



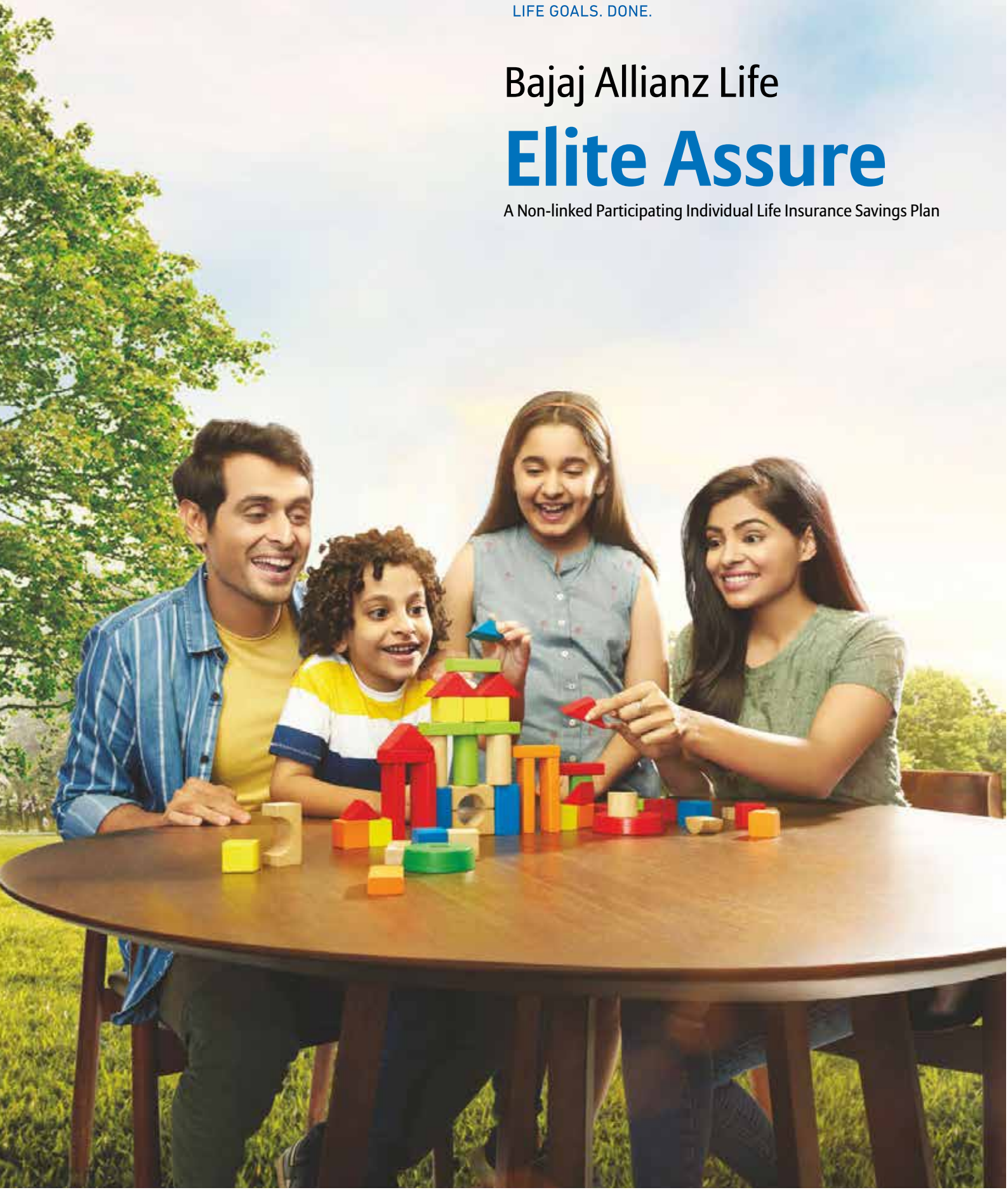
Allianz 

LIFE GOALS. DONE.

Bajaj Allianz Life

Elite Assure

A Non-linked Participating Individual Life Insurance Savings Plan



Bajaj Allianz Life Elite Assure

A Non-linked Participating Individual Life Insurance Savings Plan



About Bajaj Allianz Life Insurance

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture Company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of "Bajaj brand" in India.

Bajaj Allianz Life Elite Assure

You wish to achieve success in everything that you cherish to do. Life is all about choices and choosing the right option. It's obvious that you plan your life as well as your finances to complement the best for all seasons. It is thus essential to have a balanced savings portfolio across all asset types, hence the option of life cover with an attractive return always stands tall.

Presenting Bajaj Allianz Life Elite Assure, a non linked participating, life, regular and limited premium payment individual savings plan that offers a lumpsum amount at maturity while protecting your family.

Key Advantages

Bajaj Allianz Life Elite Assure is a non linked participating, life, regular and limited premium payment individual savings plan. The key advantages of this plan are:

- Accrued Guaranteed Loyalty Additions of up to 315% of Guaranteed Maturity Benefit, depending on the premium payment term chosen
- Choice of 4 policy terms 15, 20, 25 and 30 years
- Option of regular and limited premium payment term
- Option to enhance your coverage with rider benefits

How does your Plan work?

You can customize your policy to suit your requirement in the following manner:

Step 1: Choose your Policy Term

Step 2: Choose your Premium Paying Term

Step 3: Choose your Premium Payment Frequency

Step 4: Choose your Guaranteed Maturity Benefit (GMB)

Your premium will be based on GMB, age, policy term, premium payment term and premium payment frequency. Your Sum Assured is 10 times of Annualised Premium.

