









# Bajaj Allianz Life Future Wealth Gain

A Non-Participating Unit-Linked Individual  
Endowment Life Insurance Plan



## Key Advantages:

- |  |  |   |   |
|--|--|---|---|
|  | High life insurance cover  |  | Fund Booster <sup>2</sup> to enhance Fund Value at maturity                 |
|  | Benefit of Accelerated Cancer Cover combined with Income Benefit (applicable only under "Wealth Plus Care" variant) <sup>1</sup> |  | Option to take maturity & death benefit in installments (Settlement Option) |
|  | Choice of 2 investment portfolio strategies  |  | Option to choose from multiple policy terms                                 |
|  | Loyalty Additions <sup>2</sup> at each interval of 5 years from the 10th policy year onwards                                     |  | Option to reduce regular premium  |

Note –<sup>1</sup>Two Variants are "Wealth plus variant" & "Wealth Plus Care variant"  
<sup>2</sup>T&C Apply.

## Maturity Benefit - Wealth Plus Variant

On the maturity date, you will receive the Regular Premium Fund Value plus Top up Premium Fund Value.

## Death Benefit - Wealth Plus Variant

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, higher of:

- Regular Premium Prevailing Sum Assured<sup>3</sup> plus Top up Sum Assured, if any, or
- Fund Value<sup>4</sup> as on date of receipt of intimation of death

The death benefit is subject to the Guaranteed Death Benefit of 105% of the total premiums<sup>5</sup> paid, till the date of death.

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

<sup>3</sup>The benefit 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.

<sup>4</sup>Please refer sales literature available on [www.bajajallianzlife.com](http://www.bajajallianzlife.com).

<sup>5</sup>Total premiums paid shall be sum of all regular/limited and top-up premiums paid till date.

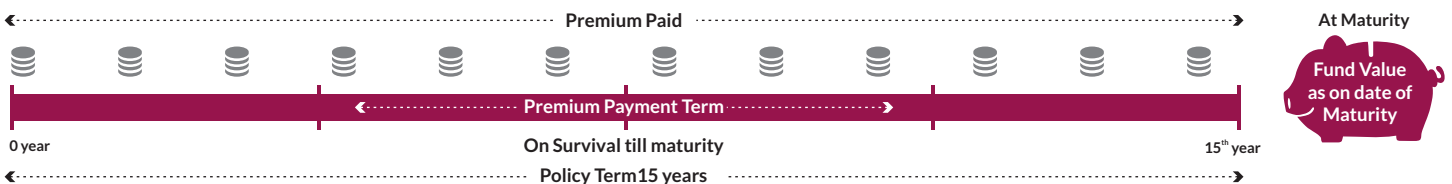
## Sample illustration - Wealth Plus Variant

Anuj is 30 years old and has taken a Bajaj Allianz Life Future Wealth Gain policy with Wealth Plus variant for which he is paying a regular premium of ₹50,000 p.a. for a Policy Term of 15 years. He has chosen the Sum Assured as 10 times of his annual premium, i.e. ₹5,00,000.

Let's see the benefits available under the variant.

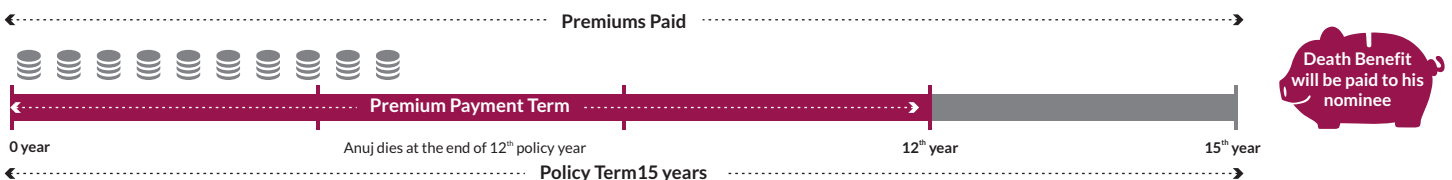
### Maturity benefit

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



### Death benefit

In case of Anuj'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.



At assumed Investment Returns <sup>##</sup>	Maturity Benefit (Fund Value)	Death Benefit
of 8%	12,71,844	8,73,655
of 4%	9,33,067	6,74,467

The death benefit is subject to the guaranteed benefit<sup>5</sup>, which is 105% of the total premiums paid, till the date of death.

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

<sup>##</sup>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.

