

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



A Unit-Linked Non-Participating  
Individual Life Savings Insurance Plan

**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.**

## **WHY 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 Goal Based Saving III is Unit Linked Insurance Plan (ULIP). Investment in ULIPs is subject to risks associated with the capital markets. The Policyholder is solely responsible for his/her decisions while investing in ULIPs.

# BAJAJ ALLIANZ LIFE GOAL BASED SAVING III

Bajaj Allianz Life Goal Based Saving III – A Non-participating, Life, Individual, Unit-Linked Savings Plan designed to offer wealth accumulation through market-linked returns and protection against uncertainties in life. The plan is loaded with features like – Additional allocation in the first year, up to 125% Return of Life Cover charges, choice of wide range of funds and option to take death or maturity in instalments to make the most of your savings.

## Key Advantages

The key advantages of Bajaj Allianz Life Goal Based Saving III are as follows:



### **Additional Allocation**

Additional premium allocation of up to 3% of each modal Premium paid by you in the first policy year



### **Return of Mortality charges**

Up to 125% Return of mortality charges at maturity (ROMC)



### **Wide Range of Funds**

Choose from a wide range of funds with unlimited free switching



### **Charges**

No premium allocation or policy administration charges, you'll only incur fund management charge and mortality charge for life cover



### **Liquidity**

Easy liquidity through partial withdrawal after 5 policy years



### **Settlement Option with Return Enhancer**

Option to take maturity benefit or death benefit in instalments with Return Enhancer



### **Plan Flexibilities**

Choice of premium payment term and policy term with an option to change premium payment term

## HOW DOES THE PLAN WORK?

In **Bajaj Allianz Life Goal Based Saving III**, Premium paid by you, are managed, as per the fund/s chosen by you to suit your investment needs. The units are allocated at the prevailing Unit Price of the fund. The Mortality charge is deducted monthly through cancellation of units. Fund management charge is adjusted in the Unit Price.

## KEY BENEFITS

### Maturity Benefit

On maturity of the policy, you will receive the Fund Value, if all due premiums are paid up to date. You will also have an option to receive the Maturity Benefit as lump-sum or as a systematic payout for a maximum of five years under Settlement Option.

## Death Benefit

In case of unfortunate death of the Life Assured during the Policy term, if all due premiums are paid up to date, the Death Benefit payable will be:

- a. Higher of, Prevailing Sum Assured<sup>^</sup> or Regular Premium /Single Premium Fund Value  
plus
- b. Higher of, Top-up Sum Assured or Top-up Premium Fund Value

The Death Benefit is subject to the Guaranteed Death Benefit<sup>%</sup> of 105% of the Total Premiums paid including any top Premiums, till the date of death.

All the above is paid as on date of receipt of intimation of death at the Insurance Company's office. The risk cover will terminate on the date of intimation of death of the life assured.

Note:

- <sup>%</sup> Sum Assured/Paid up sum assured: The Benefit shall be reduced to the extent of the partial withdrawals (systematic and non-systematic) made from the Regular/single Premium Fund during the two (2) year period immediately preceding the death of the Life Assured
- <sup>^</sup>Prevailing Sum Assured is Sum Assured in any year after the latest reduction of premium, if any.

## Additional Allocation

During the first policy year:

- In case of limited/regular premium payment policies, 3% of each modal Premium paid by you will be added to your Regular Premium Fund Value at the time of allocation of each premium
- In case of single premium policies, 1% of Single Premium by you will be added to the Single Premium Fund Value at the time of allocation of the single premium.

Note:

- i) The Additional Allocation will be added into each fund and will be as per the premium apportionment percentages as on the date of addition. Unit Price as on the date of addition will be used for the unitization.
- ii) There will be no additional allocation with respect to any Top-Up premium paid.
- iii) There will be no Additional Allocation in the 2nd policy year and thereafter.

### For Example:

Alok, a 45 years old Software Engineer invested in Bajaj Allianz Life Goal Based Saving III. He has chosen to pay a Premium of Rs.6,00,000 p.a. for a payment term of 10 years with a sum assured of Rs.60 Lakhs. He has chosen a Policy term of 15 years.

- In this case, Rs.18,000 will be added to the fund value at the time of allocation of premium in the 1st year.

## Return of Mortality Charge (ROMC) [For Regular/Limited Premium payment policies only]

At the end of the policy term, on the maturity date, if all premiums under the policy are paid up to date, the total amount of all mortality charges deducted throughout the policy term,

- a. With respect to regular/limited premium, multiplied by a factor (dependent on premium band of the policy as mentioned below) will be added into the Regular Premium Fund Value

Annualized Premium	Factor
Less than 1,20,000	100%
1,20,000 to less than 2,40,000	110%
2,40,000 and above	125%

- b. With respect to Top-Up Premium, if any, 100% of all mortality charges deducted throughout the policy term will be added to the Top-Up Premium Fund Value.
  - i) The above will exclude any extra mortality charge and/or any GST with respect to mortality charge deducted.
  - ii) If the option to reduce Regular/Limited Premium is chosen at any time during the policy term, the factor as per the above table, used to arrive at the Return of Mortality charge amount, will be as based on the reduced Annualized Premium
  - iii) The Return of Mortality Charge (ROMC) will be added into each fund and will be in the same proportion of the Fund Value as on the date of addition. Unit Price as on the date of addition will be used for the unitisation.
  - iv) No ROMC will be available in a surrendered policy, a discontinued policy or a policy converted to paid-up.
  - v) Return of Mortality Charge is not available with respect to Single Premium or the Top-up Premiums, if any, paid in a single premium payment policy.

## Sample Illustration

Aman, a 35 years old Product Manager has invested in Bajaj Allianz Life Goal Based Saving III. He has invested a Premium of Rs.6,00,000 p.a. for a premium paying term of 10 years. He has opted for a sum assured of Rs.60 Lakhs. He has chosen a Policy term of 15 years. The total Premium paid by Aman is 60 Lakhs. Let's see the benefits available under the Policy.