Let's see an example:

Naresh aged 30 years has taken Bajaj Allianz Life Elite Assure and opted for a policy term and premium paying term of 25 years. He chose a GMB of Rs. 6,00,000, for which he would be paying a premium of Rs. 58,952 yearly. Total premium paid Rs: 14,73,800
Sum Assured = 10 times of Annualised Premium* = Rs. 5,89,520

**Annualized Premium is exclusive of extra premium, rider premium and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws*

On maturity date, Naresh will receive the following Maturity Benefit:

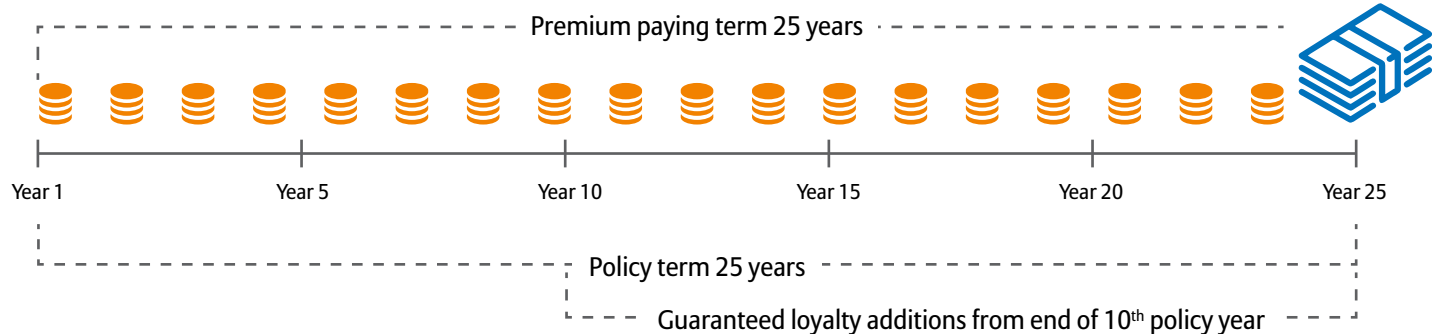
At assumed investment return	Guaranteed Maturity Benefit (GMB)	Guaranteed Loyalty Additions (GLA)	Vested Bonus (if any) (VB)	Total
Of 8%	₹ 6,00,000	₹ 14,40,000	₹ 15,56,274	₹ 35,96,274
Of 4%	₹ 6,00,000	₹ 14,40,000	-	₹ 20,40,000

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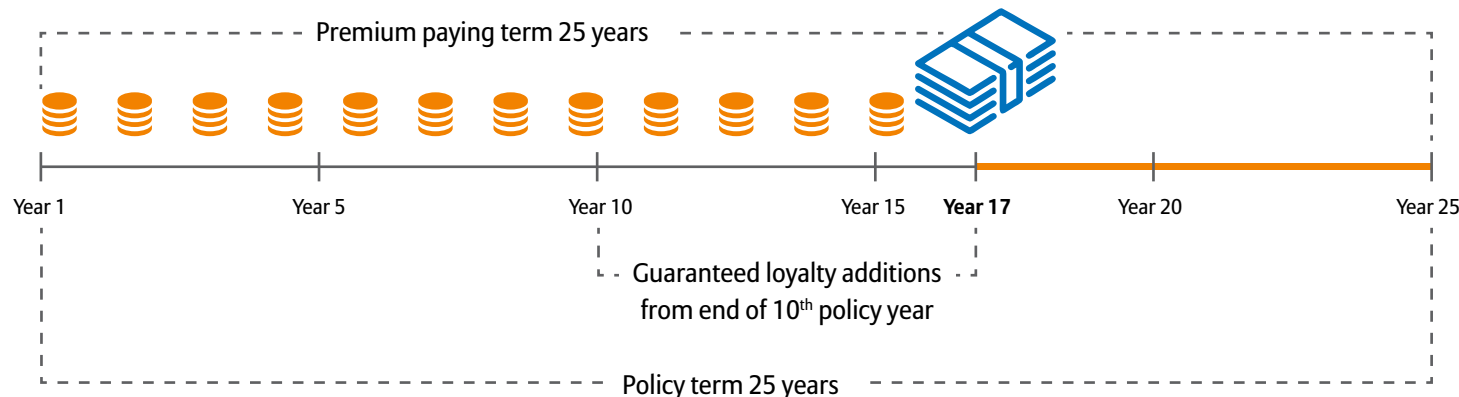
On maturity, Naresh will get
GMB+GLA+VB+TB, if any



In case of unfortunate death of Naresh during the 17th policy year, the nominee will receive the Death Benefit as given below;

At assumed investment return	Guaranteed Maturity Benefit (GMB)	Guaranteed Loyalty Additions (GLA)	Vested Bonus (if any) (VB)	Total
Of 8%	₹ 6,00,000	₹ 7,20,000	₹ 8,31,947	₹ 21,51,947
Of 4%	₹ 6,00,000	₹ 7,20,000	-	₹ 13,20,000

On death, nominee will get
GMB+GLA+VB+TB, if any



Note:

Premium shown above is exclusive of Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws and any extra premium.

Vested Bonus (if any) at the assumed investment return is not guaranteed and is for illustrative purpose only.

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 Maturity Benefit demonstrated at 4% and 8% does not include Terminal Bonus (if any). Terminal Bonus (if any), shall become payable along with Maturity Benefit or Death Benefit.

Benefits payable

Maturity Benefit

The Maturity Benefit is Guaranteed Maturity Benefit (GMB) plus Guaranteed Loyalty Additions (GLA) plus Vested Bonus (if any) (VB) plus Interim Bonus (IB), if any, plus Terminal Bonus (TB), if any.

- GLA, as % of GMB, will be attached to the policy at the end of each policy year starting from the end of 10th policy year.
- GLA, as % of GMB and the total GLA payable at maturity depends on the premium payment term and policy term chosen as shown in the table below:

Bajaj Allianz Life Elite Assure

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Premium Payment Term (years)	5				7				10				15	20	25	30
Policy Term (years)	15	20	25	30	15	20	25	30	15	20	25	30	15	20	25	30
Guaranteed Loyalty Additions	3%	3%	3%	3%	3%	3%	3%	3%	7%	7%	7%	7%	15%	15%	15%	15%
Total Guaranteed Loyalty Additions	18%	33%	48%	63%	18%	33%	48%	63%	42%	77%	112%	147%	90%	165%	240%	315%

Death Benefit

If all due premiums are paid, then, in case of unfortunate death of the Life Assured during the policy term, the death benefit payable will be Sum Assured on Death plus Guaranteed Loyalty Additions plus Vested Bonus (if any), plus Interim Bonus (if any), plus Terminal Bonus (if any), subject to Guaranteed Death Benefit of 105% of the Total premiums paid till the date of death.

