

Bacho ke liye behtar padhai

Samjho Ho Gaya.

Bajaj Allianz Life

POS Goal Suraksha

A Non-Participating Non-linked Life Insurance Plan



Key Features:



Guaranteed¹ maturity benefit



Life Cover throughout the Policy Term



Offers Guaranteed¹ Additions at maturity



Tax Benefits[~]



Limited premium payment term

¹ Conditions Apply-The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

Maturity benefit

On the maturity date, if all premiums are paid, the Guaranteed Sum Assured on Maturity plus Guaranteed Additions, under your policy, will be paid and the policy will terminate.

Death benefit

In case of unfortunate death of the Life Assured due to accident during the waiting period[§] or in case of death of the Life Assured after the waiting period[§] due to any cause, the death benefit is payable to the nominee(s)/beneficiaries. Such death benefit is stated as Sum Assured on Death[#] which is as below.

The Sum Assured on Death[#] is the higher of:

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

In case of death of the Life Assured during the Waiting period[§] other than due to an accident, the death benefit payable to the nominee(s)/beneficiaries will be the 100% of Total Premiums** paid till date, excluding any extra premium & Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.

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The policy will terminate on payment of the death benefit.

The death benefit is payable provided the policy is in-force and all due premiums have been paid.

*Annualized Premium is exclusive of extra premium, loadings for modal premiums and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws, if any.

**Total Premiums paid is equal to (Annualized Premium * number of years for which premiums have been paid)

#Guaranteed Sum Assured on Maturity and Sum Assured is 10 times the Annualized Premium

§Waiting period is the first 90 days from the date of commencement of risk. Waiting period is not applicable in case of revival.

Guaranteed additions

On maturity date, if all due premiums have been paid, Guaranteed Additions as a multiple of one Annualized Premium will be paid along with the maturity benefit. The Guaranteed Additions payable are as per the table given below –

GA as Multiple of one (1) Annualized Premium											
Age Band (Age at Entry)	(PT) - 10 (PPT) - 7	(PT) - 15 (PPT) - 5	(PT) - 15 (PPT) - 7	(PT) - 15 (PPT) - 8	(PT) - 15 (PPT) - 10	(PT) - 15 (PPT) - 12	(PT) - 20 (PPT) - 5	(PT) - 20 (PPT) - 7	(PT) - 20 (PPT) - 8	(PT) - 20 (PPT) - 10	(PT) - 20 (PPT) - 12
18 - 24	0.01	0.02	4	5.5	8.84	11.27	4.22	8.85	11.23	15.76	19.13
25 - 34	0.01	0.02	3.54	4.99	8.11	10.38	3.5	8.04	10.34	14.63	17.42
35 - 44	0.01	0.02	3.3	4.72	7.59	9.75	3.37	7.64	9.96	14.07	16.38
46 - 55	0.01	0.02	2.78	4.14	7.33	9.42	NA	NA	NA	NA	NA

Guaranteed additions will not be payable in case of a lapsed or paid-up policy. (PT) - Policy term | (PPT) - Premium Payment Term

Sample illustration

Subhash is 40 years old and is buying Bajaj Allianz Life POS Goal Suraksha. The below table gives an illustration of different premium ticket size, policy term and premium payment term combinations along with the Death & Maturity Benefit which will be received by Subhash or his nominee(s)/beneficiaries as the case maybe.

Annualized Premium (₹)	Total Premium Paid (₹)	Premium Payment Term	Policy Term	Death Benefit (₹)	Maturity Benefit		
					Guaranteed Additions (A) (₹)	Guaranteed Sum Assured on Maturity Benefit (B) (₹)	Total Maturity Benefit (A)+(B) (₹)
50,000	3,50,000	7 years	10 years	5,00,000	500	5,00,000	5,00,500
1,00,000	7,00,000			10,00,000	1,000	10,00,000	10,01,000
1,50,000	10,50,000			15,00,000	1,500	15,00,000	15,01,500
2,00,000	14,00,000			20,00,000	2,000	20,00,000	20,02,000
2,50,000	17,50,000			25,00,000	2,500	25,00,000	25,02,500
50,000	2,50,000	5 years	15 years	5,00,000	1,000	5,00,000	5,01,000
1,00,000	5,00,000			10,00,000	2,000	10,00,000	10,02,000
1,50,000	7,50,000			15,00,000	3,000	15,00,000	15,03,000
2,00,000	10,00,000			20,00,000	4,000	20,00,000	20,04,000
2,50,000	12,50,000			25,00,000	5,000	25,00,000	25,05,000
50,000	3,50,000	7 years	15 years	5,00,000	1,65,000	5,00,000	6,65,000
1,00,000	7,00,000			10,00,000	3,30,000	10,00,000	13,30,000
1,50,000	10,50,000			15,00,000	4,95,000	15,00,000	19,95,000
2,00,000	14,00,000			20,00,000	6,60,000	20,00,000	26,60,000
2,50,000	17,50,000			25,00,000	8,25,000	25,00,000	33,25,000
50,000	4,00,000	8 years	15 years	5,00,000	2,36,000	5,00,000	7,36,000
1,00,000	8,00,000			10,00,000	4,72,000	10,00,000	14,72,000
1,50,000	12,00,000			15,00,000	7,08,000	15,00,000	22,08,000
2,00,000	16,00,000			20,00,000	9,44,000	20,00,000	29,44,000
2,50,000	20,00,000			25,00,000	11,80,000	25,00,000	36,80,000