### Maturity Benefit:

At Assumed return <sup>#</sup>	Additional Allocation (₹)	Return of Mortality Charge (₹)	Total Maturity Benefit (Fund Value) (₹)
of 8%	18,000	38,560	1,16,44,951
of 4%	18,000	44,241	77,42,393

### Death Benefit:

In case of Aman's unfortunate death in the 12th Policy year, the Death Benefit, based on the assumed investment returns, are as per the table given below.

At Assumed return <sup>#</sup>	Death Benefit
of 8%	96,47,493
of 4%	71,65,970

The Death Benefit is subject to the minimum of the Guaranteed Death Benefit, which is 105% of the Total Premiums paid, till the date of death.

*# The above illustrations are considering investment is in the "Pure Stock Fund II" & Goods & Service tax of 18%. The benefit amount indicated is a non-guaranteed illustrative figure and is subject to Policy terms and conditions. All the figures are in rupees. The 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.*

## Other Benefits

### Investment Options and Funds

Bajaj Allianz Life Goal Based Saving III provides you an opportunity to choose from thoroughly curated Funds as mentioned below to suit your investment needs. Under this strategy, you can choose to save your money in any of the following funds in proportion of your choice.

- i. Equity Growth Fund II                      Risk Profile – Very High                      (SFIN: ULIF05106/01/10EQTYGROW02116)**  
The investment objective of this Fund is to provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.

**Portfolio Allocation:**

<b>Equity</b>	Not less than 60%
<b>Bank deposits</b>	0% to 40%
<b>Money market instruments Cash, Mutual Funds<sup>1</sup></b>	0% to 40%

- ii. Accelerator Mid-Cap Fund II                      Risk Profile – Very High                      (SFIN: ULIF05206/01/10ACCMIDCA02116)**  
The investment objective of this Fund is to achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

**Portfolio Allocation:**

<b>Equity</b>	Not less than 60%, Out of the equity investment at least 50% will be in mid cap stocks
<b>Bank deposits</b>	0% to 40%
<b>Money market instruments Cash, Mutual Funds<sup>1</sup></b>	0% to 40%

- iii. Pure Stock Fund                      Risk profile - Very High                      (SFIN: ULIF02721/07/06PURESTKFUN116)**  
The investment objective of this Fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Banks and Financial Institutions.

**Portfolio Allocation:**

<b>Equity</b>	Not less than 60%
<b>Bank Deposits</b>	0% to 40%
<b>Money market instruments Cash, Mutual Funds<sup>1</sup></b>	0% to 40%



- iv. Flexi Cap Fund**                      **Risk Profile – Very High**                      **(SFIN: ULIF07917/11/21FLXCAPFUND116)**  
 To achieve capital appreciation by investing in a diversified basket of stocks across market capitalizations  
 i.e. Large cap, mid cap and small cap

**Portfolio Allocation:**

<b>Equity and Equity related Instruments</b>	65% - 100%
<b>Cash, Bank deposits, Liquid Mutual funds and money market instruments</b>	0% - 35%

- v. Sustainable Equity Fund**                      **Risk Profile – Very High**                      **(SFIN: ULIF08017/11/21SUSEQFUND116)**  
 To focus on investing in select companies from the Investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards

**Portfolio Allocation:**

<b>Equity &amp; Equity related instruments</b>	65% - 100%
<b>Cash, Bank deposits, Liquid Mutual funds, money market instruments</b>	0% - 35%

- vi. Small Cap Fund**                      **Risk Profile- Very High**                      **(SFIN: ULIF08717/01/23SMALLCAPFU116)**  
 To achieve capital appreciation by investing in a diversified basket of predominantly\* small cap stocks.

**Portfolio Allocation:**

<b>Equity</b>	65%- 100%
<b>Bank deposits, money market instrument and mutual funds<sup>1</sup></b>	0%- 35%

- vii. Midcap Index fund<sup>2</sup>**                      **Risk Profile: Very High**                      **(SFIN: ULIF08919/10/23MIDCPINDFD116)**  
 To provide capital appreciation through investment in equities forming part of Nifty Midcap 150 Index

**Portfolio Allocation**

<b>Equity &amp; Equity related instruments</b>	65% - 100%
<b>Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments</b>	0% - 35%

- viii. SmallCap Quality Index Fund<sup>2</sup>**                      **Risk Profile: Very High**                      **(ULIF09103/01/24SMCPQYINDF116)**  
 To provide capital appreciation through investment in equities forming part of Nifty SmallCap 250 Quality 50 Index.

**Portfolio Allocation**

<b>Equity &amp; Equity related instruments</b>	65% - 100%
<b>Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments</b>	0% - 35%

**ix. Dynamic Asset Allocation Fund Risk Profile- High (SFIN: ULIF08617/01/23DYNASALLOC116)**

The investment objective of this fund will be to realize a steady stream of current income and as well as generate capital appreciation with appropriate risk and return expectations of the asset classes. The investment strategy would involve a flexible asset allocation among fixed income and equity securities based on the outlook for each of these asset classes.

**Portfolio Allocation:**

<b>Equity and Equity related instrument</b>	10% - 90%
<b>Debt and Debt related instrument</b>	10% to 90%
<b>Money Market Instrument</b>	0% - 80%

**x. Pure Stock Fund II Risk profile - Very High (SFIN:ULIF07709/01/17PURSTKFUN2116)**

The investment objective of this Fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Tobacco & Tobacco related institutions.

**Portfolio Allocation:**

<b>Equity</b>	Not less than 75%
<b>Money market instruments Cash, Fixed Deposits, Mutual Funds<sup>1</sup></b>	0% to 25%

**xi. Asset Allocation Fund II Risk Profile – High (SFIN: ULIF07205/12/13ASSETALL02116)**

The investment objective of this Fund will be to realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash. The Fund strategy will be to adjust the mix between these asset classes to capitalize on the changing financial markets and economic conditions. The Fund will adjust its weights in equity, debt and cash depending on the relative attractiveness of each asset class.

**Portfolio Allocation:**

<b>Equity</b>	40% - 90%
<b>Debt, Bank deposits &amp; Fixed Income Securities</b>	0% - 60%
<b>Money market instruments</b>	0% - 50%

**xii. Bluechip Equity Fund Risk Profile –High (SFIN: ULIF06026/10/10BLUECHIPEQ116)**

The investment objective of this Fund is to provide capital appreciation through investment in equities forming part of NSE NIFTY.