Sum Assured on Death is the higher of:

- Guaranteed Maturity Benefit
- Sum Assured

Additional Rider Benefit

You can enjoy extra coverage by choosing the optional additional rider benefits at a nominal extra cost. The riders available with Bajaj Allianz Life Elite Assure are:

- | | |
|---|-----------------|
| 1. Bajaj Allianz Accidental Death Benefit Rider | UIN: 116B034V02 |
| 2. Bajaj Allianz Accidental Permanent Total/ Partial Disability Benefit Rider | UIN: 116B036V02 |
| 3. Bajaj Allianz Family Protect Rider | UIN: 116B056V01 |

Please refer to respective rider sales literature or visit Company website or consult your "Insurance Consultant" for more details and eligibility conditions.

Features

Surrender

- The policyholder will have the option to surrender the policy. The surrender value payable will be the higher of the guaranteed surrender value (GSV) or the special surrender value (SSV).
- The policy will acquire a Surrender Value (i.e. Special Surrender Value SSV) after completion of first policy year provided one full year premium has been received.
- The policy will acquire a Guaranteed Surrender Value provided two (2) full years' premiums have been paid.
- The GSV will depend on the number of premiums paid by you, the Vested Bonus (if any) and Guaranteed Loyalty Additions already attached in your policy (including any attached paid-up GLA).
- The GSV1 & GSV2 are guaranteed through-out the policy term.
- The GSV is the sum of GSV-1 and GSV-2 as per the table below.

GSV-1 (sample) as percentage of the total premiums paid till date

Policy Surrender Year	Policy Term (In years)			
	15	20	25	30
2	30	30	30	30
5	50	50	50	50
10	67	60	57	55
15	90	76	68	64
20	NA	90	80	73
25	NA	NA	90	82
30	NA	NA	NA	90

- GSV2 is obtained by multiplying the GSV2 factor with the VB and attached GLA (including any attached paid-up GLA)
- The SSV is the sum of SSV1, SSV2 and SSV3
- SSV1 will be arrived at by multiplying the paid-up GMB plus attached GLA (including any attached Paid-up GLA) plus the attached vested Bonus (if any) with the SSV1 factor
- SSV2 will be arrived at by multiplying the SSV2 factor with proportion of the number of premiums paid to the total number of premiums payable under the policy and GLA
- SSV3 = SSV3 factor * [paid-up sum assured on death plus vested bonus plus guaranteed loyalty additions plus paid-up guaranteed loyalty additions attached]
- The SSV factors are not guaranteed and Company will review these factors from time to time.
- The policy will terminate on the payment of surrender value

Policy Loan

You can avail loan under your policy provided it has acquired a surrender value. The loan amount shall be up to 90% of the surrender value. On death, surrender or maturity, the outstanding policy loan plus interest, as on that date, will be deducted from the respective benefit payable.

Loan interest rate applicable for the loan will be as decided by the company from time-to-time. Currently, loan interest rate is 10% p.a. compounded half-yearly.

On death, surrender or maturity, the outstanding policy loan plus interest, as on the date of death/surrender /maturity, will be deducted from the death/ surrender /maturity benefit payable.

If, at any time, the outstanding policy loan and interest exceeds the surrender value, the company will inform the policyholder of the same, for payment of interest-due and/or full/part repayment.

- For a paid-up policy, if the policy loan plus interest is not paid, in full or partially, the policy will be foreclosed by adjusting the surrender value to the outstanding loan plus interest, and no further benefit will be payable under the policy.
- For an in-force policy, even if no payment of interest-due or full/part repayment is made, the policy will be continued.

Note: The loan interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The loan interest rate will be reviewed on an annual basis. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

Premium Rebate

The plan offers a Premium Rebate if your chosen GMB is greater than Rs. 5,00,000.

The Premium Rebate is available for each complete additional GMB of Rs. 50,000 over & above the GMB of Rs. 5,00,000 as per the table below:

Premium Payment Term (in Years)	5	7	10	15	20	25	30
Rebate (in Rs.)	150	90	76	67	72	77	81

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Example: Naresh aged 30 years has taken Bajaj Allianz Life Elite Assure with GMB of Rs. 6,00,000, PT of 25 years and PPT of 25 years. His annual premium before Premium Rebate will be Rs. 59,106. For GMB of Rs. 6,00,000 the Premium Rebate will be Rs. 154 (Rs. 77 per Rs. 50,000 GMB over and above the GMB of Rs. 5,00,000).

After application of Premium Rebate, Naresh's annual premium payable is Rs. 58,952.

Option to Change Premium Payment Frequency

At any time, you can opt to alter your premium payment frequency to any other frequency (i.e. yearly, half-yearly, quarterly or monthly), available under the plan.

The modal premium for frequencies other than annual mode is arrived at by multiplying the annual premium by the frequency factors, given below:

Premium frequency	Monthly	Quarterly	Half yearly	Yearly
Frequency Factor	0.09	0.26	0.51	1.00

Tax Benefit

Premium paid, Maturity Benefit, Death Benefit and Surrender Benefit may be eligible for tax benefits as per extant Income Tax Act, subject to the provision stated therein. You are requested to consult your tax consultant and obtain independent advice for eligibility and before claiming any benefit under the policy.

