
 - ◆ The company will reallocate the Regular Premium and Top-up Premium, if any among various funds in the proportion based on your outstanding years to maturity
 - ◆ The Regular Premium and Top-up Premium, if any, paid in that particular policy year will also be allocated in the same proportion.
- ◆ On each policy anniversary, we will reallocate your Fund Value among various funds in the proportion based on your outstanding years to maturity.
- ◆ All allocation & de-allocation of unit will be based on the prevailing unit price
- ◆ This will ensure that a balance is maintained between your “years to maturity” and level of risk on your investments, to optimize the returns
- ◆ The proportion of allocation/reallocation of your Regular Premium / Fund Value into various funds based on your outstanding years to maturity will be as follows:

Years to Maturity	Proportion in following three Funds (%)			Total	Bond Fund (%)	Liquid Fund (%)
	Bluechip Equity Fund	Equity Growth Fund II	Accelerator Mid-Cap Fund II			
20 & above	20	50	30	100	0	0
19	30	50	20	100	0	0
18	30	50	20	100	0	0
17	30	50	20	100	0	0
16	30	50	20	100	0	0
15	40	40	15	95	5	0
14	40	40	10	90	10	0
13	40	40	5	85	15	0
12	40	40	0	80	20	0
11	40	35	0	75	25	0
10	40	30	0	70	30	0
9	40	25	0	65	35	0
8	40	20	0	60	40	0
7	40	15	0	55	45	0
6	40	10	0	50	50	0
5	40	0	0	40	55	5
4	30	0	0	30	60	10
3	20	0	0	20	65	15
2	10	0	0	10	70	20
1	0	0	0	0	80	20

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- ❖ You will not have the option to switch units or change the apportionment of premium to various funds, under this portfolio strategy.
- ❖ You can opt out of this Portfolio Strategy at any subsequent policy anniversary by giving a written notice to the Company 30 days in advance.
- ❖ In case of partial withdrawal, the withdrawal of units from each fund will be done in the same proportion as the value of the Units held in that Fund as on date of withdrawal. You will not have any choice to opt the fund from which the partial withdrawal of units is to be done.

c) Trigger Based Portfolio Strategy:

- ❖ This strategy helps you in 'Securing your Gains' and maintain your asset allocation.
- ❖ You can opt for this Portfolio Strategy at the commencement of the policy only
- ❖ Your premium will be allocated to two funds - Equity Growth Fund II, an equity oriented fund and Bond Fund, a debt oriented fund - in a 75%:25% proportion. The fund allocation may subsequently get altered due to market movements
- ❖ We will re-balance or reallocate funds in the portfolio based on a pre-defined trigger event. The trigger event is defined as a 15% upward movement in Unit Price of Equity Growth Fund II, since the previous rebalancing or from the Unit Price at the inception of the policy, whichever is later
- ❖ On the occurrence of the trigger event, any value of units in Equity Growth Fund II which is in excess of three times the value of units in Bond Fund is considered as gains and is switched to the Liquid Fund – by redemption of appropriate units from Equity Growth Fund II
- ❖ Such rebalancing ensures that gains are capitalized and protected from future equity market fluctuations, while maintaining the asset allocation between Equity Growth Fund II and Bond Fund at 75%:25%
- ❖ You can opt out of this Portfolio Strategy at any subsequent policy anniversary by giving a written notice to the Company 30 days in advance

d) Auto Transfer Portfolio Strategy:

- ❖ This strategy helps you to invest your money in a systematic way by automatically transferring your money every month, from low risk fund to fund(s) of your choice
- ❖ You can opt for this Portfolio Strategy at the commencement of the policy or can switch to this Portfolio Strategy at any subsequent policy anniversary by giving a written notice to the Company 30 days in advance
- ❖ In this Portfolio Strategy, your premium will be allocated in Bond Fund and / or Liquid Fund, as specified by you
- ❖ At the start of each monthly anniversary of the policy, a proportion (as mentioned below) of Fund Value in the Bond Fund and/or Liquid Fund as on that date will be switched to the other Fund/s (available in the product) as specified by you.
- ❖ The proportion to be switched will depend upon the number of outstanding months till the next premium due date. The proportion would be as mentioned below:

Outstanding no. of months till the next premium due date	11	10	9	8	7	6	5	4	3	2	1
Proportion of Fund Value	1/11	1/10	1/9	1/8	1/7	1/6	1/5	1/4	1/3	1/2	1