**Portfolio Allocation:**

<b>Equity</b>	Not less than 60%
<b>Bank Deposits</b>	0% to 40%
<b>Money market instruments Cash, Mutual Funds<sup>1</sup></b>	0% to 40%

**xiii. Individual Short Term Debt Fund Risk Profile- Moderate (SFIN: ULIF08817/01/23INDSTRMDBT116)**

To provide stable returns through investment in various fixed income securities

**Portfolio Allocation:**

<b>Debt and Debt related instruments</b>	40% - 100%
<b>Money Market instruments</b>	0% - 60%

**xiv. Bond Fund Risk Profile – Moderate (SFIN: ULIF02610/07/06BONDFUNDLI116)**

The investment objective of this Fund is to provide accumulation of income through investment in high quality fixed income securities.

**Portfolio Allocation:**

<b>Debt and debt related securities incl. Fixed deposits</b>	40 to 100%
<b>Money market instruments, Cash, Mutual Funds<sup>1</sup></b>	0% to 60%

**xv. Liquid Fund Risk Profile – Low (SFIN: ULIF02510/07/06LIQUIDFUND116)**

The objective of this Fund is to have a Fund that aims to protect the invested capital through investments in liquid money market and short-term instruments.

**Portfolio Allocation:**

<b>Bank deposits and Money Market Instruments</b>	100%
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**xvi. Nifty Alpha 50 Index Fund<sup>2</sup> Risk Profile: Very High (SFIN: ULIF09221/05/24NYAPA50IND116)**

To provide capital appreciation through investment in equities forming part of Nifty Alpha 50 Index.

**Portfolio Allocation:**

<b>Equity &amp; Equity related instruments</b>	65% - 100%
<b>Cash, Bank deposits, Liquid Mutual funds, money market instruments</b>	0% - 35%

**xvii. Nifty 200 Alpha 30 Index Fund<sup>2</sup> Risk Profile: Very High (SFIN: ULIF09321/05/24N200AP30IN116)**

To provide capital appreciation through investment in equities forming part of Nifty 200 Alpha 30 Index

**Portfolio Allocation:**

<b>Equity &amp; Equity related instruments</b>	65% - 100%
<b>Cash, Bank deposits, Liquid Mutual funds, money market instruments</b>	0% - 35%

**xviii. Nifty200Momentum30IndexFund<sup>2</sup> RiskProfile:VeryHigh (SFIN:ULIF09429/10/24N200M030IN116)**

To provide capital appreciation through investment in equities forming part of Nifty 200 Momentum 30 Index

**Portfolio Allocation:**

<b>Equity &amp; Equity related instruments</b>	65% - 100%
<b>Cash, Bank deposits, Liquid Mutual funds, money market instruments</b>	0% - 35%

### **xix. Nifty 500 Multicap Momentum Quality 50 Index Fund<sup>2</sup> Risk Profile: Very High**

(SFIN: ULIF09527/12/24N500MM50IN116)

To provide capital appreciation through investment in equities forming part of Nifty 500 Multicap Momentum Quality 50 Index

#### **Portfolio Allocation**

<b>Equity &amp; Equity related instruments</b>	<b>65% - 100%</b>
<b>Cash, Bank deposits, Liquid Mutual funds, money market instruments</b>	<b>0% - 35%</b>

<sup>1</sup>The maximum investment in mutual funds shall be governed by the relevant IRDAI guidelines.

<sup>2</sup>Please note that the fund aims to replicate the performance of benchmark index, subject to tracking error.

- You can choose one or more investment funds
- The policyholder has the option to switch units from one fund to another, by giving written notice to the company
- After taking prior approval from IRDAI, the Company may carry out addition, closure, or merger of the Funds available under this Policy. "Liquid Fund" will be the default fund in case of closure or modification of any fund in future.

#### **Switching between Funds**

- You have the flexibility to switch units between your investment funds according to your risk appetite and investment decisions, by giving written notice to the Insurance Company, other than from/to discontinued life policy
- You can make unlimited free switches
- The minimum switching amount is Rs. 5,000 or the value of units in the fund to be switched from, whichever is lower
- The Insurance Company shall effect the switch by redeeming units from the fund to be switched from and allocating new units in the fund being switched to at their respective Unit Price

#### **Premium Apportionment**

- You can choose to invest fully in any one fund or allocate your Regular/Limited/Single Premium and Top-up Premium into the various funds in a proportion that suits your investment needs. The Premium apportionment to any fund must be at least 5% of the Regular/Limited/Single Premium/Top-up Premium
- You may, at any time, change the proportion of Regular/Limited/Single Premium and Top-up Premium to the funds you wish to pay. The Insurance Company will reserve the right to revise the minimum apportionment percentages upon giving written notice of not less than three months, subject to obtaining clearance from the IRDAI
- Miscellaneous charge, as mentioned in the Table of Charges given below, will be applicable for change in Premium apportionment

### Option to pay additional Top-Up Premiums

- You will have the option to pay Top Up premiums at any time during the policy term, except during the last five (5) policy years, over and above the regular/limited/single premiums payable, provided all due regular/limited premiums have been paid. The Top Up premiums would be treated as a single premium.
- The amount of Top-Up premium paid shall determine the Top-Up sum assured.
- The minimum Top Up premium payable is Rs. 5,000, subject always to the company's right to alter this minimum amount payable from time to time subject to prior approval from the IRDAI.
- The Company reserves the right to disallow a Top Up premium based on the board approved underwriting guidelines.
- Top-up premiums once paid cannot be withdrawn from the fund for a period of 5 years from the date of payment of the Top Up premium, except in case of complete surrender of the policy.
- Top-up premiums can be remitted to the Company during the Policy term only.

### Rider Available

You have an option to enhance your protection by opting for rider available in the product.

1. Bajaj Allianz Life Linked Accident Protection Rider II

UIN: 116A057V01

Please refer to respective rider sales literature or visit the insurance company's website or consult your insurance consultant for more details and eligibility condition.