Product Terms and Conditions

Eligibility Condition

Parameter	Details										
Minimum Entry Age	0 years <i>Risk cover will commence immediately on the date of commencement of risk of the policy and, in the case of a minor life, policy will vest on the life assured on the earlier of attainment of majority (i.e., 18 years age last birthday) or on maturity date</i>										
Maximum Entry Age	55 years										
Minimum Age at Maturity	18 years										
Maximum Age at Maturity	70 years										
Policy Term	15, 20, 25 and 30 years										
Premium Paying Term	5, 7, 10 & equal to Policy Term										
Minimum Premium	<table border="1"> <thead> <tr> <th>Premium frequency</th> <th>Yearly</th> <th>Half-yearly</th> <th>Quarterly</th> <th>Monthly</th> </tr> </thead> <tbody> <tr> <td>Premium</td> <td>50,000</td> <td>25,500</td> <td>13,000</td> <td>4,500</td> </tr> </tbody> </table>	Premium frequency	Yearly	Half-yearly	Quarterly	Monthly	Premium	50,000	25,500	13,000	4,500
Premium frequency	Yearly	Half-yearly	Quarterly	Monthly							
Premium	50,000	25,500	13,000	4,500							
Maximum Premium	No limit, subject to the prevailing Board approved underwriting guidelines										
Sum Assured	10 times of Annualized Premium										
Guaranteed Maturity Benefit (GMB)	Minimum - Rs. 3,00,000 Maximum - No Limit										
Premium Payment Frequency	Yearly, Half yearly, Quarterly and Monthly [#]										

[#]The monthly mode will be allowed only under salary deduction scheme and ECS

Maximum Sum Assured will be subject to the prevailing Board approved underwriting guidelines

All ages mentioned above are age as on last birthday.

The product is available for sale through online mode

Non-Payment of Premiums

- If you have not paid at least 1 year's premium then your policy will lapse at the expiry of the grace period and no benefit will be payable under the policy.
- If you have paid at least 1 year's premium in full then your policy will be made Paid-up at the expiry of the grace period, and the Sum Assured on Death and the GMB under the policy will be reduced to the Paid-up Sum Assured on Death and Paid-up GMB, respectively. The vested Bonuses (if any) as on the Paid-up date shall remain attached to the policy. A Paid-up policy will not accrue any further Bonus.
 - The GLA as on the Paid-up date will remain attached to the policy and Paid-up GLA will be accrue in future policy years
 - On death, the death benefit will be Paid-Up Sum Assured on Death plus Paid-up GLA plus Vested Bonus (if any) plus any GLA attached will be paid and the policy will terminate
 - On the maturity date, Paid-up GMB plus Vested Bonus (if any) plus GLA plus Paid-up GLA attached will be paid, subject to a minimum of the total premiums paid under the policy and the policy will terminate.
- You may revive your lapsed/ Paid-up policy during the revival period of 5 years from the due date of first unpaid premium but before the maturity date, subject to the revival conditions under the plan.

Revival

If your policy is lapsed or has become paid-up due to non-payment of premiums, you may revive the policy subject to the following conditions:

- a) The application for revival is made within five (5) years from the due date of first unpaid premium but before the maturity date
- b) All the due premiums together with interest at such rate as the Company may decide from time to time is paid. The current applicable revival interest is 10% p.a. compounded half- yearly.
- c) Satisfactory evidence of your good health, at your expense, is submitted
- d) The revival of the policy may be on terms different from those applicable to the policy before it got lapsed/ became paid-up depending upon the prevailing Board approved underwriting norms of the Company
- e) The revival will take effect only on it being specifically communicated to you by the Company
- f) The Company may refuse to revive the policy, based on the Board approved underwriting guidelines
- g) On revival, the unattached Bonuses &/or reduced guaranteed loyalty additions will be attached to the policy

Note: The revival interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The revival interest rate will be reviewed on an annual basis. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

Termination

This policy shall automatically terminate on the earlier occurrence of either of the following events:

- a) On payment of surrender value
- b) On the expiry of the revival period of 5 years from the date of first unpaid regular premium, in case of lapsed policy
- c) On receipt of intimation of death of the life assured at the Company's office
- d) On date of foreclosure of the policy, if loan is taken under the policy which is paid up
- e) On the maturity date
- f) On free look cancellation

Grace Period

If you have failed to make payment of the premium by the due date specified, you will be allowed a grace period of 30 days for premium payment frequencies other than monthly and 15 days for monthly frequency to pay the due premium. If the death of the Life Assured occurs during the grace period, the Death Benefit shall be payable under the policy as if the policy was in force for full Sum Assured after deduction of the outstanding premium (including extra premium, rider premium, GST/any other applicable tax levied, subject to changes in tax laws, if any, due as on that date)

Definitions

- 1. Total premiums paid** means total of all premiums paid under the policy, excluding any extra premium and taxes, if collected explicitly.
- 2. Annualised Premium** is 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.
- 3. Sum Assured:** This is the amount equal to 10 times of Annualized Premium.
- 4. Sum Assured on Death:** This amount is higher of Guaranteed Maturity Benefit or the Sum Assured.
- 5. Guaranteed Maturity Benefit:** This is the amount you need to choose at inception of the policy to decide the death benefit, maturity benefit and the surrender benefit under your policy.
- 6. Paid-up Sum Assured:** This is the reduced value of the Sum Assured arrived at by multiplying the Sum Assured with the proportion of the number of regular premiums paid to the total number of regular premiums payable under the policy.
- 7. Paid-up Sum Assured on Death:** This is the reduced value of the Sum Assured on Death arrived at by multiplying the Sum Assured on Death with the proportion of the number of regular premiums paid to the total number of regular premiums payable under the policy.
- 8. Paid-up Guaranteed Loyalty Additions:** The Paid-up Guaranteed Loyalty Addition will be arrived at by multiplying the Guaranteed Loyalty Addition (applicable to an in-force policy) by a factor equal to the proportion of the number of premiums paid to the total number of premiums payable under the policy.
- 9. Bonus :** The Company will carry out annual valuation (as per the current IRDAI regulation) at the end of each financial year and may declare following Bonuses for the policies where all the due premiums have been paid.
 - a. Compound Reversionary Bonus (if any):** This is a regular Bonus rate expressed as a percentage of the maturity GMB. This percentage will be applied to the GMB and the Vested Bonus (if any) under the policy to determine the amount of reversionary Bonus to be added to the policy at the end of the financial year, provided all the due regular premiums under the policy are paid up to date.
 - b. Interim Bonus (if any):** In the event of death claim or maturity benefit part way through a financial year or before the valuation result is declared, the Company shall pay interim Bonus (if any), as decided by the Company at the previous valuation date, which will be in the proportion to the regular premium paid during that financial year.
 - c. Terminal Bonus (if any):** If the policy has completed 10 policy years and all due premiums have been paid, the Company will pay a terminal Bonus (if any), as a percentage of the GMB. Such terminal Bonus (if any) is payable as part of the Death Benefit or Maturity Benefit.
- 10. Vested Bonus (if any):** This is the amount of compound reversionary Bonus (if any) already attached with the policy, based on the rates of compound reversionary Bonus declared by the Company in the past for this plan at the end of each financial year.