- ❖ The strategy will not be available if the policyholder has opted for monthly mode
- ❖ You can opt out of this Portfolio Strategy at any subsequent policy anniversary by giving a written notice to the Company 30 days in advance

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 is ₹ 5,000
- ❖ The Regular Premium Fund Value should not fall below four times of the Annualized Premium after a partial withdrawal

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- ◆ 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. For the purpose of partial withdrawals, each payment of Top-up Premium shall have a lock-in period of five years
- ◆ The maximum amount of partial withdrawal at any one time is 10% of the total premiums paid, including Top-up Premiums paid, if any, as on the withdrawal request date
- ◆ Partial withdrawal will not be permitted if the proposed withdrawal will result in the Regular Premium Fund Value falling below four (4) times of the Annual Premium
- ◆ 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, including Top-up Premiums paid, if any
- ◆ The time interval between any two partial withdrawals cannot be less than 3 months
- ◆ A partial withdrawal shall be disallowed if it results in termination of the policy contract
- ◆ In case of minor life, partial withdrawal is allowed only after attaining age of 18 years
- ◆ In the Investor Selectable Portfolio Strategy, you will have the option to choose the fund(s) from which you want to make partial withdrawals
- ◆ In the Wheel of Life Portfolio Strategy, Trigger Based Portfolio Strategy or Auto Transfer Portfolio Strategy withdrawal of units from each fund will be done in the same proportion as the value of the Units held in that Fund as on date of withdrawal. You will not have any choice to opt the fund from which the partial withdrawal of units is to be done
- ◆ 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 - Only under the Investor Selectable Portfolio Strategy

- ◆ Under the Investor Selectable Portfolio Strategy, you can choose to invest fully in any one fund or allocate your Regular 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%
- ◆ You may, at any time, change the proportion of Regular Premium and Top-up Premium to the funds 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
- ◆ In case of Wheel of Life Portfolio Strategy, Trigger Based Portfolio Strategy or Auto Transfer Portfolio Strategy, you cannot change the apportionment. The apportionment of the allocated Regular Premium and Top-up premium will be as per the respective Portfolio Strategies

Switching between funds - Only under the Investor Selectable Portfolio Strategy

- ◆ 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
- ◆ You can make unlimited free switches during the policy term
- ◆ 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
- ◆ Switching between funds is not allowed when Wheel of Life Portfolio Strategy, Trigger Based Portfolio Strategy or Auto Transfer Portfolio Strategy is opted for

Switching of Portfolio Strategy

You may, at any policy anniversary, switch out from any of the four unique portfolio strategies i.e. Investor Selectable Portfolio Strategy, Wheel of Life Portfolio Strategy, Trigger Based Portfolio Strategy or Auto Transfer Portfolio Strategy and switch into any one of the following three strategies - ,:

- ◆ Investor Selectable Portfolio Strategy
- ◆ Wheel of Life Portfolio Strategy
- ◆ Auto Transfer Portfolio Strategy
- ◆ Trigger Based Portfolio Strategy can be opted for only at inception. Once you have opted out of Trigger Based Portfolio Strategy, you cannot choose the Trigger Based Portfolio Strategy again during the term of the policy
- ◆ Switching out of Portfolio strategy can be done by giving a 30 days written notice prior to the policy anniversary
- ◆ On switching in to the Investor Selectable Portfolio Strategy from any of the other Portfolio Strategy, the existing funds and the new premiums paid will be allocated into the fund(s) of your choice.
- ◆ On switching out of the Investor Selectable Portfolio Strategy to Wheel of Life Portfolio Strategy or Auto Transfer Portfolio Strategy any, the existing funds and the new premiums paid will be allocated as per the respective Portfolio Strategy.

Premium payment frequency

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

You can choose to increase or decrease your premium paying term (chosen at inception) after the end of the 5th 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 plan. 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 premiums 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

- ◆ The amount of Top-up Premium paid by you would determine your Top-up sum assured on your life. The Top-up sum assured will be 1.25 times of Top-up Premium paid for the current age less than 45 years and 1.1 times of Top-up Premium paid for other ages
- ◆ 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
- ◆ 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

Decrease in sum assured

You will have a choice to reduce your sum assured anytime during the policy term, if your Sum Assured under the plan is higher than 10 times of your Annualized Premium. 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.