### Alteration of Premium payment frequency [Applicable for Limited/Regular Premium Payment]

You can opt to alter your Regular/Limited Premium payment frequency at policy anniversary, to any other Premium payment frequency (i.e., yearly, half-yearly, quarterly or monthly), provided the existing & requested Premium payment frequencies can be aligned and subject to minimum Premium limits under the plan as on the date of receipt of request.

Miscellaneous charge, as mentioned in the Table of Charges given below, will be applicable for the option.

### Option to reduce the Regular/Limited Premium

- You will have the option to reduce the prevailing regular/limited premium under the policy after completion of lock-in period and before the end of PPT.
- The reduction can be up to a maximum of 50% of the regular/limited premium at the inception of the policy, subject to the minimum premium allowed under the product then.
- Once reduced, the same cannot be increased, even to extent of the regular/limited premium at inception of the policy.
- On receipt of the reduced premium, the Prevailing Sum Assured under the policy will be correspondingly reduced.

- If the option to reduce Regular Premium is chosen at any time during the Policy Term, the factor used to arrive at the Return of Mortality Charge amount, will be as based on the prevailing Annualized Premium.
- Miscellaneous charge, as mentioned in the Table of Charges given below, will be applicable

### Option to Change Premium Paying Term [Applicable for Limited/Regular Premium Payment]

- You have an option to change the premium payment term (PPT). This option is applicable on Limited/Regular Premium.
- The option can be exercised only after the payment of first 5 policy years full premium and provided all due premiums have been paid till date. The option must be exercised before the expiry of the prevailing premium payment term.
- The change in PPT is subject to the Premium Payment Term and policy term combination being available under the plan.
- The change will be subject to the prevailing Board Approved Underwriting Policy (BAUP).
- Miscellaneous charge, as mentioned in Table of Charges, will be applicable

### Settlement Option

#### Option to take Maturity Benefit in instalments –

- a. You will have the option to receive your Maturity Benefit in installments (payable yearly, half yearly, quarterly or monthly) spread over a maximum period of five (5) years
- b. The Policy monies will continue being invested in the same Fund(s) and in the same proportion as on the Maturity date. However, you have the option to switch fund(s)
- c. The first instalment will be payable on the Maturity Date or the date of intimation of death, as applicable.
- d. The amount paid out to you in each installment will be the outstanding Fund Value, as at that installment date divided by the number of outstanding installments, hiked-up by 0.5%. Therefore, each installment is equal to  $[\text{Fund Value} / \text{No. of Outstanding Installment}] * 1.005$ . The hike-up is called the Return Enhancer.
- e. Installment payment will be made by redeeming units from the Funds at the unit price applicable on the installment date
- f. During this period, in case of death of the Life Assured, the Death Benefit, which will be higher of 105% of Premium paid or outstanding Fund Value, will be paid as a lumpsum to the nominee and the Policy will be terminated
- g. Rider covers will not be available
- h. No partial withdrawals are allowed during the settlement period
- i. Only fund management charge and mortality charge shall be applicable during the settlement period
- j. The investment risk in the investment portfolio during the settlement period shall be borne by the Policyholder
- k. Alternatively, you will have an option to withdraw the Fund Value completely, anytime during the settlement period. The Fund Value will be calculated as the total number of outstanding units in the Policy multiplied by the unit price as on date of complete withdrawal

### **Option to take Death Benefit in instalments –**

- a. In case of death of the Life Assured during the Policy term, the nominee will have the option to receive the Death Benefit in installments (payable yearly, half yearly, quarterly or monthly) spread over a maximum period of five (5) years
- b. The Death Benefit will be unitized in the same Fund(s) and in the same proportion as on the date of intimation of death. However, the nominee has the option to switch fund(s)
- c. The first instalment of the Death Benefit will be payable on the date of intimation of death
- d. The amount paid out to the nominee in each installment will be the outstanding Fund Value, as at that installment date divided by the number of outstanding installments, hiked-up by 0.5%. Therefore, each installment is equal to  $[\text{Fund Value} / \text{No. of Outstanding Installment}] * 1.005$ . The hike-up is called the Return Enhancer
- e. Installment payment will be made by redeeming units from the Fund(s) at the unit price applicable on the installment date
- f. Investment risk during the settlement period will be borne by the nominee
- g. No risk cover or Rider covers will be available
- h. No partial withdrawals are allowed during the settlement period
- i. Only fund management charge shall be applicable during the settlement period
- j. Alternatively, the nominee will have an option to withdraw the Fund Value completely, anytime during the settlement period. The Fund Value will be calculated as the total number of outstanding units in the Policy multiplied by the unit price as on date of complete withdrawal

### **Partial withdrawal (Non-systematic)**

You have the option to make partial withdrawals, any time after the fifth Policy year, subject to the following conditions:

- Under Limited/ Regular Premium Payment,
  - i) On partial withdrawals, eligible Top-Up units would be en-cashed first on First in First out (FIFO) basis before allowing partial withdrawals from the Regular Premium Fund Value.
  - ii) For the purpose of partial withdrawals, each payment of Top-Up premium shall have a lock-in period of five (5) years from the date of payment of each top up premium.
  - iii) The Regular Premium Fund Value should not fall below two (2) times of the Annualized Premium, across all funds, after a non-systematic partial withdrawal.
- Under Single Premium Payment, the Single Premium Fund Value must have a minimum balance of 1/5th of the single premium, across all funds, after a non-systematic partial withdrawal
- The minimum amount of non-systematic partial withdrawal at any one time is Rs. 5,000/-.
- The maximum amount of non-systematic partial withdrawal at any one time is 50% of the Regular Premium Fund value, as on the withdrawal request date.
- The maximum amount of non-systematic partial withdrawal at any one time is 25% of the Single Premium Fund value, as on the withdrawal request date.
- The company shall affect the partial withdrawal by redeeming units from the fund/s at their respective unit price.

- A partial withdrawal shall not be allowed if it will result in foreclosure of the policy contract.
- In case of minor life, partial withdrawal is allowed after attaining age 18 years.
- No charges would be levied for Partial Withdrawal.
- You will have the option to choose the fund he wants to do partial withdrawals from.
- The Company reserves the right at any time and from time to time to vary the conditions, by giving written notice of three months in advance, subject to prior approval from IRDAI.

