

TAX FREE
GUARANTEED
INCOME

Early retirement ke baad family ke sath duniya dekhna.

SAMJHO HO GAYA.

Bajaj Allianz Life **Guaranteed Income Goal**

A Non-Linked Non-Participating, Individual, Life Insurance Savings Plan



Key Advantages



Choice of 2 Variants depending up on your Life Goal



Income Benefit



Lump-sum Benefit



Get Guaranteed[^] Increasing Income under Income Benefit



Option to extend your Life Cover beyond your Policy Term



Multiple Policy Terms & Premium Payment Terms to choose from



Choice of 5 Riders to Enhance Cover

[^]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.

[^]Tax benefits as per prevailing Section 10(10D) of the Income Tax Act shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit 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.
- (iii) In Lump Sum Benefit, on death of the Life Assured, the Sum Assured on Death[^] will be paid and the Policy will terminate. In Income Benefit, on death of the Life Assured, the Sum Assured on Death[^] will be paid, the risk cover will terminate immediately and the Policy will terminate on the payment of the last GMI.
- (iv) Once chosen at inception, the ELC cannot be removed from the Policy

GUARANTEED MATURITY BENEFIT

Lump-sum Benefit - If Lump-sum Benefit option is chosen by you, on the Maturity Date, if all premiums are paid, your Guaranteed Maturity Benefit payable as Lump-sum will be an enhanced percentage of your Sum Assured. 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 |



LIFE GOALS. DONE.

| Policy Term (years) | Premium Payment Term (years) | Guaranteed Enhancer (GE) % | Guaranteed Maturity Benefit |
|---------------------|------------------------------|----------------------------|-----------------------------|
| 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 |
| 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 |

Income Benefit - If Income Benefit option is chosen by you, on the maturity date, if all premiums are paid, your Guaranteed Maturity Benefit will be paid in yearly, half-yearly, quarterly or monthly installments (as chosen by you 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

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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Bajaj Allianz Life Insurance Company Limited

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^{*}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.

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 phonecalls are requested to lodge a police complaint.

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BJAZ-OP-ADPTEC-06277/24