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

Settlement Option

- ◆ You will have the option to receive the maturity benefit in installments payable yearly, half yearly, quarterly or monthly, spread over a maximum period of 5 years
- ◆ The policy monies will continue being invested in the same funds as on the date of maturity
- ◆ The first instalment of the maturity benefit will be payable on the date of maturity of the policy
- ◆ 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
- ◆ Installment payment will be made by redeeming units from the funds at the Unit Price applicable on the installment date
- ◆ Investment risk during the settlement period will be borne by you
- ◆ No risk cover will be available during the period of the settlement option
- ◆ Only fund management charge shall be deducted during the period of the settlement option
- ◆ No partial withdrawals or fund switches or operation of any of the Portfolio Strategies are allowed during the settlement period.
- ◆ Alternatively, you will have an option to withdraw the Fund Value completely, at any time during the period of settlement option. 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
- ◆ If the Policyholder dies during the settlement period, the Fund Value as on the date of intimation shall be payable as lumpsum

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 tax advice for eligibility and before claiming any benefit under the policy.

Product Terms and Conditions

Eligibility Table

Parameter	Details						
Minimum Entry Age	0 year <i>Risk will commence immediately on issuance of policy. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years</i>						
Maximum Entry Age	60 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, 7 or 10 years	10 or 15 years	15 or 20 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 ₹)	36,000	18,000	9,000	3,000	5,000	
	Quarterly & Monthly premium payment frequency will be available under auto-debit options as approved by RBI						
Premium Payment Frequency	Yearly, Half-yearly, Quarterly and Monthly						
Minimum Sum Assured	Age	Higher of					
	Less than 45 years	10 times Annualized Premium			0.5 * Policy term * Annualized Premium		
	Greater than or equal to 45 years	10 times Annualized Premium			0.25 * Policy term * Annualized Premium		
Maximum Sum Assured	X* Annualized Premium, where X is based on age at entry and Policy term as mentioned below For Annualized Premium of ₹ 36,000 to ₹ 4,99,999:						
	Policy Term/ Age at entry	0 - 35	36 - 40	41 - 44	45 - 50	51 to 60	
	5 & 10	Higher of 10 times the Annualized Premium or 0.5*Policy Term* Annualized Premium			Higher of 10 times the Annualized Premium or 0.25*Policy Term* Annualized Premium		
	15 & 20	15	15	15	Higher of 10 times the Annualized Premium or 0.25*Policy Term* Annualized Premium		
	For Annualized Premium of ₹ 5 Lakh & above:						
	Policy Term/ Age at entry	0 - 35	36 - 40	41 - 44	45 - 50	51 to 60	
	5 & 10	Higher of 10 times the Annualized Premium or 0.5*Policy Term* Annualized Premium			Higher of 10 times the Annualized Premium or 0.25*Policy Term* Annualized Premium		
	15 & 20	20	20	20	Higher of 10 times the Annualized Premium or 0.25*Policy Term* Annualized Premium		
	Minimum & Maximum Sum Assured on Top-up Premium	Age			Top-Up Sum Assured Multiplier		
		Less than 45 years			1.25 times		
Greater than or equal to 45 years			1.10 times				

Age calculated is age as at the last birthday

LIFE GOALS. DONE.

Non-Payment of Premiums

a. If premiums have been discontinued during the first 5 policy years

- i) A notice will be sent to you within 15 days after the expiry of the grace period. You will have to intimate the Company about exercising one of the following two options within 30 days of receipt of such notice:
 - 1) Option I - Revive the policy or, in writing, agree to revive the policy within the revival period by paying all due premiums and subject to the revival conditions, OR
 - 2) Option II - In writing, intimate the Company to surrender the policy without any risk cover and receive the Discontinuance Value (as surrender benefit) at the end of the Lock-in period of 5 policy years
- ii) Till the expiry of the notice period of 30 days (i.e. the date of discontinuance) or till you exercise one of the options, as mentioned above, whichever is earlier, the policy shall be treated as in-force with all risk cover by deduction of all applicable charges under the policy.
- iii) If Option I is chosen and you have not revived the policy before the date of discontinuance, the policy shall be converted to a Discontinued Life Policy without any risk cover, Guaranteed Death Benefit, Loyalty Addition, Return of Mortality Charge or Fund Booster and the Regular Premium Fund Value less the Discontinuance/Surrender Charge plus the Top-up Premium Fund Value, if any, will be transferred to the Discontinued Life Policy Fund. You will receive the Discontinuance Value as surrender benefit at the end of the lock-in period of 5 policy years or revival period, whichever is later.
- iv) If Option II is chosen, the policy shall be converted to a Discontinued Life Policy without any risk cover, Guaranteed Death Benefit, Loyalty Addition, Return of Mortality Charge or Fund Booster and the Regular Premium Fund Value less the Discontinuance/Surrender Charge plus the Top-up Premium Fund Value, if any, will be transferred to the Discontinued Life Policy Fund. You will receive the Discontinuance Value as the surrender benefit at the end of lock-in period 5 policy years.
- v) If the Company does not receive any intimation in writing from you about your preferred option before the date of discontinuance, it shall be deemed by the Company that you have exercised Option II. The policy shall be converted to a Discontinued Life Policy without any risk cover, Guaranteed Death Benefit, Loyalty Addition, Return of Mortality Charge or Fund Booster and the Regular Premium Fund Value less the Discontinuance/Surrender Charge plus the Top-up Premium Fund Value, if any, will be transferred to the Discontinued Life Policy Fund. The Discontinuance Value shall be paid as the surrender benefit to you at the end of the lock-in period of 5 policy years.

