

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

This advertisement is designed for combination of Benefits of two individual products named (1) Bajaj Allianz Life Goal Assure IV - A Unit- Linked Non-Participating Individual Life Savings Insurance Plan (UIN: 116L204V01). (2) Bajaj Allianz Life POS Goal Suraksha - A Non Linked, Non Participating, Individual, Life Insurance Savings Plan (UIN: 116N155V13). These products are also available for sale individually without the combination offered/ suggested. The customer is advised to refer to the detailed sales brochure of respective individual products mentioned herein before concluding the sale.



LIFE GOALS. DONE.

# Capital Suraksha for your Life Goal.

## SAMJHO HO GAYA.

### Bajaj Allianz Life Capital Goal Suraksha

Diversification is a smart move. It becomes even more important when we are planning for our long term Life Goals, so when you are close to achieving them you can be immune to uncertainties of life. Presenting Bajaj Allianz Life Capital Goal Suraksha, a solution that diversifies your investment in a smart way to secure your invested amount and offer potential of better returns along with life cover.



#### KEY ADVANTAGES



**Fund Booster at maturity<sup>#</sup>**



**Life Cover**



**Guaranteed<sup>^</sup> returns**



**Return of mortality charge\* at Maturity**



**Option of Limited premium payment term**



**Get Market linked returns<sup>%</sup>**

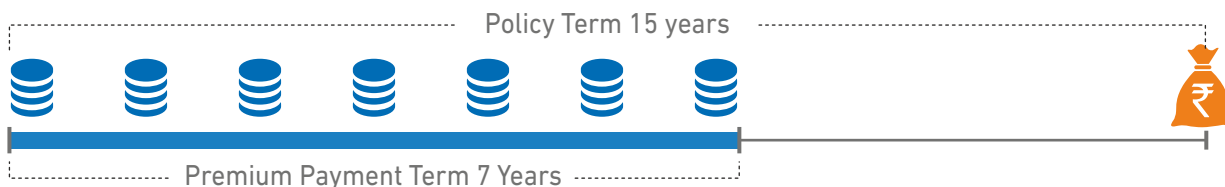
\*Return of risk cover charges which is payable on maturity, provided all due premiums have been paid. This benefit is available with Bajaj Allianz Life Goal Assure IV. | <sup>#</sup>for policy term 10 years or greater. This benefit is available with Bajaj Allianz Life Goal Assure IV. | <sup>^</sup>Conditions apply. The Guaranteed benefits are dependant on the policy terms, premium payment terms availed along with other variable factors. For more details please refer respective product sales brochure (Also available on [www.bajajallianzlife.com](http://www.bajajallianzlife.com)). This benefit is available with Bajaj Allianz Life Pos Goal Suraksha. | <sup>%</sup>This benefit is available with Bajaj Allianz Life Goal Assure IV.

#### HOW THE SOLUTION WORKS



#### SAMPLE ILLUSTRATION

Alok is 30 years old and has taken a Bajaj Allianz Life Capital Goal Suraksha for which he is paying a Premium of ₹1,00,000 p.a. for a premium payment term of 7 years. He has chosen a Policy term of 15 years. Let's see the benefits available under the Policy.



The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.

| Total premium paid | At assumed investment return <sup>##</sup> | Guaranteed Benefit (A) | Non-Guaranteed Benefit (B) | Benefit (B) (A) + (B) | Death Benefit on 7 <sup>th</sup> policy year |
|--------------------|--|------------------------|----------------------------|-----------------------|--|
| ₹7,00,000          | 4%   | ₹7,00,018              | ₹4,31,712                  | ₹11,31,730            | ₹10,00,000                                   |
| ₹7,00,000          | 8%   | ₹7,00,018              | ₹6,83,831                  | ₹13,83,849            | ₹10,00,000                                   |

<sup>##</sup>The assumed rate of returns indicated at 4% and 8% are illustrative and not guaranteed and do not indicate the upper or lower limits of returns under the policy. | The sum assured amount and/or other benefit amount indicated, if any, is a non-guaranteed illustrative figure and is subject to policy terms and conditions. The above mentioned charges and values are for Online Channel. | The above illustrations are considering investment is in the "Pure Stock Fund II (SFIN: ULIF07709/01/17PURSTKFUN2116) and Goods & Service Tax of 18%. Bajaj Allianz Life Goal Assure IV.

## CHARGES APPLICABLE UNDER BAJAJ ALLIANZ LIFE GOAL ASSURE IV

**Premium Allocation charges - Nil**

**Policy Administration charges -**

| Policy Year             | 1          | 2 to 10    | 11 to PT |
|-------------------------|------------|------------|----------|
| % of Annualized Premium | 1.80% p.a. | 3.00% p.a. | 0.00%    |

The above mentioned policy administration charges are % of Annualized Premium, subject to a maximum of Rs. 500 per month. The charge will be deducted at each monthly anniversary by cancellation of units at prevailing unit price.