Free Look Period

The policyholder has a free look period of thirty (30) days from the date of receipt of the Policy Document, to review the terms and conditions of the Policy and where the Policyholder disagrees to any of those terms & conditions, he has the option to return the Policy to the insurer for cancellation, stating the reasons for his objection, then he shall be entitled to a refund of all the premiums (excluding applicable taxes) paid, subject only to a deduction of a proportionate risk premium for the period of cover and the expenses incurred by the insurer on medical examination of the proposer and stamp duty charges.

The request for cancellation of the policy during free look period shall be processed and premium shall be refunded within 7 days of receipt of such request.

Exclusions

In case of death of the life assured due to suicide within 12 months from the date of commencement of risk or the date of latest revival of the policy, whichever is later, then the Nominee or the beneficiary of the Policyholder shall be entitled to receive, the higher of 80% of the Total premiums paid or the surrender benefit as on the date of death, provided the policy is in force and the policy will be terminated.

There are no other exclusions other than the suicide clause mentioned above

Rebates available in the plan:

Channel rebate of upto 5% on premium amount will be applicable during the premium payment term for policies sold through direct marketing, web sales, web aggregators or staff.

Statutory Information

Assignment: Section 38 of the Insurance Act, 1938

Assignment shall be in accordance with provisions of section 38 of the Insurance Act 1938 as amended from time to time.

Nomination: Section 39 of the Insurance Act, 1938

Nomination shall be in accordance with provisions of section 39 of the Insurance Act 1938 as amended from time to time.

Prohibition of Rebate: Section 41 of the Insurance Act, 1938

Prohibition of Rebate should be in accordance with provisions of 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 provisions of this section shall be punishable with a fine which may extend up to ten lakh rupees.”

Fraud & Mis-statement: Section 45 of the Insurance Act, 1938

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

Applicability of Goods & Service Tax

Goods and Service Tax is charged based on type of Policy communication address of the Policyholder. This may change subject to change in rate/state in address of the Policyholder as on date of adjustment

Bajaj Allianz Life Elite Assure

A Non-linked Participating Individual Life Insurance Savings Plan



Contact Details

Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006.

IRDAI Reg No.: 116 | BALIC CIN: U66010PN2001PLC015959

Sales: 1800 209 4040 | Service: 1800 209 7272

Mail us: customercare@bajajallianz.co.in | Visit us at: www.bajajallianzlife.com

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Bajaj Allianz Life Elite Assure | UIN: 116N127V04

Disclaimer

This sales literature gives the salient features of the plan only. The Policy document is the conclusive evident of contract and provides in details all the conditions & exclusions related to Bajaj Allianz Life Elite Assure.

1. The risk factors of the bonuses projected under the product are not guaranteed,
2. Past performance of the Company doesn't construe any indication of future bonuses
3. The product is subject to the overall performance of the Company in terms of investments, management of expenses, mortality and lapses.

For More Information: Kindly consult our "Insurance Consultant" or call us today on the TOLL FREE numbers mentioned above. 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.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRADULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

BJAZ-BR-EC-11535/24

Bajaj Allianz Life Elite Assure
 A Non-linked, Participating, Life Insurance Savings Plan

Name of the Prospect/ Policyholder:	Valued Customer
Age (Years):	35
Gender	Male
Name of the Life Assured:	Valued Customer
Age (Years):	35
Gender	Male
Policy Term (Years):	30
Premium Payment Term (Years):	10
Amount of Instalment Premium (Rs.):	1,10,919
Mode of Payment of Premium:	Annual
Guarantee Maturity Benefit	7,50,000

Name of the Product:	Bajaj Allianz Life Elite Assure
Tag Line:	A Non-linked, Participating, Life Insurance Savings Plan
Unique Identification Number:	116N127V04
GST Rate(First Year):	4.50%
GST Rate(2nd Year onwards):	2.25%

How to read and understand this benefit illustration?

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy, at two assumed rates of interest i.e., 8% p.a. and 4% p.a.

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

Policy Details			
		Sum Assured (Rs.):	10,61,425
Bonus Type:	Compound Reversionary Bonus	Sum Assured on Death (at inception of the Policy) (Rs.):	10,61,425

Premium Summary			
	Base Plan	Riders	Total Instalment Premium
Instalment Premium without GST	1,06,143	0	1,06,143
Instalment Premium with First Year GST	1,10,919	0	1,10,919
Instalment Premium with GST 2nd year Onwards	1,08,531	0	1,08,531

(Amount in Rupees)