b. If premiums have been discontinued after the first 5 policy years

- i) A notice will be sent to you within 15 days after the expiry of the grace period. You will have to intimate the Company about exercising one of the following three options within 30 days of receipt of such notice:
 - 1) Option A: Revive the policy or, in writing, agree to revive the policy before the end of the revival period by paying all due premiums, subject to the revival conditions, OR
 - 2) Option B: In writing, intimate the Company to surrender the policy and receive the surrender benefit under the policy as on the date of receipt of such intimation OR
 - 3) Option C: In writing, intimate the Company to continue the policy as a Paid-up policy with reduced Paid-up Sum Assured, subject to deduction of all applicable charges. Loyalty Additions or Fund Booster or return of mortality charge will not be allocated once the policy is converted to a paid-up policy.
- ii) Till the expiry of the notice period or the revival period or receipt of intimation of surrender request as per Option B above or receipt of intimation to convert as paid up policy as per Option C above, whichever is earlier, the policy shall be treated as an in-force policy with all the benefits as per the terms and conditions of the policy, by deduction of all applicable charges under the policy.
- iii) If you intimate to surrender your policy as per Option B above, then the surrender benefit under your policy as on date of receipt of such intimation, will be paid immediately.
- iv) If the company does not receive any intimation before the Date of Discontinuance; then, on the Date of Discontinuance, the Policy will be terminated and the Surrender Benefit shall be paid immediately.
- v) If you have chosen Option A, then, during the revival period, your policy will be treated as an in-force policy with all available risk covers, by deduction of all applicable charges under the policy. 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 paid immediately.

In case of premium discontinuance, on death of the life assured, the Discontinuance Value as on the date of intimation of death, shall be paid as benefit and the policy will terminate.

Revival

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

- ◆ The company receives the request for revival by the policyholder within two (2) 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 your own expense.
- ◆ The policy may be revived on the original policy terms & conditions, revised terms & conditions or disallowed revival, based on board approved underwriting guidelines.
- ◆ On revival of the discontinued policy,
 1. The policy will be revived restoring the risk cover, Guaranteed Benefit, Return of mortality charge, Loyalty additions & Fund Booster.
 2. All the due but unpaid premiums will be collected without charging any interest or fee.
 3. 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.
 4. 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.
 5. The Loyalty Additions due-but-not-allotted during the period the Policy was in Discontinuance shall be added to the Regular Premium Fund Value.

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 will value the funds on each day that the financial markets are open. However, the Company may value the funds less frequently in extreme circumstances external to the Company, 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 feels that certainty as to the value of assets has been resumed. The deferment of the valuation of assets will be with prior approval of IRDAI.
- b. The Company will make investments as per the investment mandates given above. However, the Company reserves the right to change the exposure of the fund to money market instruments to 100% only in extreme situations external to the Company, keeping in view market conditions, political situations, economic situations, war/ war-like situations, terror situations. The same will be put back as per the base mandate once the situation has corrected.
- c. Some examples of such circumstances mentioned above are:
 - ◆ When one or more stock exchanges which provide a basis for valuation for a substantial portion of the assets of the fund are closed otherwise than for ordinary holidays
 - ◆ 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 remaining policyholders
 - ◆ During periods of extreme market volatility of markets during which surrenders and switches would, be detrimental to the interests of the remaining policyholders
 - ◆ In the case of natural calamities, strikes, war, civil unrest, riots and bandhs
 - ◆ In the event of any force majeure or disaster that affects the normal functioning of the Company
 - ◆ If so directed by the IRDAI
- d. You shall be notified of such a situation if it arises.

