

TAX FREE⁹

GUARANTEED^A

INCOME^S

LIFE GOALS. DONE.

BAJAJ | Allianz

Early retirement ke baad family ke sath duniya dekhna.

SAMJHO HO GAYA.

Bajaj Allianz Life Guaranteed Income Goal

A Non-Linked Non-Participating Endowment Life Insurance Plan



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PAY
₹1,00,000_{p.a.}
over the premium payment term of 8 years
Total paid ₹8,00,000

GET
₹21,77,261[®]
maturity benefit on 20th policy year

GUARANTEED^A

Key Advantages-



Get Guaranteed^A increasing Income^S



Tax Benefit⁹



Option to Extend your Life Cover beyond Policy Term



Choice of 2 Variants - Income Benefit & Lump-sum Benefit

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[®]Above illustration is considering male age 30 years, Policy term – 20 years, Standard Life, Premium payment term - 8 years, Lump-sum Benefit, Sum assured of ₹ 4,35,452 and Annualized premium of ₹ 1,00,000. Extended Life Cover is not opted. Incase of unfortunate death during the 10th year death benefit will be ₹ 10,50,000. The premiums mentioned above are after High Sum Assured Rebate (HSAR) and exclusive of any extra premium loading and Goods & Service Tax.

[^]Conditions apply. The Guaranteed benefits are dependant on the policy term, premium payment term availed along with other variable factors. For details please refer to sales brochure (Also available on www.bajajallianzlife.com). [^]Available with Income Benefit.

[^]Sum Assured on Death is the higher of (i) 10 times Annualized Premium*, (ii) 105% of Total Premiums* paid as on date of death, (iii) Sum Assured

*Annualized Premium is exclusive of extra premium, rider premiums, and GST/any other applicable tax levied, subject to changes in tax laws, if any, and Total Premiums paid is equal to (Annualized Premium * number of years for which premiums have been paid).

Total Premium is exclusive of extra premium, rider premiums and GST/any other applicable tax levied, subject to changes in tax laws, if any. Please note that GST/any other applicable tax levied, subject to changes in tax laws will be collected over and above the premium under the Policy.

EXTENDED LIFE COVER (ELC)

At the inception of the policy, you will have the option to choose the Extended Life Cover (ELC) under the policy .

- (i) The amount of risk cover during the ELC Period is equal to the Sum Assured on Death %.
- (ii) The ELC will start from the Maturity Date and will continue for an ELC Period equal to the duration of the PPT (in years), starting from the Maturity Date.

For more details and terms & conditions, please refer sales literature available on www .bajajallianzlife.com.

GUARANTEED MATURITY BENEFIT

Lump-sum Benefit - Guaranteed Maturity Benefit payable as lumpsum will be an enhanced percentage of your Sum Assured, provided all due premiums are paid. This is called as Guaranteed Enhancer (GE) and is payable as per the below table:

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Policy Term (years)	Premium Payment Term (years)	Guaranteed Enhancer (GE) %	Guaranteed Maturity Benefit
10	5	310%	310% of Sum Assured
10	7	410%	410% of Sum Assured
12	5	375%	375% of Sum Assured
12	7	450%	450% of Sum Assured
12	8	490%	490% of Sum Assured
10	10	520%	520% of Sum Assured

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Policy Term (years)	Premium Payment Term (years)	Guaranteed Enhancer (GE) %	Guaranteed Maturity Benefit
12	12	600%	600% of Sum Assured
15	5	380%	380% of Sum Assured
15	7	455%	455% of Sum Assured
15	8	495%	495% of Sum Assured
15	10	545%	545% of Sum Assured
15	12	605%	605% of Sum Assured
20	5	385%	385% of Sum Assured
20	7	460%	460% of Sum Assured
20	8	500%	500% of Sum Assured
20	10	550%	550% of Sum Assured
20	12	610%	610% of Sum Assured

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Income Benefit - If all premiums are paid, Guaranteed Maturity Benefit will be paid in yearly, half-yearly, quarterly or monthly installments (as chosen at the inception of the policy). These are called as Guaranteed Maturity Instalments (GMI), and will be paid at the end of the GMI year for a period equal to your Premium Payment Term (PPT). For yearly frequency the GMI will be payable as per the below table –

Guaranteed Maturity Instalment (as % of Sum Assured)								
GMI Year (Post the Policy Term)	Policy Term / Premium Payment Term							
	05-05	10-05	12-05	07-07	10-07	12-07	10-10	12-12
1	40%	40%	50%	45%	45%	55%	50%	55%
2	45%	45%	55%	50%	50%	60%	55%	60%
3	50%	50%	60%	55%	55%	65%	60%	65%
4	55%	55%	65%	60%	60%	70%	65%	70%
5	60%	60%	70%	65%	65%	75%	70%	75%
6	-	-	-	70%	70%	80%	75%	80%
7	-	-	-	75%	75%	85%	80%	85%
8	-	-	-	-	-	-	85%	90%
9	-	-	-	-	-	-	90%	95%
10	-	-	-	-	-	-	95%	100%
11	-	-	-	-	-	-	-	105%
12	-	-	-	-	-	-	-	110%

For more details and terms & conditions, please refer Sales Literature available on www.bajajallianzlife.com.

DEATH BENEFIT - LUMP-SUM BENEFIT

If all due premiums have been paid:

- Death Benefit during the Policy Term is the, Sum Assured on Death^{*}, as on the date of death. The policy will terminate on payment of the Death Benefit.
- Death Benefit during the ELC Period (only if chosen) (ELC Period is after the policy term) is the Sum Assured on Death^{*} as on the date of death. The policy will terminate on payment of the Death Benefit

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DEATH BENEFIT - INCOME BENEFIT

If all due premiums have been paid:

- Death Benefit during the Policy Term is the Sum Assured on Death^{*} as on the date of death. The policy will terminate on payment of the Death Benefit.
- Death Benefit during payout period i.e. after the Policy Term is -
 - If ELC is chosen then the Sum Assured on Death^{*} will be paid. The risk cover will terminate immediately and the Policy will terminate on payment of last GMI.
 - If ELC is not chosen, then the remaining GMI will be paid. The policy will terminate on payment of last GMI

LIFE GOALS. DONE.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS - IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Guaranteed Income Goal 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. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on www.bajajallianzlife.com) carefully before concluding a sale. Bajaj Allianz Life Guaranteed Income Goal - A Non-Linked Non-Participating Endowment Life Insurance Plan. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006. Reg. No.: 116. CIN : U66010PN2001PLC015959 | Mail us : customercare@bajajallianz.co.in | Call on : Toll free no. 1800 209 7272 | Fax No: 02066026789. Bajaj Allianz Life Guaranteed Income Goal (UIN: 116N157V07), The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo and Allianz SE to use its "Allianz" logo. All charges/ taxes, as applicable, will be borne by the Policyholder.

^{*}Tax benefits as per prevailing Income tax laws shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit under the policy.