Policy Year	Life Assured Age	Annualized Premium (Excl of GST)	Guaranteed Benefits			Non Guaranteed Benefit @4% p.a.		Non Guaranteed Benefit @8% p.a.			Total Benefits including Guaranteed and Non Guaranteed Benefits						
			Accrued Guaranteed Loyalty Additions (GLA) EOY [@]	Death Benefit ^{^!} EOY [@]	Maturity Benefit EOY [@]	Accrued Compound Rev. Bonus (if declared) EOY [@]	Guaranteed Surrender Value (GSV) EOY [@]	Special Surrender Value (SSV) EOY [@]	Accrued Compound Rev. Bonus (if declared) EOY [@]	Guaranteed Surrender Value (GSV) EOY [@]	Special Surrender Value (SSV) EOY [@]	Surrender Value Receivable** EOY [@] 4%	Surrender Value Receivable** EOY [@] 8%	Total Maturity Benefit incl Terminal Bonus, if any @4%	Total Maturity Benefit incl Terminal Bonus, if any @8%	Total Death Benefit incl Terminal Bonus, if any @4%	Total Death Benefit incl Terminal Bonus, if any @8%
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	35	1,06,143	0	10,61,425	0	0	0	24,564	45,000	0	31,899	24,564	31,899	0	0	10,61,425	11,06,425
2	36	1,06,143	0	10,61,425	0	0	63,686	52,471	92,700	63,753	68,551	63,686	68,551	0	0	10,61,425	11,54,125
3	37	1,06,143	0	10,61,425	0	0	1,11,450	84,060	1,43,262	1,11,561	1,10,501	1,11,450	1,11,561	0	0	10,61,425	12,04,687
4	38	1,06,143	0	10,61,425	0	0	2,12,285	1,19,699	1,96,858	2,12,453	1,58,349	2,12,285	2,12,453	0	0	10,61,425	12,58,283
5	39	1,06,143	0	10,61,425	0	0	2,65,356	1,59,783	2,53,669	2,65,599	2,12,751	2,65,356	2,65,599	0	0	10,61,425	13,15,094
6	40	1,06,143	0	10,61,425	0	0	3,18,428	2,04,746	3,13,889	3,18,768	2,74,432	3,18,428	3,18,768	0	0	10,61,425	13,75,314
7	41	1,06,143	0	10,61,425	0	0	3,71,499	2,55,051	3,77,723	3,71,967	3,44,180	3,71,499	3,71,967	0	0	10,61,425	14,39,148
8	42	1,06,143	0	10,61,425	0	0	4,33,061	3,11,214	4,45,386	4,33,696	4,22,876	4,33,061	4,33,696	0	0	10,61,425	15,06,811
9	43	1,06,143	0	10,61,425	0	0	5,06,300	3,73,793	5,17,109	5,07,151	5,11,491	5,06,300	5,11,491	0	0	10,61,425	15,78,534
10	44	1,06,143	52,500	11,14,496	0	0	5,83,885	4,58,254	5,93,136	5,85,025	6,25,955	5,83,885	6,25,955	0	0	11,14,496	17,07,632
11	45	0	1,05,000	11,66,425	0	0	6,05,251	4,94,656	6,73,724	6,06,785	6,96,856	6,05,251	6,96,856	0	0	11,66,425	18,40,149
12	46	0	1,57,500	12,18,925	0	0	6,26,673	5,33,464	7,59,147	6,28,758	7,75,266	6,26,673	7,75,266	0	0	12,18,925	19,78,072
13	47	0	2,10,000	12,71,425	0	0	6,37,565	5,74,821	8,49,696	6,40,436	8,62,020	6,37,565	8,62,020	0	0	12,71,425	21,21,121
14	48	0	2,62,500	13,23,925	0	0	6,59,198	6,18,892	9,45,678	6,63,215	9,58,083	6,59,198	9,58,083	0	0	13,23,925	22,69,603
15	49	0	3,15,000	13,76,425	0	0	6,81,028	6,65,848	10,47,419	6,86,734	10,64,543	6,81,028	10,64,543	0	0	13,76,425	24,23,844
16	50	0	3,67,500	14,28,925	0	0	7,03,157	7,15,883	11,55,264	7,11,381	11,82,655	7,15,883	11,82,655	0	0	14,28,925	25,84,189

			Guaranteed Benefits			Non Guaranteed Benefit @4% p.a.			Non Guaranteed Benefit @8% p.a.			Total Benefits including Guaranteed and Non Guaranteed Benefits					
												Surrender Benefit ^{###}		Maturity Benefit		Death Benefit	
Policy Year	Life Assured Age	Annualized Premium (Excl of GST)	Accrued Guaranteed Loyalty Additions (GLA) EOY [@]	Death Benefit ^{^!} EOY [@]	Maturity Benefit EOY [@]	Accrued Compound Rev. Bonus (if declared) EOY [@]	Guaranteed Surrender Value (GSV) EOY [@]	Special Surrender Value (SSV) EOY [@]	Accrued Compound Rev. Bonus (if declared) EOY [@]	Guaranteed Surrender Value (GSV) EOY [@]	Special Surrender Value (SSV) EOY [@]	Surrender Value Receivable ^{**} EOY [@] 4%	Surrender Value Receivable ^{**} EOY [@] 8%	Total Maturity Benefit incl Terminal Bonus , if any @4%	Total Maturity Benefit incl Terminal Bonus , if any @8%	Total Death Benefit incl Terminal Bonus , if any @4%	Total Death Benefit incl Terminal Bonus , if any @8%
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
17	51	0	4,20,000	14,81,425	0	0	7,25,739	7,69,206	12,69,580	7,37,739	13,13,842	7,69,206	13,13,842	0	0	14,81,425	27,51,005
18	52	0	4,72,500	15,33,925	0	0	7,49,005	8,26,042	13,90,754	7,66,689	14,59,731	8,26,042	14,59,731	0	0	15,33,925	29,24,679
19	53	0	5,25,000	15,86,425	0	0	7,62,684	8,86,631	15,19,200	7,88,938	16,22,177	8,86,631	16,22,177	0	0	15,86,425	31,05,625
20	54	0	5,77,500	16,38,925	0	0	7,88,511	9,51,228	16,55,352	8,27,696	18,03,294	9,51,228	18,03,294	0	0	16,38,925	32,94,277
21	55	0	6,30,000	16,91,425	0	0	8,16,619	10,20,110	17,99,673	8,75,325	20,05,509	10,20,110	20,05,509	0	0	16,91,425	34,91,098
22	56	0	6,82,500	17,43,925	0	0	8,48,111	10,93,570	19,52,653	9,36,269	22,31,601	10,93,570	22,31,601	0	0	17,43,925	36,96,578
23	57	0	7,35,000	17,96,425	0	0	8,84,604	11,71,926	21,14,812	10,17,183	24,84,787	11,71,926	24,84,787	0	0	17,96,425	39,11,237
24	58	0	7,87,500	18,48,925	0	0	9,17,854	12,55,538	22,86,701	11,17,382	27,68,815	12,55,538	27,68,815	0	0	18,48,925	41,35,626
25	59	0	8,40,000	19,01,425	0	0	9,72,563	13,44,793	24,68,903	12,72,930	30,88,046	13,44,793	30,88,046	0	0	19,01,425	43,70,328
26	60	0	8,92,500	19,53,925	0	0	10,43,184	14,40,136	26,62,037	14,95,317	34,47,624	14,40,136	34,47,624	0	0	19,53,925	46,15,962
27	61	0	9,45,000	20,06,425	0	0	11,37,112	15,42,062	28,66,759	18,17,508	38,53,607	15,42,062	38,53,607	0	0	20,06,425	48,73,184
28	62	0	9,97,500	20,58,925	0	0	12,65,117	16,51,150	30,83,765	22,88,597	43,13,241	16,51,150	43,13,241	0	0	20,58,925	51,42,690
29	63	0	10,50,000	21,11,425	0	0	14,42,870	17,68,057	33,13,791	29,81,692	48,35,163	17,68,057	48,35,163	0	0	21,11,425	54,25,216
30	64	0	11,02,500	21,63,925	18,52,500	0	0	19,05,000	35,57,618	0	54,62,618	19,05,000	54,62,618	18,52,500	54,10,118	21,63,925	57,21,543

