

100% GUARANTEED¹ TAX-FREE² RETURNS

Bajaj Allianz Life
**GUARANTEED
WEALTH GOAL**

ASSURED INCOME

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

**TAX-FREE²
GUARANTEED¹
INCOME**



**Guaranteed¹ Income for your
loved ones, even in your absence**



Decide your income start year



**Get back all your premiums paid³
at the end of the Income Period**



Life Cover during the policy term

Maturity Benefit: The Maturity Benefit shall be payable, as per the details given below over the chosen Income Period:

- Income Instalments shall be payable in arrears during the Income Period, as per chosen Income Instalment frequency.
Income Instalment = Base Income Plus Accrued Income Boosters.
- Total Premiums⁵ Paid under the Policy will be returned as the Return of Premium³ (ROP) along with the last Income Instalment.

Base Income is equal to the Base Income% multiplied by the Total Premiums⁵ Paid.

¹Conditions 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. | ³The Return of Premium is the total premiums paid means total of all the premiums paid under the policy, excluding any extra premium and taxes, if collected explicitly.

⁵Total Premiums Paid means total of all the premiums paid under the policy, excluding any extra premium and taxes, if collected explicitly.

²Tax 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.

Income Booster (IB) will accrue at the end of each policy year starting from the end of 2nd policy year till the end of the Deferment Period, provided the Policy is in-force and all premiums have been paid. The IB is available in the policy provided at least two full policy years' premiums are paid. The Income Booster(s) accrued till the end of the Deferment Period are paid to the Policyholder as a part of every Income Instalment.

The Income Booster applicable at the end of each policy year is calculated as a percentage of Total Premiums⁵ Paid till date.

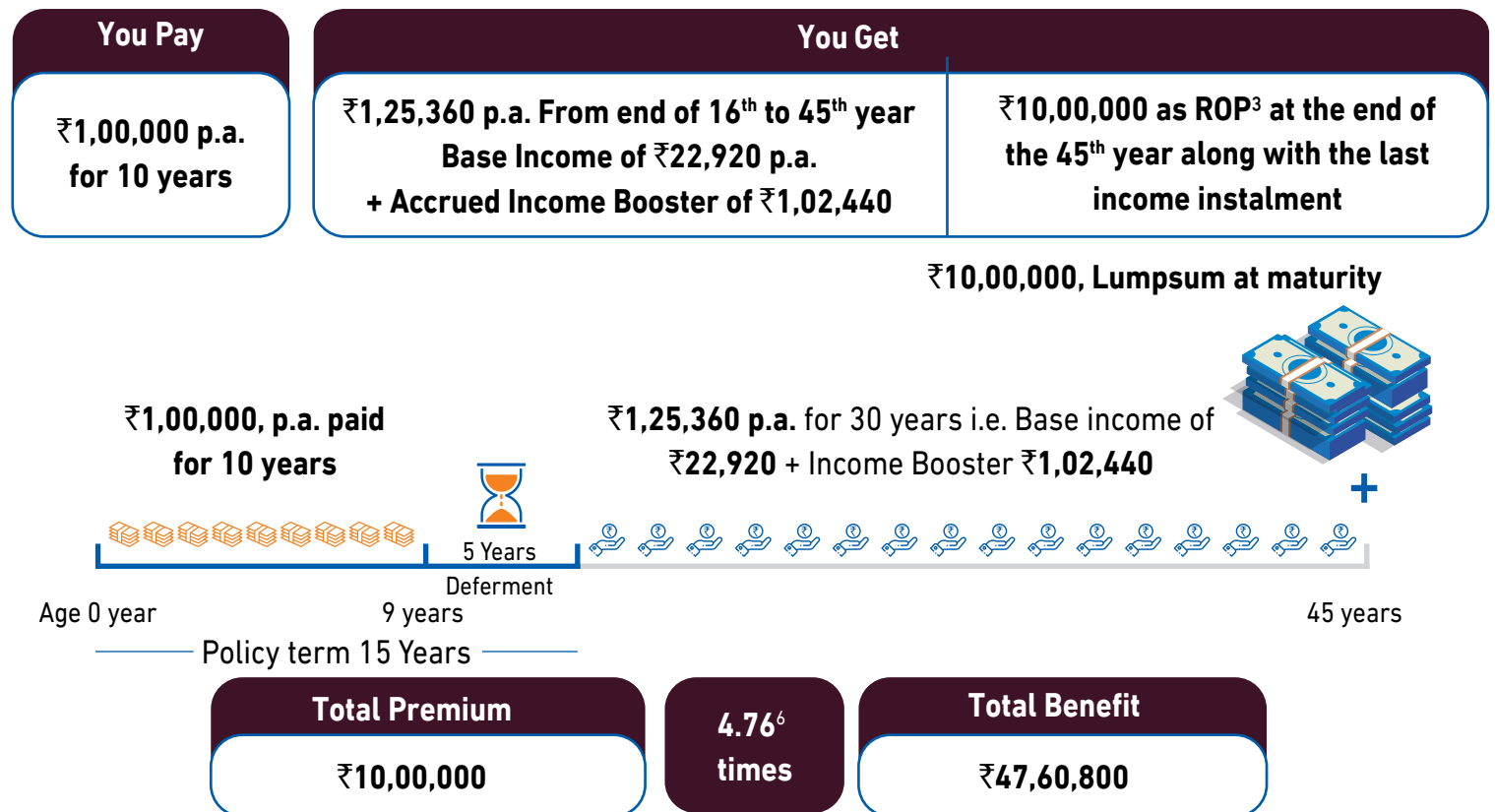
The Base Income and Income Booster factor varies basis age band, Premium Payment Term, Deferment Period, Income Period and Sum Assured Multiple chosen by the Policyholder at inception of the Policy. The Base Income and Income Booster factors are available on the company website.

