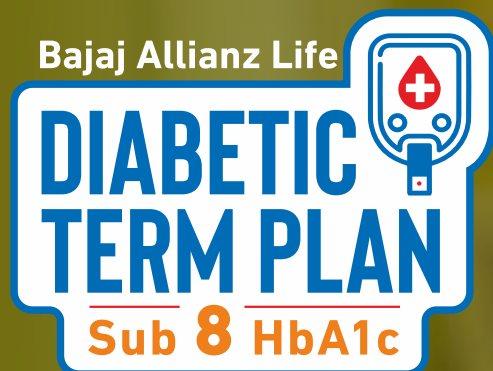


bajajallianzlife.com



LIFE GOALS. DONE.

**DIABETES ISN'T A CHOICE,
BUT PROTECTING YOUR FAMILY'S
FINANCIAL LIFE GOALS IS.**



A Non-linked, Non-Participating, Individual,
Pure Risk Premium Life Insurance Plan





KEY ADVANTAGES

Bajaj Allianz Life Diabetic Term Plan Sub 8 HbA1c



Term Plan exclusively designed for Type 2 diabetics (with HbA1c level $\leq 8\%$) and pre-diabetics.



Comprehensive financial security for your family.



Keep Fit Benefit for premium reduction¹ on policy anniversary



Choose from multiple premium payment frequencies

Note -

HbA1c: Glycated haemoglobin: A haemoglobin A1C (HbA1C) test is a blood test that shows what your average blood sugar (glucose) level was over the past two to three months. As per the Indian Council for Medical Research - Pre-diabetics have HbA1c level in the range of 5.7% to 6.4%; Diabetics have HbA1c level of 6.5% or above.

99.04%
CLAIM
SETTLEMENT
RATIO[~]

CARE
AAA
RATING^s

516%**
SOLVENCY
RATIO

^sFor details refer to press release published by CARE (https://www.careratings.com/upload/CompanyFiles/PR/2023031680008621_Bajaj%20Allianz%20Life%20Insurance%20Company%20Limited.pdf)

[~]Solvency ratio 516% as at 31 March 2023 against IRDAI mandated 150%. | [~]Individual death claim settlement ratio FY- 2022-2023 | ¹On improving your diabetes parameters from inception or latest revival date, whichever is later, as evidenced by medical reports prior to each policy anniversary in line with Board Approved Underwriting policy, this benefit allows you to reduce your underwriting loading, if any, at each policy anniversary to the effect of 10% of base instalment premium (excluding any underwriting loading and applicable taxes), subject to terms and conditions under the policy.

How does The Plan Work?

Step 1

Choose your Sum Assured

Decide on the level of protection by choosing the sum assured you need to safeguard your family's financial future.

Step 2

Choose your Policy Term (Policy Term and Premium Payment Term are equal under this product)

Select the period for which you want to get life insurance protection. You need to pay premiums throughout the policy term to continue your life cover.

Step 3

Choose your Premium Payment Frequency

Depending on your convenience you can choose to pay your premiums either monthly, quarterly, half-yearly or yearly.

Step 4

Answer the Health Questionnaire as per your health status.

Your premium will be based on your current age, gender, sum assured, HbA1c level, smoker status, health status, policy term, premium payment frequency, etc.

Sample Premiums

Sum Assured – ₹50 Lakhs			
Age	Policy Term 10 years	Policy Term 15 years	Policy Term 20 years
35	₹10,729	₹11,753	₹13,533
40	₹14,346	₹16,656	₹19,539
45	₹21,506	₹25,191	₹28,981

Sum Assured – ₹1 Crore			
Age	Policy Term 10 years	Policy Term 15 years	Policy Term 20 years
35	₹18,694	₹20,861	₹24,399
40	₹25,980	₹30,706	₹36,341
45	₹40,431	₹47,790	₹55,321

The above premiums are for pre-diabetics including GST, excluding any underwriting loading, annual premium payment frequency, for male life assured, non-smoker, regular pay (policy term and premium payment term are equal).

Eligibility Criteria

Parameter	Eligibility
Age at Entry	Minimum: 30 years, Maximum: 60 years
Age at Maturity	Minimum: 35 years, Maximum: 75 years
Policy Term	Minimum: 5 years, Maximum: 25 years
Premium Payment term	Regular Premium (Premium Payment Term is equal to Policy Term)
Sum Assured	Minimum: ₹25,00,000 Maximum: No Limit, subject to prevailing Board Approved Underwriting Policy
Premium	As per the minimum & maximum Sum Assured
Premium Payment Frequency	Yearly, Half-yearly, Quarterly and Monthly (Half-yearly, Quarterly and Monthly premium frequency is only allowed under auto-debit process as all owed by RBI to financial institutions.)

*All the references to age are Age as on last birthday;
The sum assured that can be chosen will be in multiples of ₹1,00,000
The product is available for sale through online mode.*

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.

1800 209 4040 | bajajallianzlife.com

Bajaj Allianz Life Insurance Co. Ltd.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Diabetic Term Plan Sub 8 HbA1c 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 Life Diabetic Term Plan Sub 8 HbA1c - A Non-linked, Non-Participating, Individual, Pure Risk Premium Life Insurance Plan. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006. Reg. No.: 116. CIN : U66010PN2001PLC015959 | Mail us : customercare@bajajallianz.co.in | Call on : Toll free no. 1800 209 7272. Bajaj Allianz Life Diabetic Term Plan Sub 8 HbA1c (UIN: 116N173V02), 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

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.