

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

## BAJAJ ALLIANZ LIFE POS GOAL SURAKSHA

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



### KEY FEATURES



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



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



**Option to alter premium payment mode**



**Option to take policy loan**



**Limited premium payment term**

<sup>1</sup>Conditions Apply-The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

### MATURITY BENEFIT

On the maturity date, if all premiums are paid, the Guaranteed Sum Assured on Maturity plus Guaranteed Additions, under your policy, will be paid and the policy will terminate.

### DEATH BENEFIT

In case of unfortunate death of the Life Assured due to accident during the waiting period<sup>5</sup> or in case of death of the Life Assured after the waiting period<sup>5</sup> due to any cause, the death benefit is payable to the nominee(s)/beneficiaries. Such death benefit is stated as Sum Assured on Death<sup>#</sup> which is as below.

The Sum Assured on Death<sup>#</sup> is the higher of:

(i) 10 times of Annualized Premium\*, (ii) 105% of Total Premiums\*\* paid as on date of death, (iii) Sum Assured<sup>#</sup>

In case of death of the Life Assured during the Waiting period\$ other than due to an accident, the death benefit payable to the nominee(s)/beneficiaries will be the 100% of Total Premiums\*\* paid till date, excluding any extra premium & Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.

The policy will terminate on payment of the death benefit.

The death benefit is payable provided the policy is in-force and all due premiums have been paid.

\* Annualized Premium is exclusive of extra premium, loadings for modal premiums and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws, if any.

\*\*Total Premium is total of all the premiums paid & received, excluding any extra premium, rider premium and taxes.

<sup>#</sup>Guaranteed Sum Assured on Maturity and Sum Assured is 10 times the Annualized Premium

<sup>5</sup>Waiting period is the first 90 days from the date of commencement of risk. Waiting period is not applicable in case of revival.

### GUARANTEED ADDITIONS

On maturity date, if all due premiums have been paid, Guaranteed Additions as a multiple of one Annualized Premium will be paid along with the maturity benefit. The Guaranteed Additions payable are as per the table given below –

GA as Multiple of one (1) Annualized Premium																
Age Band (Age at Entry)	Policy Term - Premium Payment Term (in years)															
	10-7	12-6	12-7	12-8	15-5	15-6	15-7	15-8	15-10	15-12	20-5	20-6	20-7	20-8	20-10	20-12
0 - 24	0.01	0.02	1.31	2.74	0.14	2.17	4.17	5.95	9.10	12.03	4.54	6.96	9.25	11.87	16.38	19.87
25 - 34	0.01	0.02	1.19	2.59	0.14	1.93	3.72	5.46	8.39	11.16	3.84	5.97	8.47	11.01	15.29	18.22
35 - 45	0.01	0.02	1.06	2.52	0.13	1.77	3.48	5.19	7.88	10.54	3.69	5.81	8.07	10.63	14.74	17.20
46 - 55	0.01	0.02	0.97	2.29	0.11	1.67	2.95	4.61	7.61	10.20						

Guaranteed additions will not be payable in case of a lapsed or paid-up policy.

## SAMPLE ILLUSTRATION

Subhash is 40 years old and is taking a Bajaj Allianz Life POS Goal Suraksha. The below table gives a illustration of different premium ticket size, policy term and premium payment term combinations along with the Death & Maturity Benefit which will be received by Subhash or his nominee(s)/ beneficiaries as the case maybe.

Annualized Premium (₹)	Total Premium Paid (₹)	Premium Payment Term	Policy Term	Death Benefit (₹)	Maturity Benefit		
					Guaranteed Additions (A) (₹)	Guaranteed Sum Assured on Maturity Benefit (B) (₹)	Total Maturity Benefit (A)+(B) (₹)
50,000	4,00,000	8 years	15 years	5,00,000	2,59,500	5,00,000	7,59,500
75,000	6,00,000			7,50,000	3,89,250	7,50,000	11,39,250
1,00,000	8,00,000			10,00,000	5,19,000	10,00,000	15,19,000
2,00,000	16,00,000			20,00,000	10,38,000	20,00,000	30,38,000
2,50,000	20,00,000			25,00,000	12,97,500	25,00,000	37,97,500
50,000	5,00,000	10 years	15 years	5,00,000	3,94,000	5,00,000	8,94,000
75,000	7,50,000			7,50,000	5,91,000	7,50,000	13,41,000
1,00,000	10,00,000			10,00,000	7,88,000	10,00,000	17,88,000
2,00,000	20,00,000			20,00,000	15,76,000	20,00,000	35,76,000
2,50,000	25,00,000			25,00,000	19,70,000	25,00,000	44,70,000
50,000	6,00,000	12 years	15 years	5,00,000	5,27,000	5,00,000	10,27,000
75,000	9,00,000			7,50,000	7,90,500	7,50,000	15,40,500
1,00,000	12,00,000			10,00,000	10,54,000	10,00,000	20,54,000
2,00,000	24,00,000			20,00,000	21,08,000	20,00,000	41,08,000
2,50,000	30,00,000			25,00,000	26,35,000	25,00,000	51,35,000
50,000	4,00,000	8 years	20 years	5,00,000	5,31,500	5,00,000	10,31,500
75,000	6,00,000			7,50,000	7,97,250	7,50,000	15,47,250
1,00,000	8,00,000			10,00,000	10,63,000	10,00,000	20,63,000
2,00,000	16,00,000			20,00,000	21,26,000	20,00,000	41,26,000
2,50,000	20,00,000			25,00,000	26,57,500	25,00,000	51,57,500
50,000	5,00,000	10 years	20 years	5,00,000	8,19,000	5,00,000	12,37,000
75,000	7,50,000			7,50,000	11,05,500	7,50,000	18,55,500
1,00,000	10,00,000			10,00,000	16,38,000	10,00,000	24,74,000
2,00,000	20,00,000			20,00,000	32,76,000	20,00,000	49,48,000
2,50,000	25,00,000			25,00,000	40,95,000	25,00,000	61,85,000
50,000	6,00,000	12 years	20 years	5,00,000	8,60,000	5,00,000	13,60,000
75,000	9,00,000			7,50,000	12,90,000	7,50,000	20,40,000
1,00,000	12,00,000			10,00,000	17,20,000	10,00,000	27,20,000
2,00,000	24,00,000			20,00,000	34,40,000	20,00,000	54,40,000
2,50,000	30,00,000			25,00,000	43,00,000	25,00,000	68,00,000

1) The death benefit will be receivable by the nominee(s)/beneficiaries and demonstrated in the above illustration as death of Life Assured at the end of PPT

2) The premiums mentioned above are exclusive of any extra premium loading and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.

## Bajaj Allianz Life Insurance Co. Ltd.

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