



LIFE GOALS. **DONE.**



Bajaj Allianz Life **Saral Jeevan Bima**

A Non Linked, Non-Participating,
Individual Pure risk premium Life
Insurance Plan



KEY ADVANTAGES



**Life Cover for upto term
of 40 years**



**Ease of payment with Single, Limited
or Regular premium options**



Tax Benefits[^]

[^]Tax benefits as per prevailing Income tax laws shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit under the policy.

MATURITY BENEFIT

No maturity benefit is payable under this policy

DEATH BENEFIT

This Policy will cover death due to accident only during the waiting period of 45 days from the date of commencement of risk.

In case of death of the Life Assured other than due to accident during the waiting period, an amount equal to 100% of all premiums² received excluding taxes⁴, if any, shall be paid and the Sum Assured shall not be paid

On death of the Life Assured, provided the policy is in force, the death benefit payable to the nominee would be as follows:

In Limited premium or Regular premium payment policies death benefit equal to Sum Assured on death will be payable which is the highest of:

- 10 times the Annualized premium¹, or
- 105% of all premiums² paid as on date of death, or
- Absolute amount assured to be paid on death³

In Single premium payment policies death benefit equal to Sum Assured on death will be payable which is the higher of:

- 125% of Single premium², or
- Absolute amount assured to be paid on death³

The death benefit mentioned above would be payable as a lump sum and would be applicable in case of:

- Accidental Death of the Life Assured during the Waiting period; or
- Death of the Life Assured due to any reason after expiry of the Waiting period

Note:

¹Annualized Premium is the total amount of premium payable in a policy year excluding taxes⁴, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

²Premium(s) shall not include any extra amount chargeable under the policy due to underwriting decision and rider premium(s), if any. This doesn't include taxes⁴ which are payable separately.

³Absolute amount assured to be paid on death shall be an amount equal to Basic Sum Assured.

⁴Tax(es) refers to Goods and Services Tax/any other applicable tax levied, subject to changes in tax laws.

SAMPLE PREMIUM

Life Assured's age at entry	Policy term	Premium Paying Term	Sum Assured	Annualized Premium
30 years/ male	30 years	30 years	25 lakh	₹8,321
35 years/ male	30 years	30 years	25 lakh	₹11,848
40 years/ male	30 years	30 years	25 lakh	₹17,525

Premium shown above is exclusive of Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws and any extra premium. The plan can be purchased directly from the insurance company's website also at the applicable premium rates.

ELIGIBILITY

Parameter	Details	
Age at Entry	Minimum - 18 years	Maximum - 65 years
	<i>For Policies sourced through POS channel, the minimum and maximum entry age will be as per the POS Guidelines as amended from time to time</i>	

ELIGIBILITY

Parameter	Details	
Maximum maturity age	70 years <i>For Policies sourced through POS channel, the maximum maturity age will be as per the POS Guidelines as amended from time to time</i>	
Sum Assured	Minimum - 5 lakhs	Maximum - 25 lakhs
Policy Term	Minimum - 5 years	Maximum - 40 years
Premium Payment options	<ul style="list-style-type: none"> • Single Premium; • Limited Premium for 5 years or 10 years; • Regular Premium 	
Premium payment modes	Single/Yearly/Half yearly, Monthly <i>Monthly is available only under Electronic Clearing Service/National Automated Clearing House</i>	

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

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.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Saral Jeevan Bima 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. 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: customercare@bajajallianz.co.in, Fax No: 02066026789. Bajaj Allianz Life Saral Jeevan Bima is A Non Linked, Non-Participating, Individual Pure risk premium Life Insurance Plan (UIN: 116N165V01). 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 Policyholder

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAL 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.