

Early retirement ke baad family
ke sath duniya dekhna.

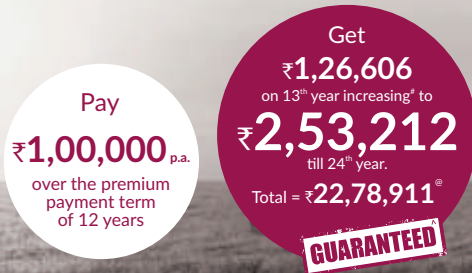
SAMJHO HO GAYA.

TAX FREE⁹
GUARANTEED⁸
INCOME

Bajaj Allianz Life

Guaranteed Income Goal

A Non-Linked Non-Participating Endowment Life Insurance Plan



Key Advantages:

-  **Get Guaranteed increasing Income⁴**
-  **Tax Benefit u/s 80C & 10 (10D)⁹**
-  **Option to Extend your Life
Cover beyond Policy Term**
-  **Choice of 2 Variants, Income
Benefit & Lump-sum Benefit**

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 Death⁵.
- (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.

⁹Above illustration is considering male age 30 years, Policy term - 12 years, Standard Life, Premium payment term 12 years, income variant, Sum assured of ₹ 2,30,197 and annual premium of ₹ 1,00,000. Extended Life Cover is not opted. In case 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. ⁸The 1st Guaranteed Maturity Instalment (GMI) of ₹ 1,26,606 will be paid on 13th policy year which is 55% of Sum Assured. Each subsequent installment after the 1st installment will be increased by 5% of Sum Assured. The last GMI of ₹ 2,53,212 will be paid on 24th policy year which is 110% of Sum Assured.

⁴Conditions 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). ⁵Available with Income Benefit.

⁶Sum 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, loadings for modal 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.

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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:

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
10	10	520%	520% of Sum Assured
12	12	600%	600% of Sum Assured

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%

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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

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



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^{*}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.

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