

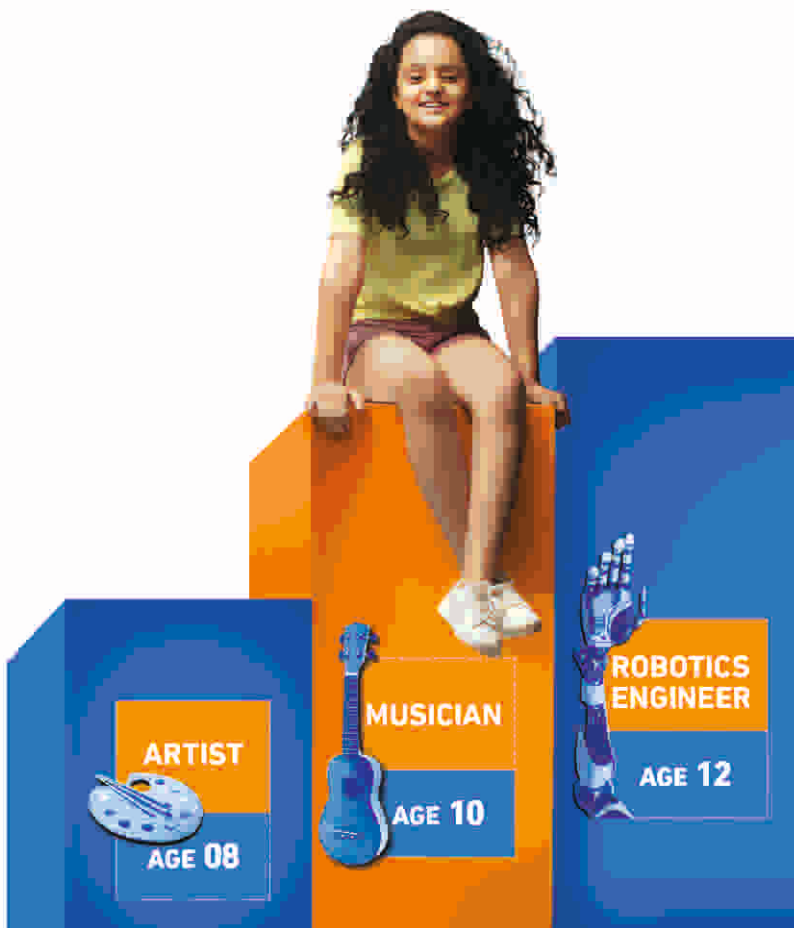
LIFE GOALS. DONE.



Growing kids need a plan that's as flexible as their Life Goals.

Bajaj Allianz Life Flexi Income Goal

A Non Linked, Participating, Guaranteed Income Life Insurance Plan



KEY ADVANTAGES - INCOME BENEFIT



Option to receive Cash Bonus² (if any) from first month onwards



150% of Sum Assured as Guaranteed¹ Benefit



Flexibility to receive or to accumulate the Survival Benefits and earn Investment Return³



Life Cover up to age 99¹



Joint Life Cover Option

¹Conditions apply. The Guaranteed benefits are dependant on the policy terms, premium payment terms availed along with other variable factors. For details please refer to sales brochure (Also available on www.bajajallianzlife.com).

²For policy holder age 39 years and above

³Bonuses are not guaranteed. Product features mentioned above are dependent on benefit chosen

³Investment return on ACB and AGMI will be declared by the company every year

SURVIVAL BENEFIT

Cash Bonus (CB): At the end of each policy year, the non-guaranteed CB (if any) shall be payable. You can opt to take the Cash Bonus in monthly installment, from the 1st month of your Policy or at the end of year

Guaranteed Monthly Income (GMI): At the end of the Premium Payment Term (PPT), GMI shall be payable every month, till the end of the Policy Term. The first instalment of GMI will be due at the end of PPT. You can also take your GMI annually

You will have the flexibility to

1. Accumulate your Cash Bonus & GMI. On accumulation an additional investment return³ will be paid.

2. Total of Accumulated Cash Bonus (ACB) &/or Accumulated GMI (AGMI) including investment return¹ i.e. the Cash Value can be withdrawn anytime (partially or fully).

Guaranteed Benefit are subject to policy terms and conditions

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

MATURITY BENEFIT

Provided the Policy is in-force and the Life Assured is alive, as on the Maturity date, Maturity Booster (50% of Sum Assured) plus Cash Value (if not fully withdrawn) plus Terminal Bonus (if any) will be paid. Any time before maturity date you will have an option to take Maturity Benefit in monthly or yearly installments over a period of 5, 10, 15 or 20 years.

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DEATH BENEFIT

If all due premiums are paid, then in case of unfortunate death of the life assured during the policy term,

- 105% of Cash Value (if not fully withdrawn) plus Terminal Bonus (if any) will be paid immediately as lump-sum and
- Sum Assured on Death[#] will be paid as monthly income, over a period equal to outstanding Policy Term or 12 years, whichever is lower, and the 1st installment will start from date of death. However, your nominee can opt to take the death benefit in lumpsum, at the time of intimation of death.

The Policy will terminate on the payment of full death benefit.

If you have opted for Joint Life Cover^{*} at inception of the Policy, both you (primary life assured) and your spouse will have independent life cover (Sum Assured). Spouse Sum Assured can range from 50% to 100% of your Sum Assured.