### Systematic Partial withdrawal (SPW)

- You will have the option to choose SPW any time during the policy term, provided policy terms is 10 years or more.
- You can opt to receive SPW on any specified date of your choice
- You will have an option to take these systematic partial withdrawals in yearly, half yearly, quarterly or monthly frequencies.
- Partial withdrawal conditions with respect to age criteria or minimum and maximum withdrawal amount etc. will be applicable for SPW as well
- Partial withdrawals will also be allowed anytime, as per the partial withdrawal conditions

### Surrender Value

You have the option to surrender your Policy at any time.

- i. On surrender during the lock-in period, the Fund Value, less the applicable discontinuance/surrender charge, if any, as on the date of surrender, will be transferred to the Discontinued Life Policy Fund, and all risk cover shall cease immediately. The discontinuance value as at the end of the lock-in period will be available to you as surrender Value. The option to revive the policy will not be available to such a surrendered policy
- ii. On surrender after the lock-in period, the surrender value available will be Fund Value, if any, as on the date of surrender, and will be payable immediately.
- iii. The Policy shall terminate upon payment of the full surrender value by the Insurance Company.

### Tax Benefits

Premium paid, Maturity Benefit, Death Benefit and Surrender Benefit are eligible for tax benefits as per the prevailing income tax laws.

You are requested to consult your tax consultant and obtain independent tax advice for eligibility and before claiming any benefit under the Policy.



# GOAL BASED SAVING III AT A GLANCE

## Premium Paying Term

### Limited/Regular Premium

<b>PT (in years)</b>	10	15	20
<b>PPT (in years)</b>	5, 7, 10	5, 7, 10, 15	5, 7, 10, 15, 20

### Single Premium

<b>PT (in years)</b>	10	15	20
<b>PPT (in years)</b>	Single Premium		

*PT: Policy Term | PPT: Premium Payment Term*

*Minimum and Maximum PT available will be subject to the respective minimum and maximum maturity age*

## Sum Assured

<b>Premium Payment Option</b>	<b>Minimum Sum Assured</b>	<b>Maximum Sum Assured<sup>3</sup></b>
Regular/Limited Premium	Age at entry < 50 Y: 7 Times Annualized Premium Age at entry >= 50 Y: 5 Times Annualized Premium	10 Times Annualized Premium
Single Premium	Age at entry < 50 Y: 1.25 Times Single Premium Age at entry >= 50 Y: 1.10 Times Single Premium	1.25 Times Single Premium
Top up Premium	Age at entry < 50 Y: 1.25 Times Single Premium Age at entry >= 50 Y: 1.10 Times Single Premium	1.25 Times Top-up Premium

<sup>3</sup>Maximum Sum Assured will be as per the board approved underwriting policy (BAUP)

## Minimum and Maximum Premium

Minimum Premium	
Regular/Limited Premium	Yearly: Rs.12,000 Half-Yearly: Rs.6,000 Quarterly: Rs.3,000 Monthly: Rs.1,000
Single Premium	Rs.1,20,000
Top-up Premium	Rs.5,000
Frequency	Single, Yearly, Half-Yearly, Quarterly and Monthly
<b>Maximum Premium:</b> As per maximum Sum Assured Minimum and Maximum premium will be as per the Company's Board Approved Underwriting Policy (BAUP).	

## Age At Entry and Maturity

Age At Entry		
Mode Of Payment	Minimum	Maximum
Single Premium	3 Years	60 Years
Regular/Limited	0 Years	

Age At Entry		
Mode Of Payment	Minimum	Maximum
Single Premium	18 Years	75 Years
Regular/Limited Premium		

Age calculated is age as at the last birthday

*Risk cover (including for minor lives) will commence immediately on the date of commencement of risk in the policy. In the case of a minor life, the policy will vest on the life assured on the earlier of attainment of age 18 years last birthday or maturity date.*

*Prevailing Sum Assured is based on the prevailing Annualized Premium and applicable Sum Assured option*

## Non-Payment of Premiums- Only Applicable for Regular/Limited premium payment option only

- a) On Discontinuance of regular/limited premiums due during the first five (5) policy years, the policy will be converted immediately & automatically, to a discontinued life policy (without any risk cover, Guaranteed Benefit and ROMC) at the end of the grace period, and the Regular Premium Fund Value less the discontinuance/surrender charge along with Top-Up Premium Fund Value, will be transferred to the discontinued life policy fund.
  - i) A notice will be sent by the company to the policyholder within three (3) months from the date of first unpaid premium, informing the policyholder of the status of the policy and requesting to revive the policy or, communicate to the company agreeing to revive the policy within the revival period of three (3) years from the date of first unpaid premium, by paying all due regular/limited premiums.
  - ii) If the policyholder has opted to revive the policy but has not revived the policy within the revival period, immediately & automatically, the discontinuance value shall be payable as the surrender value at the end of lock-in period of five (5) policy years or at the end of the revival period, whichever is later.
  - iii) If no communication is received from the policyholder with respect to revival of the policy, the discontinuance value shall be payable as the surrender value, immediately & automatically, at the end of lock-in period of five (5) policy years.
  - iv) At any time the policyholder has the option to completely surrender from the policy without any risk cover, Guaranteed Benefit, ROMC and receive the discontinuance value (as surrender Value) at the end of the lock-in period of five (5) policy years or the date of surrender, whichever is later.
- b) On Discontinuance of regular/limited premiums due after the lock-in period of five (5) policy years, the policy will be, immediately & automatically, converted to a paid-up policy at the end of the grace period, with risk cover under the base policy to the extent of the paid-up sum assured, subject to Guaranteed Death Benefit without any ROMC. The paid-up sum assured will be the Prevailing Sum Assured in the policy multiplied by the proportion of the number of premiums paid to the number of premiums payable in the policy. All charges as per the terms & conditions of the policy will be deducted.
  - i) A notice will be sent by the company to the policyholder within three (3) months from the date of first unpaid premium, informing the policyholder of the status of the policy and requesting him to exercise one of the options mentioned below.
    - 1) Option A: Revive the policy or, communicate to the company agreeing to revive the policy within the revival period of three (3) years from the date of first unpaid premium, by paying all due prevailing regular/limited premiums, OR
    - 2) Option B: Intimate the company to completely withdraw from the policy without any risk cover or any additional rider cover and receive the surrender value under the policy as on the date of receipt of such intimation.
  - ii) If the policyholder has chosen the Option A above but does not revive the policy during the revival period, or the company does not receive any communication from the policyholder, the policy shall be treated as a paid-up policy, as mentioned in section b) above. At the end of the revival period, if the

policy has not been revived, the surrender value under the policy as at the end of the revival period will be payable to the policyholder, immediately & automatically.