Notes: Annualized premium excludes underwriting extra premium, the premiums paid towards the riders, if any and Goods and Service Tax. Refer Sales literature for explanation of terms used in this illustration.

EOY@: End Of Year

^{^!} In case of Death Benefit, the corresponding number in the 'Policy Year' column should be read as the Year in which Death happens at Year-End.

[#] In case of Maturity Benefit under a Paid-up Policy, the corresponding number in the 'Policy Year' column should be read as the Number of Years for which Premiums are Paid before the Policy becomes Paid-up.

^{###} In case of Surrender Benefits, the corresponding number in the 'Policy Year' column should be read as the Year in which the Policy is Surrendered at Year-End.

<p>I, _____, have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.</p> <p>Place: Date: _____ Signature of Agent/ Intermediary/ Official</p>	<p>I, _____ Valued Customer _____, having received the information with respect to the above, have understood the above statement before entering into the contract.</p> <p>Date: _____ Signature of Prospect / Policyholder</p>
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Disclaimers:

- All of the above information must be read in conjunction with Sales Literature.
- For any further clarification, contact our sales representative or e-mail us on customercare@bajajallianz.co.in
- Guaranteed Loyalty Additions (GLA) will be attached to the policy at the end of each policy year starting from the end of 10th policy year. GLA will be a % of Guaranteed Maturity Benefit and will depend on PPT:

PPT	5 Years	7 Years	10 Years	15 Years	20 Years	25 Years	30 Years
GLA	3%		7%	15%			

- On Death of the Policyholder, 'Death Benefit', which is higher of ('Sum Assured on Death' + 'Guaranteed Loyalty Additions' + 'Vested Bonus' + 'Interim Bonus' + 'Terminal Bonus', if any) OR 105% of total premiums paid till date of death will be receivable where - Sum Assured on Death is higher of 'Base Sum Assured' (10 times of Annualized Premium) and 'Guaranteed Maturity Benefit'.
- The 'Maturity Benefit' under the policy will be equal to 'Guaranteed Maturity Benefit' + 'Guaranteed Loyalty Additions' + 'Vested Bonus' + 'Interim Bonus' + 'Terminal Bonus', if any. The policy will terminate after the payment of 'Maturity Benefit'.
- The company may declare a rate of Compound Reversionary Bonus. This rate will be expressed as a percentage of the Guaranteed Maturity Benefit. This percentage will be applied on the Guaranteed Maturity Benefit plus already attached reversionary bonuses under the policy to determine the amount of reversionary bonus to be added to the policy at that year end. An interim bonus may also be declared. Furthermore, if the policy has completed ten (10) years and all due premiums have been paid, the company may declare a terminal bonus (applied on the guaranteed maturity benefit), if any. The compound reversionary bonus, interim bonus and terminal bonus may vary with the policy term chosen by the policyholder.
- The policy can be surrendered by the policyholder at any time, provided at least one (1) full year's premiums have been paid, if the PPT is less than 10 years or at least two (2) full years premiums have been paid, if the PPT is greater than or equal to 10 years. The surrender value receivable will be the higher of the Guaranteed Surrender Value (GSV) and the Special Surrender Value (SSV). The policy will terminate on the Date of Surrender.
- Any rider can be excluded at any time before the Maturity Date. The Rider Life Assured is eligible for Surrender Value on exclusion of the rider, if the Rider Premium Paying Term is less than Rider Policy Term and two full year's Rider Premiums have been paid. The Surrender Value of the chosen rider will be $70\% * \{(n-t)/n\}^2 * \text{Total Premiums paid for that particular rider cover}$ where n is the rider policy term and t is the elapsed duration in years and fraction thereof from the date of commencement of the rider cover. Base policy will continue as per its own provisions even after cancellation of one or more rider(s).

9. The Surrender Value Receivable includes Base Policy Surrender Value and Rider Surrender Value.

10. The investment returns illustrated above are only for the illustrative purpose as mandated by the IRDA and do not in any way indicate the upper and lower limits of investment return.

11. Goods & Service Tax and Cess, if any would be payable as per applicable tax laws.

12. The Maturity Benefit demonstrated at 4% and 8% does not include Terminal Bonus. Terminal Bonus, if any, shall become payable along with Maturity Benefit or Death Benefit.

13. Premiums payable and benefits receivable are eligible for tax benefits, as per the then existing tax laws.

Insurance is a subject matter of solicitation.

Read this illustration along with the product brochure for detailed terms and conditions.

Bajaj Allianz Life Insurance Co. Ltd.,

Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006. Reg No.: 116.

Tel:(020) 66026777.

Email: customercare@bajajallianz.co.in

www.bajajallianzlife.com

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY.

This document provides key information about your policy. You are also advised to go through your policy document.

We request you to kindly review the CIS and acknowledge the same through a link shared to you on your registered mobile number/Email ID/WhatsApp.