The death benefit in case of Joint Life Cover will be payable as below:

- Death of Primary Life Assured** - If all due premiums are paid, then, in case of unfortunate death during the policy term, (i) 105% of Cash Value (if not fully withdrawn) plus Terminal Bonus (if any) will be paid immediately as lumpsum and (ii) Sum Assured on Death[#] will be paid as monthly income[@], over a period equal to outstanding Policy Term or 12 years, whichever is lower, and the 1st installment will be due from date of death. The risk cover with respect to the primary life assured will terminate automatically on the date of death. However, the Policy will continue with the life cover on the spouse and the future premiums will be paid by the Company.
- Death of Spouse** - If all due premiums are paid, then in case of unfortunate death during the policy term, Sum Assured will be paid as monthly income[@], over a period equal to outstanding Policy Term or 12 years, whichever is lower, and the 1st installment will start from date of death. The risk cover with respect to the spouse will terminate automatically on the date of death. However, the Policy will continue on the life of primary life assured, subject to payment of all due future premiums.

In case of simultaneous death of Primary Life Assured and Spouse, the Death Benefit as mentioned above will be paid and the policy will be terminated

[@] The Primary Life Assured or the nominee can opt to take the Sum Assured/Sum Assured on Death[#] as lump-sum instead of monthly income, at the time of intimation of death.

^{*} Primary Life Assured will have the option to discontinue the life cover (Sum Assured) on the spouse at any policy anniversary, during the PPT. The premium under the policy will be revised accordingly. Life Assured will not have an option to include the spouse again once he/she has exited the Policy

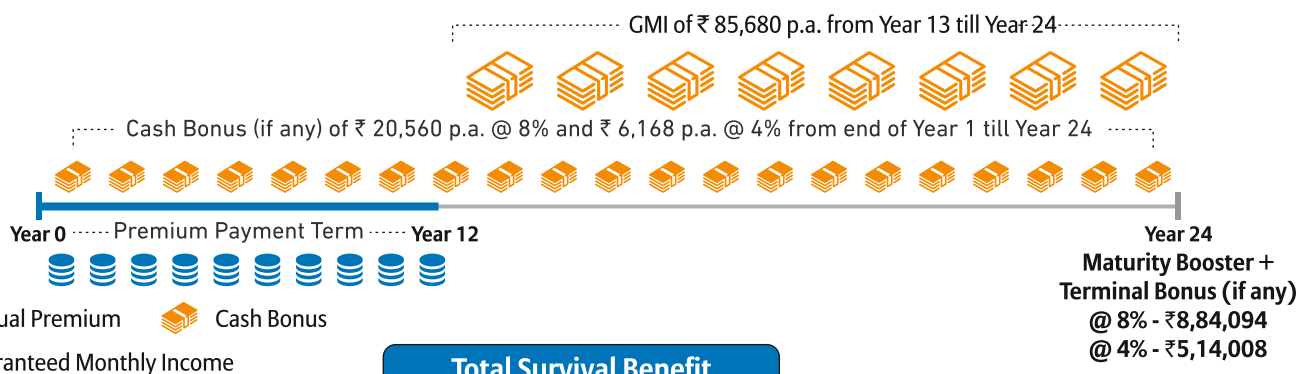
[#] Sum Assured on Death is higher of the sum assured or 10 times of Annualized Premium^{*}, further the death benefit plus Cash Bonus paid out will not be less than 105% of Total Premiums^{*} paid

^{*} Annualized Premium is exclusive of extra premium, rider premium and GST/any other applicable tax levied, subject to changes in tax laws, if any. Total premium paid is the total of all regular premiums paid exclusive of extra premium, rider premium and GST/any other applicable tax levied, subject to changes in tax laws, if any. Both, the Annualized Premium and the Total Premiums paid, will be w.r.t. the life assured or primary life assured (in a joint life policy).

In Joint Life, there is no Maturity or Survival Benefit available to Spouse

SAMPLE ILLUSTRATION

Alok is 30 years old and has taken a Bajaj Allianz Life Flexi Income Goal-Income Benefit Policy for which he is paying a Premium of ₹ 1,00,003 p.a. for a payment term of 12 years with a Sum Assured of ₹ 10,28,160. He has chosen a Policy term of 24 years and to receive Cash Bonus and GMIs. Let's see the benefits available under the Policy.



	Total Survival Benefit				
	Total GMI	Total Cash Bonus (if any)	Maturity Booster (A)	Terminal Bonus (if any) (B)	Total Maturity Benefit (A+B)
at assumed investment return of 4%*	₹ 10,28,016	₹ 1,48,032	₹ 5,14,008	-	₹ 5,14,008
at assumed investment return of 8%*	₹ 10,28,016	₹ 4,93,440	₹ 5,14,008	₹ 3,70,086	₹ 8,84,094

In case of unfortunate death during the 10th policy year death benefit payable will be @ 4% ₹ 10,28,015 and @ 8% ₹ 11,82,217 | CB and GMI is not accumulated

*The assumed rate of 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. The sum assured amount and/or other benefit amount indicated, if any, is a non-guaranteed illustrative figure and is subject to policy terms and conditions.

Premium shown above is exclusive of any extra Premium, rider Premium, Goods & Service tax/any other applicable tax levied, subject to changes in tax laws if any.

Bajaj Allianz Life Insurance Co. Ltd.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Flexi 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 Flexi Income Goal is A Non Linked, Participating, Guaranteed Income Life Insurance Plan. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : customer@bajajallianz.co.in, Fax No: 02066026789, Bajaj Allianz Life Flexi Income Goal (UIN: 116N162V02), 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.

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