Once the Income Instalments have commenced, the Income Instalments and the ROP³ (at the end of the Income Period) will be paid irrespective of the life assured being alive or not. The Income Instalments will continue to be paid to the nominee even if death of the life assured occurs post completion of policy term (i.e. during the Income Period).

Sample Illustration

Manish is a 35-year-old Investment Banker. He has a small family which consists of his spouse and 4 years' old son. He is looking for a product which will give him an assured income for long term & even in case of any eventuality help manage future needs of his family like his child's education expenses and income for spouse. He invests in Bajaj Allianz Life Guaranteed Wealth Goal – Assured Income by paying ₹1 lakh p.a.

Premium Payment Term (PPT) 10 years | Deferment Period (DP) 5 years | Policy Term (PT) 15 years
Income Period (IP) of 30 years

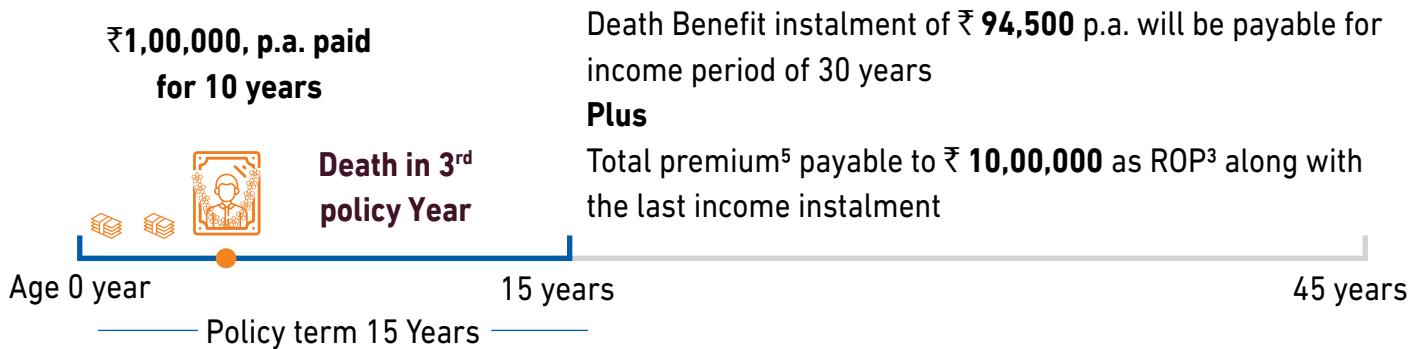


³The Return of Premium is the total premiums paid means total of all the premiums paid under the policy, excluding any extra premium and taxes, if collected explicitly.

⁵Total Premiums Paid means total of all the premiums paid under the policy, excluding any extra premium and taxes, if collected explicitly.