Sr. No.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Bajaj Allianz Life Elite Assure (UIN - 116N127V04)	Policy Schedule
2	Quotation number	70007189616	Policy Schedule
3	Type of Insurance Policy	Non-Linked other than pure risk and pension	Policy Schedule
4	Basic Policy Details	<ul style="list-style-type: none"> Installment Premium (Rs): 1,06,143 Mode of Premium Payment: Annual Sum Assured on Death (Rs): 10,61,425 Sum Assured on Maturity (Rs): 7,50,000 Premium Payment Term (Years): 10 Policy Term (Years): 30 	Policy Schedule
5	Policy Coverage/benefits payable	Benefits payable on maturity- Guaranteed Maturity Benefit (GMB) plus Guaranteed Loyalty Additions (GLA) plus Vested Bonus (if any) (VB) plus Interim Bonus (IB), if any, plus Terminal Bonus (TB), if any.	Part C - Section 4
		Benefits payable on death- Sum Assured on Death plus Guaranteed Loyalty Additions plus Vested Bonus (if any), plus Interim Bonus (if any), plus Terminal Bonus (if any).	Part C - Section 4
		Survival Benefits excluding that payable on maturity- Not Applicable	
		Surrender benefits: <ul style="list-style-type: none"> The surrender value payable will be the higher of the guaranteed surrender value (GSV) or the special surrender value (SSV). The policy will acquire a Surrender Value (i.e. Special Surrender Value SSV) after completion of first(1st) policy year provided one full year premium has been received. The policy will acquire a Guaranteed Surrender Value provided two (2) full years' premiums have been paid. 	Part D - Section 9

		Options to policyholders for availing benefits, if any, covered under the policy- Not Applicable	
		Other benefits/options payable, specific to the policy, if any- Not Applicable	
		Lock-in period for Linked Insurance products- Not Applicable	
6	Options available (in case of Linked Insurance Products)	Not Applicable	Not Applicable
7	Option available(in case of Annuity product)	Not Applicable	Not Applicable
8	Riders Opted if Any	Not Opted	Policy Schedule
9	Exclusions (events where insurance coverage is not payable), if any	Suicide Exclusions - In case of death of the life assured due to suicide within 12 months from the date of commencement of risk or the date of latest revival of the policy, whichever is later, then the Nominee or the beneficiary of the Policyholder shall be entitled to receive, the higher of 80% of the Total premiums paid or the surrender benefit as on the date of death, provided the policy is in force and the policy will be terminated.	Part F - Section 12
10	Waiting Period/ /lien Period, if any	Not Applicable	Not Applicable
11	Grace Period	Thirty (30) days for premium payment frequencies other than monthly and fifteen (15) days for monthly frequency.	Part B - Section 1
12	Free Look Period	30 days	Part D - Section 5
13	Lapse, paid-up and Revival of the Policy	<p>Non- payment of premium -</p> <ul style="list-style-type: none"> • If at least one (1) full years' premiums is not paid then, the policy will immediately & automatically lapse at the expiry of the grace period and no benefit will be payable under the policy. • If at least one (1) full years' premiums have been paid and subsequent premiums are not paid, then, the policy will be, immediately & automatically, converted to a paid-up policy at the expiry of the grace period. 	Part D - Section 6

		Revival of the policy – You can revive the lapsed or paid-up policy within five (5) years from the due date of the first unpaid premium, before the Maturity Date.	Part B - Section 1
14	Policy Loan If Applicable	You can avail loan up to 90% of the surrender value. Loan interest rate applicable for the loan will be as decided by the company from time-to-time.	Part D - Section 11
15	Claims / Claims Procedure	<p>1. Turn Around Time (TAT) for claims settlement and brief procedure:</p> <ul style="list-style-type: none"> o Link for Brief Procedure : https://www.bajajallianzlife.com/life-insurance-claim-assistance.html o Link for Turn Around Time (TAT) for claims settlement: https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf <p>2. Helpline/Call Centre Numbers:</p> <p>Toll free no (24*7) : 1800 2201 02</p> <p>Sr. Citizens Toll free no. : 1800 2269 70</p> <p>Customer Care No: (022) 40881000</p> <p>Board No.: (022) 66867575</p> <p>3. Contact details of the insurer:</p> <p>Bajaj Allianz Life Insurance Company Limited</p> <p>House, Ground Floor, Bajaj Allianz, Airport Rd, Yerawada, Pune, Maharashtra 411006</p> <p>4. Link for downloading claim form and list of documents required including bank account details:</p> <p>https://www.bajajallianzlife.com/life-insurance-claim-assistance.html</p> <p>WhatsApp- 8806727272</p>	Part F - Section 22

16	Policy Servicing	<p>Turn Around Time (TAT):</p> <p>https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf</p> <p>Helpline/Call Centre number: 1800 209 7272</p> <p>Contact details of the insurer: In case you have any query, you may communicate with the Company:</p> <ol style="list-style-type: none"> 1. By post at: Customer Care Desk, Bajaj Allianz Life Insurance Company Ltd., Bajaj Allianz House, 5th floor, Airport Road, Yerawada, Pune – 411006 2. By Email: customercare@bajajallianz.co.in <p>Link for downloading applicable form and list of documents required including bank account details:</p> <p>https://bajajallianzlifeonline.co.in/online/portal/logon/serviceRequest.do?user_name=WEBSITE&p_flag=0</p>	Part G - Section 26
17	Grievances /Complaints	<p>Contact details of Grievance Redressal Officer of the insurer: Grievance Redressal Officer of the insurer - In case you do not receive a response within 15 days or if you are not satisfied with the resolution, you may approach Grievance Redressal Officer at gro@bajajallianz.co.in</p> <p>Link for registering the grievance with the insurer's portal: Insurance company grievance portal - https://webpartner.bajajallianz.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE</p> <p>Contact details of Ombudsman: Find your nearest Ombudsman office at http://www.cioins.co.in/ombudsman</p>	Part G - Section 26 and 27

Declaration by the policyholder

I have read the above and confirm having noted the details

Place:

Date:

(Signature of the Policy Holder)

Web-link for the product where sample policy document can be downloaded:

<https://www.bajajallianzlife.com/investment-insurance-plans/elite-assure.html>

Disclaimer:

In case of conflict in the content mentioned hereinabove, the terms and conditions mentioned in the policy document shall prevail.