- iii) If the policyholder decides to surrender the policy as per Option B above, the surrender value under the policy as on the date of receipt of such intimation, will be payable to the policyholder.
- c) Notwithstanding anything mentioned above, on the death of the life assured,
  - i) If the policy is discontinued as per sub-section a) above, the discontinuance value as on the date of receipt of intimation at the Company's office, shall be payable as death benefit, and, then, the Policy will terminate.
  - ii) If the policy is discontinued as per sub-section b)i)(1) above, the higher of the [paid up sum assured or regular premium fund value] plus higher of the [Top-Up sum assured or Top-Up Premium Fund Value], if any subject to Guaranteed Benefit, all, as on the date of receipt of intimation, shall be payable as the death benefit, and, then, the Policy will terminate.

## Revival

A Discontinued Policy can only be revived subject to following conditions:

- The Insurance Company receives the request for revival from you within three (3) years from the date of discontinuance of the Policy provided the Policy is not terminated already.
- Such information and documentation as may be requested by the Insurance Company is submitted by you at your own expense.
- The Policy may be revived on the original Policy terms & conditions, revised terms & conditions or disallowed revival, based on board approved underwriting guidelines.
- On revival of the Discontinued Policy,
  1. All the due but unpaid Regular Premiums collected, without charging any interest or fee, will be unitized.
  2. The Discontinuance Value of the Policy together with the amount of Discontinuance/Surrender Charge (without any interest) as deducted by the Company shall be restored to the applicable Fund/s available at the time of discontinuance, at their prevailing Unit Price.
  3. The Policy will be revived restoring the risk cover, Guaranteed Benefit, Additional Allocation and Return of Mortality Charge.
  4. The Premium Allocation Charge, Policy Administration Charge, as applicable, during the Discontinuance period shall be deducted from Regular Premiums paid or from the Fund/s at the time of revival

## Computation of Unit Price

The Unit Price of the fund shall be computed as the market value of the existing investment held in the fund plus value of current assets less value of current liabilities and provisions, if any, divided by the number of units existing on the Valuation Date. This calculation will be done before creation/redemption of units.

## Force Ma'jeure

- a) As per IRDAI (Insurance Product) Regulation 2024, Schedule I, Clause 2, Section A, Sub-Section v, the company will declare a 'Single' Unit Price or Net Asset Value (NAV) for each segregated fund on a day-to-day basis.
- b) The company specifies that, in the event of certain force majeure conditions, the declaration of Unit Price or NAV on a day-to-day basis may be deferred and could include other actions as a part of investment strategy (e.g. taking exposure of any Segregated Fund (SFIN) up to 100% in Money Market Instruments [as defined under Regulations 1(8) of the IRDAI (Actuarial, Finance and Investment) Regulations, 2024])
- c) The Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Company may value the SFIN less frequently in extreme circumstances external to the Company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company is certain that the valuation of SFIN can be resumed.
- d) The Company shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.
- e) The Company shall continue to invest as per the fund mandates. However, the Company shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments [as defined under Regulations 1(8) of the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024] in circumstances mentioned under points (a and b) above. The exposure to of the fund as per the fund mandates shall be reinstated within reasonable timelines once the force majeure situation ends.
- f) Some examples of such circumstances [in Sub-Section a) & Sub-Section b) above] are:
  - i) When one or more stock exchanges which provide a basis for valuation of the assets of the Fund are closed otherwise than for ordinary holidays.
  - ii) When, as a result of political, economic, monetary or any circumstances out of the control of the Company, the disposal of the assets of the Fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the continuing Policyholders.
  - iii) In the event of natural calamities, strikes, war, civil unrest, riots and bandhs.
  - iv) In the event of any force majeure or disaster that affects the normal functioning of the Company.

In such an event, an intimation of such force majeure event shall be uploaded on the Company's website for information.

## Charges under the Plan

Charges	Details	
Premium Allocation Charge	Nil	
Policy Administration Charge (PAC)	Nil	
Fund Management Charge (FMC)	Fund	Fund Management Charge per annum
	Equity Growth Fund II	1.35%
	Accelerator Mid Cap Fund II	1.35%
	Pure Stock Fund	1.35%
	Pure Stock Fund II	1.30%
	Asset Allocation Fund II	1.25%
	Bluechip Equity Fund	1.25%
	Flexi Cap Fund	1.35%
	Sustainable Equity Fund	1.35%
	Small Cap Fund	1.35%
	Dynamic Asset Allocation Fund	1.35%
	Individual Short Term Debt Fund	0.95%
	Liquid Fund	0.95%
	Bond Fund	0.95%
	Midcap Index Fund	1.35%
	SmallCap Quality Index Fund	1.35%
	Nifty Alpha 50 Index Fund	1.35%
	Nifty 200 Alpha 30 Index Fund	1.35%
	Nifty 200 Momentum 30 Index Fund	1.35%
	Discontinued Life Policy Fund	0.50%
Nifty 500 Multicap Momentum Quality 50 Index Fund	1.35%	
This charge would be adjusted in the Unit Price		
Miscellaneous Charge	Miscellaneous charge of ₹100/- per transaction.	

