

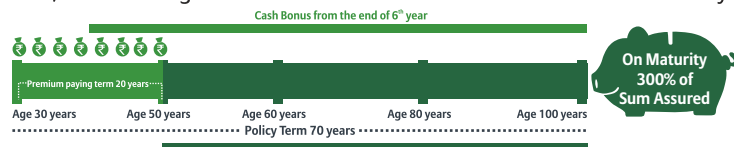
HIGH SUM ASSURED REBATE (HSAR)

The plan offers an attractive premium discount structure, where you can have a discount on the annual premium for each complete additional ₹ 1,000 sum assured purchased over and above the minimum sum assured of ₹ 1,00,000 as mentioned in the table below:

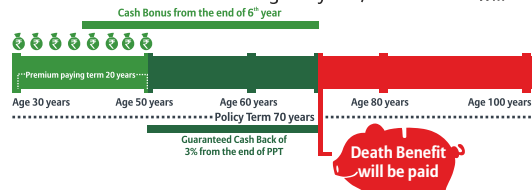
Age Band (in years)	HSAR (in ₹) for PPT		
	10 years	15 years	20 years
10 to 25	19	15	14
26 to 40	14	12	10
41 to 55	11	9	8

ILLUSTRATION

Ravi aged 30 years has taken a Bajaj Allianz Lifelong Assure policy for a premium paying term of 20 years. The Sum Assured chosen by him is ₹ 5,00,000 for which he is paying an annual premium of ₹ 51,805 after a high sum assured rebate of ₹ 4000. The benefits received by Ravi will be as follows.



Incase of unfortunate death at age 65 years, the nominee will receive ₹ 15,00,000



Benefit payable in case of death of Life Assured at age 65 years	Investment Return @8% p.a.	Investment Return @4% p.a.
Total Premium Paid	₹ 10,36,100*	₹ 10,36,100*
Total Non-Guaranteed Cash Bonus Paid	₹ 8,70,000	₹ 1,08,750
Total Guaranteed Cash Back	₹ 2,25,000	₹ 2,25,000
Death Benefit	₹ 15,00,000	₹ 15,00,000
Total Benefit Received	₹ 25,95,000	₹ 18,33,750

for female lives 3 year age set back is applicable in premium calculation. For substandard and smokers extra premium shall be charged as per board approved underwriting norms Cash bonus mentioned above is not guaranteed and will be based on actual experience.

The sum assured amount and/or other benefit amount indicated, if any, is a non-guaranteed illustrative figure and is subject to policy terms and conditions and claim scrutiny.

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.

*Premium shown above is exclusive of Service Tax & cess, and any extra premium and is for illustrative purpose only.

For details, SMS LIFE to 56070 or
Call toll free no.1800 209 7272

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Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Lifelong Assure 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. Bajaj Allianz Lifelong Assure – A Non-Linked Whole Life Plan. Regd. Office Address: G.E Plaza, Airport Road, Yerawada, Pune - 411006, Reg. No.: 116., BALIC CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us: customercare@bajajallianz.co.in, Fax No: 02066026789, Bajaj Allianz Lifelong Assure (UIN: 116N122V01), 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. By submitting your contact details or responding to Bajaj Allianz Life Insurance Co. Ltd., with an SMS or Missed Call, you authorize Bajaj Allianz Life Insurance Co. Ltd. and/or its authorized Service Providers to verify the above information and/or contact you to assist you with the purchase and/or servicing. All charges/ taxes, as applicable, will be borne by the Policyholder. Tax benefits as per prevailing Income tax laws shall apply. Please check with your tax consultant for eligibility.

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Future safe
till your 100th
birthday



Bajaj Allianz
Lifelong Assure
A Non-Linked Whole Life Plan

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Bajaj Allianz Life Insurance Co. Ltd.

Jiyo Befikar

Future is safe when there is an assurance of regular flow of income for your whole life. Presenting Bajaj Allianz Lifelong Assure – A Non-Linked Whole Life Plan that provides you income and protection till your 100th birthday so that your future remains safe forever.

KEY FEATURES

- Life cover up to the age of 100 years
- Cash bonus starting from the end of 6th year
- Guaranteed cash back starting from the end of premium payment term
- Guaranteed death benefit of up to 300% of sum assured depending on the premium payment term chosen
- Option to take policy benefit in monthly installments
- Choice of 3 premium payment terms, viz., 10, 15 and 20 years
- More value for money with high sum assured rebate
- Attractive premium rates for female lives
- Option to enhance coverage with rider benefits

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

HOW DOES YOUR PLAN WORK?

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

Step 1: Choose your Sum Assured

Step 2: Choose your Premium Payment Term (PPT)

Your premium will be based on your current age, Sum Assured, gender, PPT & premium payment frequency.

SURVIVAL BENEFIT

- You will start receiving Guaranteed Cash Back of 3% of your Sum Assured every year, from the end of your premium payment term till the age of 99 years.
- You will be entitled for Cash Bonus declared, if any, starting from the end of 6th policy year till the age of 99 years.

MATURITY BENEFIT

Your policy will mature at the age of 100 years. On the maturity date, if all premiums are paid, the Maturity Value under your policy, as mentioned in the below table, will be paid and the policy will terminate.

PPT	Maturity Benefit
10 years	200% of Sum Assured
15 years	250% of Sum Assured
20 years	300% of Sum Assured

In addition, terminal bonus, if any, will be paid.

DEATH BENEFIT

In case of unfortunate death of the life assured during the policy term, provided all the due premiums have been paid under the policy, the death benefit payable to the nominee shall be as follows:

- For age at entry less than 45 years, higher of**
 - 10 times annualised premium*
 - 105% of total premium* paid till date of death
 - 200%, 250% or 300% of sum assured depending on the PPT chosen.
- For age at entry 45 years & above, higher of**
 - 7 times annualised premium*
 - 105% of total premium* paid till date of death
 - 200%, 250% or 300% of sum assured depending on the PPT chosen.

In addition, interim cash bonus & terminal bonus, if any, will be paid.

* Annualized Premium and total premium is exclusive of extra premium and service tax and cess, if any

SURRENDER BENEFIT

You will have the option to surrender your policy any time provided at least three (3) full years' premiums have been paid.

The surrender value payable will be the higher of the guaranteed surrender value (GSV) and the special surrender value (SSV).

TAX BENEFIT

Premium paid are eligible for tax benefits under section 80C of the Income Tax Act and maturity benefit, death benefit and surrender benefit are eligible for tax benefits under Section 10(10D) of the Income Tax Act, subject to the provision stated therein.

ELIGIBILITY AND LIMITS

PARAMETER	DETAILS			
Minimum Entry Age	10 years			
Maximum Entry Age	55 years			
Policy Term	100 minus Age at Entry			
Premium Paying Term	10, 15 and 20 years			
Minimum Premium	Frequency	PPT 10	PPT 15	PPT 20
	Yearly	₹ 18,303	₹ 13,401	₹ 10,811
	Half-Yearly	₹ 10,000	₹ 8,500	₹ 7,000
	Quarterly	₹ 5,500	₹ 4,625	₹ 3,875
	Monthly [#]	₹ 2,000	₹ 1,667	₹ 1,471
Maximum Premium	No limit			
Minimum Sum Assured	₹ 100,000			
Maximum Sum Assured	No limit			
Premium Payment Frequency	Yearly, Half yearly, Quarterly and Monthly [#]			
	[#] Monthly premium payment frequency will be available under salary deduction scheme & ECS.			