Annualized Premium (₹)	Total Premium Paid (₹)	Premium Payment Term	Policy Term	Death Benefit (₹)	Maturity Benefit		
					Guaranteed Additions (A) (₹)	Guaranteed Sum Assured on Maturity Benefit (B) (₹)	Total Maturity Benefit (A)+(B) (₹)
50,000	5,00,000	10 years	15 years	5,25,000	3,79,500	5,00,000	8,79,500
1,00,000	10,00,000			10,50,000	7,59,000	10,00,000	17,59,000
1,50,000	15,00,000			15,75,000	11,38,500	15,00,000	26,38,500
2,00,000	20,00,000			21,00,000	15,18,000	20,00,000	35,18,000
2,50,000	25,00,000			26,25,000	18,97,500	25,00,000	43,97,500
50,000	6,00,000	12 years	15 years	6,30,000	4,87,500	5,00,000	9,87,500
1,00,000	12,00,000			12,60,000	9,75,000	10,00,000	19,75,000
1,50,000	18,00,000			18,90,000	14,62,500	15,00,000	29,62,500
2,00,000	24,00,000			25,20,000	19,50,000	20,00,000	39,50,000
2,50,000	30,00,000			31,50,000	24,37,500	25,00,000	49,37,500
50,000	2,50,000	5 years	20 years	5,00,000	1,68,500	5,00,000	6,68,500
1,00,000	5,00,000			10,00,000	3,37,000	10,00,000	13,37,000
1,50,000	7,50,000			15,00,000	5,05,500	15,00,000	20,05,500
2,00,000	10,00,000			20,00,000	6,74,000	20,00,000	26,74,000
2,50,000	12,50,000			25,00,000	8,42,500	25,00,000	33,42,500
50,000	3,50,000	7 years	20 years	5,00,000	3,82,000	5,00,000	8,82,000
1,00,000	7,00,000			10,00,000	7,64,000	10,00,000	17,64,000
1,50,000	10,50,000			15,00,000	11,46,000	15,00,000	26,46,000
2,00,000	14,00,000			20,00,000	15,28,000	20,00,000	35,28,000
2,50,000	17,50,000			25,00,000	19,10,000	25,00,000	44,10,000
50,000	4,00,000	8 years	20 years	5,00,000	4,98,000	5,00,000	9,98,000
1,00,000	8,00,000			10,00,000	9,96,000	10,00,000	19,96,000
1,50,000	12,00,000			15,00,000	14,94,000	15,00,000	29,94,000
2,00,000	16,00,000			20,00,000	19,92,000	20,00,000	39,92,000
2,50,000	20,00,000			25,00,000	24,90,000	25,00,000	49,90,000
50,000	5,00,000	10 years	20 years	5,25,000	7,03,500	5,00,000	12,03,500
1,00,000	10,00,000			10,50,000	14,07,000	10,00,000	24,07,000
1,50,000	15,00,000			15,75,000	21,10,500	15,00,000	36,10,500
2,00,000	20,00,000			21,00,000	28,14,000	20,00,000	48,14,000
2,50,000	25,00,000			26,25,000	35,17,500	25,00,000	60,17,500
50,000	6,00,000	12 years	20 years	6,30,000	8,19,000	5,00,000	13,19,000
1,00,000	12,00,000			12,60,000	16,38,000	10,00,000	26,38,000
1,50,000	18,00,000			18,90,000	24,57,000	15,00,000	39,57,000
2,00,000	24,00,000			25,20,000	32,76,000	20,00,000	52,76,000
2,50,000	30,00,000			31,50,000	40,95,000	25,00,000	65,95,000

1) The death benefit will be receivable by the nominee(s)/beneficiaries and demonstrated as death of Life Assured at the end of PPT

2) The premiums mentioned above are exclusive of any extra premium loading and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.

Prohibition of Rebate (Section 41 of the Insurance Act, 1938) - "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. Any person making default in complying with the provisions of this section shall be liable for a penalty that may extend up to ten lakh rupees."

Fraud, Misstatement and forfeiture: Section 45 of the Insurance Act, 1938 - Fraud, Misstatement and forfeiture would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time.



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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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