Discontinuance Charge

Under Regular/limited Premium

Where the Policy is Discontinued during the Policy year	Discontinuance charge for the policies having annualized Premium up to ₹50000/-	Discontinuance charge for the policies having Annualized Premium above ₹50000/-
1	Lower of 20% * (AP or FV) subject to maximum of ₹3,000	Lower of 6% * (AP or FV) subject to maximum of ₹ 6,000
2	Lower of 15% * (AP or FV) subject to maximum of ₹2,000	Lower of 4% * (AP or FV) subject to maximum of ₹5,000
3	Lower of 10% * (AP or FV) subject to maximum of ₹1,500	Lower of 3% * (AP or FV) subject to maximum of ₹ 4,000
4	Lower of 5% * (AP or FV) subject to maximum of ₹1,000	Lower of 2% * (AP or FV) subject to maximum of ₹2,000
5 & above	Nil	Nil

Under Single Premium

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Single Premium up to ₹ 3,00,000/-	Maximum Discontinuance Charges for the policies having Single Premium above ₹ 3,00,000/-
1	Lower of 2.0% *(SP or FV) subject to a maximum of ₹3000/-	Lower of 1.00% *(SP or FV) subject to a maximum of ₹6000/-
2	Lower of 1.5% *(SP or FV) subject to a maximum of ₹2000/-	Lower of 0.70% *(SP or FV) subject to a maximum of ₹5000/-
3	Lower of 1% *(SP or FV) subject to a maximum of ₹1500/-	Lower of 0.50%*( SP or FV) subject to a maximum of ₹ 4000/-
4	Lower of 0.5% *(SP or FV) subject to a maximum of ₹1000/-	Lower of 0.35% *(SP or FV) subject to a maximum of ₹2000/-
5 & above	Nil	Nil

AP – Annualized Premium & FV – Regular Premium Fund Value

Discontinuance Charge for Top-ups is Nil.

Mortality Charge	Mortality Charge will be deducted at each monthly anniversary by cancellation of units. Female life assured will be eligible for an age set-back of 3 years. For sub-standard lives, extra mortality charge will be applicable which will be deducted as charges by cancellation of units.
Goods & Service Tax/ any other applicable tax levied, subject to changes in tax laws	As applicable on all Charges mentioned above.

## Revision of Charges

After taking due approval from the Insurance Regulatory and Development Authority of India, the Insurance Company reserves the right to revise the above mentioned charges, except the Premium allocation charge and the mortality charge which are guaranteed throughout the Policy term:

- Fund management charge up to a maximum of 1.35% per annum of the NAV for all the funds except Discontinued Life Policy Fund and 0.50% p.a. for the Discontinued Life Policy Fund.
- Policy administration charge up to a maximum of Rs. 500 per month.
- Miscellaneous charge up to a maximum of Rs.500/- per transaction
- Partial Withdrawal charge up to a maximum of Rs. 500/- per transaction
- Switching charge up to a maximum of Rs. 500/- per transaction
- The Insurance Company shall give an advance notice of 3 months for any change in charges. In case you do not agree with the modified charges you will be allowed to surrender the policy at the then prevailing unit value. Discontinuance/ Surrender charge will be applicable if you surrender during the lock-in period, otherwise, not.

## Termination

- All risk cover under the Policy will terminate immediately, and the Policy will terminate on payment of the last instalment.
  - ◆ If you have opted for the Settlement Option.
- This Policy shall automatically and immediately terminate on the earlier occurrence of any of the following events:
  - ◆ On foreclosure of the Policy
  - ◆ On the date of receipt of intimation of death of the Life Assured (unless the Settlement option has been opted for.
  - ◆ On payment of Discontinuance Value or Surrender Value.
  - ◆ The Maturity Date, unless you have opted for the Settlement Option.
  - ◆ The expiry of the Settlement period, if opted.
  - ◆ On cancellation of Policy during Free look period



## Grace Period

A grace period of 30 days for yearly, half yearly & quarterly Premium payment frequency and 15 days is available for monthly Premium payment frequency from the due date of Regular Premium payment, without any penalty or late fee, during which time the Policy is considered to be in-force with the risk cover without any interruption as per the Policy terms and conditions.

## Free Look Period

- You have a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such policy, except for those policies with tenure of less than a year.
- In the event you disagree to any of the policy terms or conditions, or otherwise and has not made any claim, you shall have the option to return the policy to the insurer for cancellation, stating the reasons for the same.
- Irrespective of the reasons mentioned, you are entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges.
- In addition to the deductions mentioned above, the company shall also be entitled to repurchase the units at the price of the units on the date of cancellation.
- 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.

## Foreclosure

If the fund value under the policy after three policy years is lower than one Annualized Premium for regular/ limited premium policy or 1/10th the single premium for a single premium policy, the policy shall be foreclosed and any discontinuance value / surrender value shall be paid to the policyholder, as per the conditions in the surrender value section above

Before foreclosure of the policy, you will be given the option to pay any premiums due under the policy or to pay top-up premium, as applicable.

## Suicide Exclusion

In case of death of life assured due to suicide within 12 months from the date of commencement of the Policy or from the date of revival of the policy, whichever is later, the nominee or beneficiary shall be entitled to Fund Value, as available on the date of intimation of death. Any charges other than Fund Management Charge or guarantee charge recovered subsequent to the date of death shall be added to the Fund Value as on the date of intimation of death.

There is no other exclusion applicable with respect to death other than suicide exclusion.

## Definitions

- a. **Fund Value:** Fund Value is equal to Regular Premium Fund Value plus Top Up Premium Fund Value
- b. **Regular Premium Fund Value:** Regular Premium Fund Value is equal to the total units in respect of prevailing Regular Premiums paid under this Policy multiplied by the respective Unit Price on the relevant Valuation Date.
- c. **“Single Premium Fund Value”** is equal to the total Units in respect of the Single Premium received under this Policy multiplied by the respective Unit Price/NAV on the relevant Valuation Date.
- d. **Top-up Premium Fund Value:** Top-up Premium Fund Value is equal to the total Units in respect of Top-up Premium under this Policy multiplied by the respective Unit Price on the relevant Valuation Date.
- e. **Annualized Premium:** The premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any.
- f. **“Additional Allocation”** is an amount, expressed as a percentage of the regular/single premium, added into the Regular Premium Fund Value/Single Premium Fund Value, in the first policy year, respectively at the time of allocation of the regular/single premium.
- g. **Total Premiums Paid:** shall be sum of all Regular Premiums and Top-up Premiums, if any received till date, excluding any rider premium, any extra premium on rider and taxes.
- h. **Prevailing Sum Assured:** means the Sum Assured at the time of the Life Assured’s death, adjusted according to the most recent premium reduction or decrease in Sum Assured, if opted and evidenced by an endorsement by the Company. It is used to determine the Death Benefit under the policy.
- i. **Paid-up Sum Assured:** Paid-up Sum Assured means a proportion of the prevailing Sum Assured, where the proportion is the ratio of the total number of Regular Premiums paid to the total number of Regular Premiums payable under the Policy.
- j. **Unit Price:** Market value of investment held by the fund plus value of current assets less value of current liabilities and provisions, if any, divided by number of units existing on Valuation Date. This calculation will be done before creation / redemption of units.
- k. **Discontinued Life Policy Fund:** means a segregated Fund, constituted by the Fund Value of all the Discontinued Life Policies, and is maintained by the Company in accordance with the “IRDAI (Insurance Products) Regulations, 2024” and any subsequent modification made therein by the IRDAI.