Charges under the Plan

Charges	Details											
Premium Allocation Charge	Nil											
Policy Administration Charge (PAC)	₹400 per annum inflating at 5% per annum, subject to a maximum of ₹ 6,000 in any year The charge will be deducted at each monthly anniversary by cancellation of units at prevailing Unit Price.											
Fund Management Charge (FMC)	Fund	Fund Management Charge per annum										
	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, change in premium paying term or decrease in sum assured shall be charged.											
Discontinuance Charge	Where the policy is discontinued during the policy year	Discontinuance charge for the policies having Annualized Premium above ₹ 25000/-										
	1	Lower of 6% * (AP or FV) subject to maximum of ₹ 6,000										
	2	Lower of 4% * (AP or FV) subject to maximum of ₹ 5,000										
	3	Lower of 3% * (AP or FV) subject to maximum of ₹ 4,000										
	4	Lower of 2% * (AP or FV) subject to maximum of ₹ 2,000										
	5 & above	Nil										
AP – Annualized Premium & FV – Regular 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>0.68</td> <td>0.80</td> <td>1.41</td> <td>3.91</td> </tr> </tbody> </table> <p>Sum at risk is equal to Maximum of [death benefit – Regular Premium Fund Value-Top-up Premium Fund Value, zero]</p>		Age (yrs.)	20	30	40	50	₹	0.68	0.80	1.41	3.91
Age (yrs.)	20	30	40	50								
₹	0.68	0.80	1.41	3.91								
Goods & Service Tax	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:

- ◆ 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 ₹ 6000 per year
 - ◆ Miscellaneous charge up to a maximum of ₹200/- 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 foreclosure of the policy
 - ◆ On the date of receipt of intimation of death of the Life Assured
 - ◆ On payment of Discontinuance Value or Surrender Benefit
 - ◆ The Maturity Date, unless the Policyholder has opted for the Settlement Option.
 - ◆ The expiry of the Settlement period, if opted
 - ◆ On cancellation of policy during Free look period

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 Insurance Products of the receipt of this policy, 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.

Foreclosure

If the Fund Value after the completion of three (3) Policy Years is lower than one Annualized Premium the Policy shall be automatically foreclosed, and any Discontinuance Value / Surrender Benefit shall be available to the Policyholder, as per the applicable policy terms and conditions.

Suicide Exclusion

In case of death of the life assured due to suicide within 12 months from the date of inception or the date of latest revival of the policy, and the Company's liability shall be limited to the extent of the Fund Value, as on the date of death. Any charges recovered subsequent to the date of death shall be paid back to the nominee along with the death benefit.

Definitions

- a. **Fund Value:** The Fund Value is equal to the total number of units pertaining to regular/ limited premium, Top-up premium, Loyalty Addition and Fund Booster 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 regular/limited premiums paid under this policy multiplied by the respective Unit Price on the relevant Valuation Date.
- c. **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.
- d. **Paid-up Sum Assured:** Paid-up Sum Assured means a proportion of the 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.
- e. **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.
- f. **Discontinued Life Policy Fund:** It 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 "IRDA (Linked Insurance Products) Regulations, 2013" 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%

g. Discontinuance Value:

1. The Discontinuance Value of the policy will be higher of:
 - a) The Fund Value less the discontinuance/surrender, as on date of discontinuance/surrender accumulated at the rate of return earned on the Discontinued Life Policy Fund net of fund management charge.
 - b) The Fund Value less the discontinuance/surrender charge, as on date of discontinuance/surrender accumulated at the guaranteed rates of investment return net of fund management charge. The 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 "IRDA (Linked Insurance Products) Regulation, 2013".
4. The Fund Management Charge and the minimum 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.

Valuation Date: The date when the Unit Price of the Fund is determined. 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:

- (1) 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.
- (2) 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 Assure 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 along with Investor Selectable Portfolio Strategy, Wheel of Life Portfolio Strategy, Trigger Based Portfolio Strategy or Auto Transfer Portfolio Strategy offered currently with Bajaj Allianz Life Goal Assure in any manner does not indicate the quality of the fund(s) or the Portfolio Strategies 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 Assure 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 Assure 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 Assure.

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 Assure. Please ask for the same along with the quotation.

Contact Details



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Product Name & UIN

Bajaj Allianz Life Goal Assure - UIN : 116L153V01

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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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