⁶The 4.76 times of total premium paid is pertaining only to the above illustration.

Assuming Manish dies during the Policy Term, his nominee will receive the death benefit as follows -



Note-

- In the above illustration, Manish is the Proposer and Life Assured and has opted for Option 1 (Life Cover). Please refer the company website for details on DB Instalment details for Option 1 and 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.

Death Benefit: The Death Benefit (i.e. Sum Assured on Death) shall be payable, as per the details given below over the chosen Income Period (in instalments):

- Death Benefit Instalments (as a percentage of Annualized Premium⁴) shall be payable annually during the Death Benefit Instalment Period (i.e. the chosen Income Period). The first Death Benefit Instalment will be due on the date of death of the life assured.
- The Return of Premium³ (ROP) on Death i.e. Total Premiums⁵ payable will be paid along with the last Death Benefit Instalment.

At the time of intimation of death, the nominee has the option to take the Death Benefit Instalments and ROP³ on Death as a lump sum using a discount rate of 8.25% p.a. At no time the total Death Benefit will be less than Guaranteed¹ Death Benefit of 105% of the Total Premiums⁵ Paid up to the date of death or the Surrender Value available then, whichever is higher. If there is any shortfall in the total of all Death Benefit Instalments & ROP³ on Death from the Guaranteed¹ Death Benefit or Surrender Value, the same will be paid along with the ROP³ on Death.

The Death Benefit Instalment factors are available on the company website.

¹Conditions 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. | ³The Return of Premium is the total premiums paid means total of all the premiums paid under the policy, excluding any extra premium and taxes, if collected explicitly.

⁴Annualized Premium shall be the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums. | ⁵Total Premiums Paid means total of all the premiums paid under the policy, excluding any extra premium and taxes, if collected explicitly.

Eligibility Criteria

Parameter	Variant - Assured Income		
	Details		
Age at Entry (in years)	Premium Payment Term		All
	Minimum		1
	Maximum	Sum Assured Option 1	60
		Sum Assured Option 2	
Age at Maturity (in years)	Minimum : 18 Maximum:77		
Minimum* & Maximum Premium (in Rs.)	Minimum: 18,000 Maximum: No limit as per BAUP^		
Premium Payment Frequency	Yearly, Half yearly, Quarterly and Monthly Half yearly, Quarterly and Monthly premium frequencies are only allowed under auto-debit process as allowed by RBI to financial institutions.		

^Board Approved Underwriting Policy

*The Minimum premium for other premium payment frequencies will be computed as per modal factors.

All ages mentioned above are age as on last

birthday. Risk cover will commence immediately on the date of commencement of risk of the policy.

For female lives, the age set-back of 3 years will be applicable for calculation of SA Multiple/ Base Income/ Guaranteed Maturity Benefit, as applicable in the plan variant.

For POS channel under Assured Income variant:

- For policy purchased through POS channel no medical underwriting is required
- Maximum Age at entry will be 55 years
- Maximum Maturity Age shall be 65 years
- Maximum Policy Term is 20 years
- Maximum Sum Assured on Death is Rs. 25 lacs

For policies sold through POS Channel, the eligibility criteria mentioned above will be as per prevailing IRDAI POS Guidelines, as amended from time to time.

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 as amended from time to time

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 provision of this section shall be liable for a penalty that may extend up to ten lakh rupees.

Fraud & Misstatement: Section 45 of the Insurance Act, 1938

Fraud & Misstatement would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time.

CONTACT YOUR NEAREST IPPB BRANCH MANAGER OR CALL US ON: 155299 OR 033-22029000
Email ID: contact@ippbonline.in | Website: www.ippbonline.com

Bajaj Allianz Life Insurance Co. Ltd.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Guaranteed Wealth 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 Guaranteed Wealth Goal (UIN: 116N200V04) is A Non linked, Non Participating, Individual, Life Insurance Savings 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-care@bajajallianz.co.in, 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 Policy holder.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS - IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

India Post Payments Bank is a Corporate Agent for Bajaj Allianz Life Insurance Company Limited and is registered with Insurance Regulatory and Development Authority of India bearing registration number CA0574. This Plan is offered and underwritten by Bajaj Allianz Life Insurance Company Limited.