**Fund Management Charge - (FMC)**

| Fund  | Fund Management Charge per annum |
|---|----------------------------------|
| Equity Growth Fund II, Accelerator Mid Cap Fund II, Pure Stock Fund, Flexi Cap Fund, Sustainable Equity Fund, Small Cap Fund, Dynamic Asset Allocation Fund, Smallcap Quality index Fund, Midcap Index Fund, Nifty Alpha 50 Index Fund, Nifty 200 Alpha 30 Index Fund & Nifty 200 Momentum 30 Index Fund. | 1.35 %                           |
| Pure Stock Fund II  | 1.30%                            |
| Asset Allocation Fund II, Bluechip Equity Fund  | 1.25%                            |
| Liquid Fund, Bond Fund, Individual Short Term Debt Fund   | 0.95%                            |
| Debt Plus Fund  | 0.70%                            |
| Discontinued Life Policy Fund   | 0.50%                            |

**This charge would be adjusted in the Unit Price**

**Miscellaneous charges:** A miscellaneous charge of ₹100/- per transaction in respect of alteration of premium mode, alteration of premium apportionment, change in portfolio strategy, change in premium paying term or decrease in sum assured shall be charged.

**Note -** These are online charges and for other charges such as discontinuance charge, morbidity charge, mortality charge and waiver of premium (WOP) charge, please refer sales literature for more details.

## ELIGIBILITY

| Parameter   | Conditions  |               |          |    |    |                |   |          |          |
|---|---|---------------|----------|----|----|----------------|---|----------|----------|
| <b>Minimum Entry Age</b>  | 0 year<br>In case of minor life, the risk cover will commence immediately on date of commencement of Policy and the policy will vest on the attainment of majority (age 18 years)                                     |               |          |    |    |                |   |          |          |
| <b>Maximum Entry Age</b>  | 55 years  |               |          |    |    |                |   |          |          |
| <b>Minimum Age at Maturity</b>                                      | 18 years  |               |          |    |    |                |   |          |          |
| <b>Maximum Age at Maturity</b>                                      | 65 years  |               |          |    |    |                |   |          |          |
| <b>Policy Term (PT) &amp; Premium Payment Term (PPT) (in years)</b> | <table border="1"> <thead> <tr> <th>PT (in years)</th> <th>10</th> <th>15</th> <th>20</th> </tr> </thead> <tbody> <tr> <th>PPT (in years)</th> <td>7</td> <td>5, 7, 10</td> <td>5, 7, 10</td> </tr> </tbody> </table> | PT (in years) | 10       | 15 | 20 | PPT (in years) | 7 | 5, 7, 10 | 5, 7, 10 |
| PT (in years)   | 10  | 15            | 20       |    |    |                |   |          |          |
| PPT (in years)  | 7   | 5, 7, 10      | 5, 7, 10 |    |    |                |   |          |          |
| <b>Premium Payment Frequency</b>                                    | Yearly, Half yearly, Quarterly* and Monthly*<br><i>*Quarterly &amp; Monthly premium payment frequency will be allowed only under auto-debit process (as per the approved RBI facilities)</i>                          |               |          |    |    |                |   |          |          |

Age calculated is Age as at the last birthday

## NOTES

1. In cases the solution is decoupled (severed into individual policies) during the policy term, the Investment Guarantee on the Investible Amount shall not be applicable
2. The solution shall be decoupled and Investment Guarantee shall not prevail in case of/if:
  - a. Termination of any one of the policies under the solution
  - b. Surrender of any one of the policies under the solution
  - c. Any loan/change in premium payment term/reduction in regular/limited premium is availed under the relevant policy
  - d. In case of lapsation of both the policies or of one of the policies, the solution will decouple and both policies will be treated as individual policies.
3. In case the solution is recoupled (by way of simultaneous revival) then the Investment Guarantee shall be restored
4. Non-payment of premium and grace period will be as per the individual terms & conditions of the plans. Investment Guarantee is total Annualized premium which is exclusive of extra premium, GST, if any and Top up premium paid under the relevant product, if any

### 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.

## Bajaj Allianz Life Insurance Co. Ltd.

**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.

**Risk Factors and Warning Statements:** Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Goal Assure IV and Bajaj Allianz Life POS Goal Suraksha are the names of the company and the products respectively and do not in any way indicate the quality of the product and its future prospects or returns. Bajaj Allianz Life Insurance Co. Ltd. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, Reg. No.: 116, CIN :U66010PN2001PLC015959, Call us on toll freeNo.: 1800 209 7272, Mail us : [customercare@bajajallianz.co.in](mailto:customercare@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. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on [www.bajajallianzlife.com](http://www.bajajallianzlife.com)) carefully before concluding a sale. All charges/ taxes, as applicable, will be borne by the Policyholder.

ULIPs are different from the traditional insurance products and are subject to the risk factors. The premium paid in ULIPs are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Bajaj Allianz Life Insurance Company Limited is only the name of the Life Insurance Company and Bajaj Allianz Life Goal Assure IV - A Unit-Linked Non-Participating Individual Life Savings Insurance Plan (UIN: 116L204V01) is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Bajaj Allianz Life POS Goal Suraksha - A Non Linked, Non Participating, Individual, Life Insurance Savings Plan (UIN: 116N155V13)