

# SECURE YOUR LIFE GOALS WITH GUARANTEED<sup>1</sup> RETURNS.

## BAJAJ ALLIANZ LIFE GOAL SURAKSHA

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



### KEY FEATURES



**Guaranteed<sup>1</sup> maturity benefit**



**Offers Guaranteed<sup>1</sup> Additions  
at maturity**



**Option to alter premium  
payment mode**



**Option to take policy loan**



**Limited premium payment  
term**

<sup>1</sup>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<sup>1</sup> Sum Assured on Maturity<sup>#</sup> plus Guaranteed<sup>1</sup> Additions, under your policy, will be paid and the policy will terminate.

#### Guaranteed<sup>1</sup> Additions

On maturity date, if all due premiums have been paid, Guaranteed<sup>1</sup> Additions as a multiple of one Annualized Premium\* will be paid along with the maturity benefit. Guaranteed<sup>1</sup> additions will not be payable in case of a lapsed or paid-up policy. For details on Guaranteed<sup>1</sup> Addition factors kindly visit the company website.

### DEATH BENEFIT

In case of unfortunate death of the Life Assured due to accident during the waiting period<sup>\$</sup> or in case of death of the Life Assured after the waiting period<sup>\$</sup> 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) Sum Assured Multiple X Annualized Premium\*, (ii) Sum Assured,

In case of death of the Life Assured during the Waiting period<sup>\$</sup> 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.

At no time the Death Benefit will be less than Guaranteed<sup>1</sup> Death Benefit of 105% of the Total Premiums paid\*\* up to the date of death. 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.

SA multiple allowed under the product are

Age (in years)	SA Multiple
0-49	7 or 10
50-55	5 or 10

Low Cover Mark-up

At the inception of the policy, if you opt for a sum assured multiple of 7 / 5 times the Annualized Premium, you shall receive a “Low Cover Mark-up” wherein you will be able to enjoy additional Guaranteed<sup>1</sup> Additions resulting into a higher Maturity Benefit.

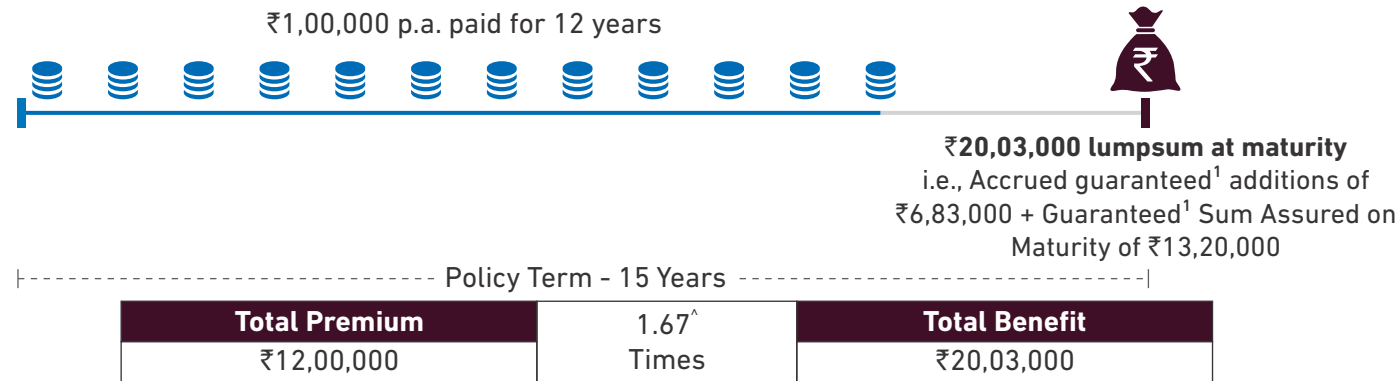
For details on “Low Cover Mark-up” factors kindly visit the company website.

*\*“Annualized Premium” shall be the premium amount payable in a year chosen by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. | \*\*“Total Premium paid” means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly | #“Guaranteed Sum Assured on Maturity” is (110%\*Premium Payment Term) times the Annualized Premium. | “Sum Assured (SA)” is SA multiple X the Annualized Premium. | <sup>5</sup>“Waiting period” is the first 90 days from the date of commencement of risk. Waiting period is not applicable in case of revival.*

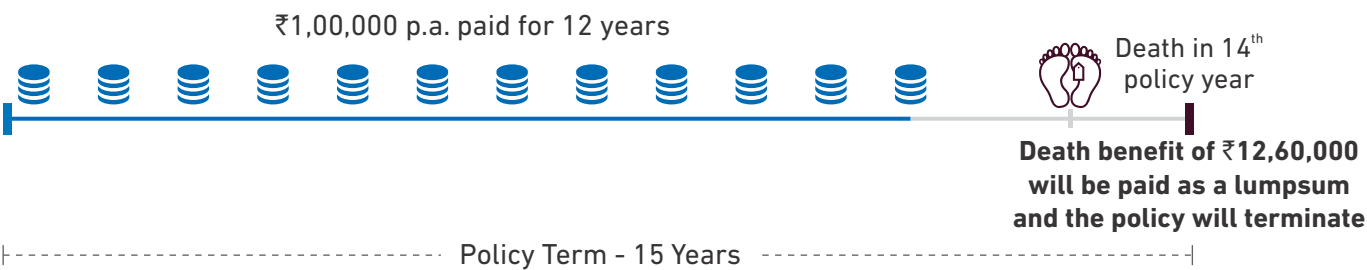
SAMPLE ILLUSTRATION

Subhash is 35years old (Male) and is taking a Bajaj Allianz Life Goal Suraksha. He purchases Bajaj Allianz Life Goal Suraksha on his life with a Policy Term of 15 years and pays ₹1,00,000 p.a. for 12 years with an aim of creating a corpus after few years.

Maturity Benefit: On survival till the end of the policy term.



Death Benefit: In case of unfortunate death in the 14<sup>th</sup> policy year.



<sup>1</sup>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. | <sup>^</sup>The 1.67 times of total premium paid is pertaining only to the above illustration.

Note:  
In the above illustration, Subhash is the Proposer and Life Assured. 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.  
1) The death benefit will be receivable by the nominee(s)/beneficiaries and demonstrated in the above illustration 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.

Eligibility Criteria

Parameter	Details				
Minimum Entry Age	0 years (On attaining the age of majority, i.e., 18 years, the Policy will vest on Life Assured)				
Maximum Entry Age	55 years				
Minimum Maturity Age	18 years				
Maximum Maturity Age	65 years				
Policy Term (PT)	10, 12, 15 & 20 years				
Premium Payment Term (PPT)	Policy Term (in years)	Premium Payment Term (in years)			
	10	7			
	12	6/7/8			
	15	5/6/7/8/10 & 12			
	20	5/6/7/8/10 & 12			
Minimum Premium	Frequency	Yearly	Half yearly*	Quarterly*	Monthly*
	Premium	₹3,000	₹2,100	₹1,250	₹450
Maximum Premium	As per Maximum Sum Assured				
Minimum Sum Assured	Age (in years)	Minumum Sum Assured			
	0-49	₹21,000			
	50-55	₹15,000			
Maximum Sum Assured	₹25,00,000 (As per prevailing POS guidelines, as amended from time to time, and as per the prevailing Board Approved Underwriting Policy)				
Premium Payment Frequency	Yearly, Half yearly, Quarterly and Monthly *Half-Yearly, Quarterly & Monthly premium payment frequency will be allowed only under auto-debit process (as per the approved RBI facilities)				

All ages mentioned above are age as on last birthday. Risk cover, even for minor life, will commence immediately on the date of commencement of risk of the policy.