**Life Policy Fund:**

**Risk Profile – Low**

**SFIN: ULIF07026/03/13DISCONLIFE116**

On the date of Discontinuance/Surrender of the Policy before the lock-in period of 5 Policy years, the Fund Value less the Discontinuance/ Surrender charge as on the date of Discontinuance/ Surrender of the Policy shall be moved to the Discontinued Life Policy Fund. The portfolio allocation of the fund is as given below.

**Portfolio Allocation:**

<b>Money market instruments</b>	0% to 40%
<b>Government securities</b>	60% - 100%

- l. **Discontinuance Value:**
  - 1. The Discontinuance Value of the Policy will be higher of:
    - a) The Fund Value less the Discontinuance/Surrender, as on date of Discontinuance/Surrender accumulated at the rate of return earned on the Discontinued Life Policy Fund net of fund

management charge. Or

- b) The Fund Value less the Discontinuance/Surrender charge, as on date of Discontinuance/Surrender accumulated at the guaranteed rates of investment return net of fund management charge. The current guaranteed rate of investment return is 4% p.a.
- 2) Currently, the FMC on the Discontinued Life Policy Fund is 0.50% per annum. As per the “IRDAI (Insurance Products) Regulations, 2024”, the current cap on FMC on the Discontinued Life Policy Fund is 0.50% p.a.
- 3) The FMC and the guaranteed rate of investment return as mentioned above, for the calculation of the discontinuance value may change from time to time as per the IRDAI guidelines.

**m. Valuation Date:** The date when the Unit Price/NAV of the Fund is determined.

### Statutory Information

#### Assignment: Section 38 of the Insurance Act, 1938

Assignment should 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 should 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 (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 liable for a penalty that may extend up to ten lakh rupees.”

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

Fraud and Misstatement would be dealt with in accordance with provisions of Section 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 Policy Holder. This may change subject to change in rate/state in address of the Policy Holder as on date of adjustment.

#### The product is also available for sale through online mode

## Risks of Investment in the Units of the Plan

The proposer/life assured should be aware that the investment in the units is subject to the following, amongst other risks and should fully understand the same before entering into any unit linked insurance contract with the Insurance Company.

- Unit Linked life insurance products are different from the traditional insurance products and are subject to the risk factors.
- The Premium paid in unit linked life insurance policies are subject to investment risks associated with capital markets and the NAV of the units may go up or down based on the performance of the fund and factors influencing the capital market and you will be responsible for your decisions.
- Bajaj Allianz Life Insurance is only the name of the insurance Company and Bajaj Allianz Life Goal Based Saving III is only the name of the plan and does not in any way indicate the quality of the Policy, its future prospects or returns.
- Equity Growth Fund II, Accelerator Midcap Fund II, Pure Stock Fund, Pure Stock Fund II, Asset Allocation Fund, Bluechip Equity Fund, Flexi Cap Fund, Sustainable Equity Fund, Small Cap Fund, Dynamic Asset Allocation Fund, Individual Short Term Debt Fund, Liquid Fund, Midcap Index Fund, Bond Fund, SmallCap Quality Index Fund, Nifty Alpha 50 Index Fund, Nifty 200 Alpha 30 Index Fund, Nifty 200 Momentum 30 Index Fund and Nifty 500 Multicap Momentum Quality 50 Index Fund are the name of the Funds along with Investor Selectable Portfolio Strategy offered currently with Bajaj Allianz Life Goal Based Saving III in any manner does not indicate the quality of the Fund(s) or the Portfolio Strategies and its future prospects or returns.
- Equity Growth Fund II, Accelerator Midcap Fund II, Pure Stock Fund, Pure Stock Fund II, Asset Allocation Fund, Bluechip Equity Fund, Flexi Cap Fund, Sustainable Equity, Small Cap Fund, Dynamic Asset Allocation Fund, Individual Short Term Debt Fund, Midcap Index Fund, SmallCap Quality Index Fund, Liquid Fund, Bond Fund, Nifty Alpha 50 Index Fund, Nifty 200 Alpha 30 Index Fund, Nifty 200 Momentum 30 Index Fund and Nifty 500 Multicap Momentum Quality 50 Index Fund do not offer a guaranteed or assured return.
- The savings in the units are subject to market and other risks.
- The past performance of the funds of the Insurance Company is not necessarily an indication of the future performance of any of these funds.
- All benefits payable under the Policy are subject to the tax laws and other financial enactments, as they exist from time to time.
- Please read the associated risks and the applicable charges from your Policy document.



LIFE GOALS. DONE.

## Contact Details

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IRDAI Reg No.: 116 | Tel: (020) 6602 6777 | BALIC CIN: U66010PN2001PLC015959

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Visit us at: [www.bajajallianzlife.com](http://www.bajajallianzlife.com) to purchase online

**For More Information:** Kindly consult our “Insurance Consultant” or call us today on the TOLL FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Documents. Please ask for the same along with the quotation.

## Disclaimer

All Charges applicable shall be levied. This brochure should be read in conjunction with the Benefit Illustration. The Policy document is the conclusive evidence of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life Goal Based Saving III. Please ask for the same along with the quotation. 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/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.

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