## Maturity Benefit - Wealth Plus Care Variant

On the maturity date, you will receive the Regular Premium Fund Value plus Top up Premium Fund Value.

## Death Benefit - Wealth Plus Care Variant

If all due premiums are paid, then in case of unfortunate death or on first diagnosis of cancer (subject to waiting period<sup>5</sup>) of the life assured during the policy term, whichever is earlier, the benefit payable will be, higher of:

- Regular Premium Prevailing Sum Assured<sup>3</sup> plus Top up Sum Assured, if any, or
- Fund Value<sup>4</sup> as on date of receipt of intimation of death

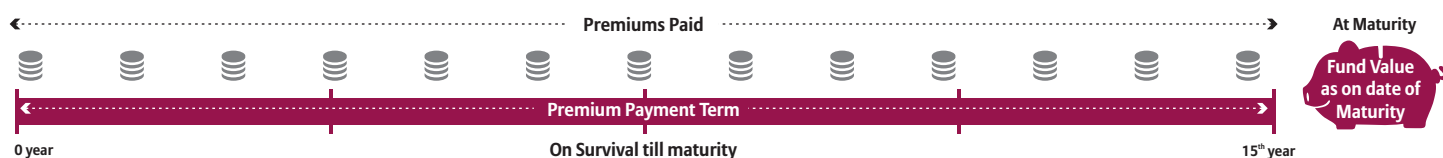
Plus Income Benefit<sup>4</sup>

## Sample illustration - Wealth Plus Care Variant

Anuj is 30 years old and has taken a Bajaj Allianz Life Future Wealth Gain policy with “Wealth Plus Care” variant for which he is paying a regular premium of ₹50,000 p.a. for a Policy Term of 15 years. He has chosen the Sum Assured as 10 times of his annual premium, i.e. ₹5,00,000. Let's see the benefits available under the variant.

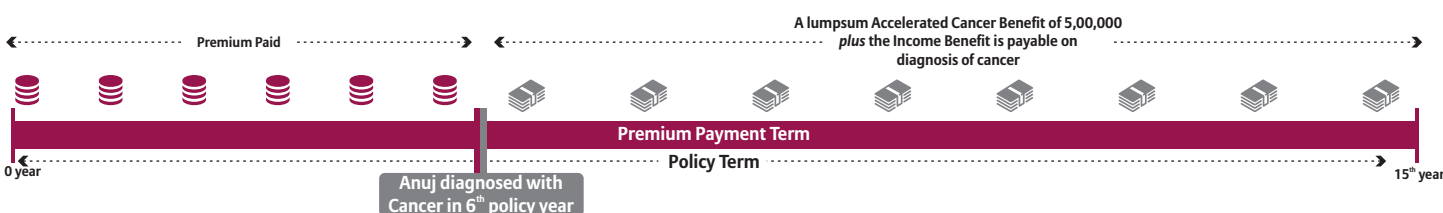
### Maturity Benefit

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



### Death OR Accelerated Cancer Benefit

If in the 6<sup>th</sup> policy year, Anuj is diagnosed with cancer, Accelerated Cancer Benefit plus the Income Benefit will be triggered. The Income Benefit is payable in installment at each policy anniversary for the remaining period of the premium payment term. Based on the assumed investment returns, the benefits payable are as per the table given below.



At assumed Investment Returns <sup>#</sup>	Maturity Benefit (Fund Value)	Accelerated Cancer Benefit	Income Benefit
of 8%	₹12,59,747	₹5,00,000	₹ 50,000 annually as Income Benefit till the end of premium payment term
of 4%	₹9,23,795	₹5,00,000	

Once cancer benefit is paid, further no death benefit shall be payable in case of death during the Income Benefit period and policy will get terminated immediately on payment of last installment of Income Benefit. In the above illustration, instead of cancer, in case of death in the 6th year, the benefit payable will be same as per the table above. The death benefit or the accelerated cancer benefit is subject to the guaranteed benefit, which is 105% of the total premiums paid, till the date of death. This illustration is considering investment in "Pure Stock Fund II" and Goods & Service Tax of 18%.

<sup>#</sup>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.

<sup>3</sup>The benefit 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.

<sup>4</sup>Please refer sales literature available on [www.bajajallianzlife.com](http://www.bajajallianzlife.com).

<sup>5</sup>The Waiting Period is 180 days from the Date of Commencement of Risk or date of latest revival, whichever is later.

