

GOAL ASSURE

OVERVIEW

ULIP Plan For All Your Life Goals - Bajaj Allianz Life Goal Assure

We aspire to lead enriching and fulfilling lives. To travel, achieve success in our professional goals, create memories that last a lifetime and to live life to the fullest. All these demand prudent and smart financial planning not just to realise our life goals but to also create a safety net for that enviable peace of mind.

Bajaj Allianz Life Goal Assure is a non-participating, individual, life, Regular & Limited Premium Unit-Linked endowment plan.

Bajaj Allianz Life Goal Assure ULIP places your dreams and aspirations at the core of its investment philosophy. With the choice of thirteen funds and four investment strategies, it offers you an array of options to smoothen the path to your life goals.

Bajaj Allianz Life Goal Assure, a life goal based unit linked plan(ULIP) comes with Loyalty Additions¹ payable from the sixth year and Fund Booster payable at maturity. It also returns the mortality (life cover) charges on Policy maturity thereby assuring you the maximised returns on your saving while offering protection from day one.

So, go on, make smart investment choices and plan that cruise vacation; retire early and purchase that dream home without a second thought.

ELIGIBILITY

1. ENTRY AGE

Minimum age is 0 years

In case of minor life, the risk cover will commence immediately on date of commencement of Policy and the policy will vest on the attainment of majority (age 18 years)

Maximum age is 60 years

2. MATURITY AGE

Maximum age of maturity is 75 years

3. POLICY TERM

5 or 10 or 15 or 20 years

4. PREMIUM PAYMENT TERM

<u>Premium Paying Term</u>	<u>Policy Term</u>
5 years	5 years
5, 7 or 10 years	10 years
10 or 15 years	15 years
15 or 20 years	20 years

5. MINIMUM PREMIUM (MODEL PREMIUM AND TOP-UP)

<u>Frequency</u>	<u>Premium (in Rupees)</u>
Yearly	36,000
Half -Yearly	18,000
Quarterly	9,000
Monthly	3,000
Top-up	5,000

Quarterly & Monthly Premium payment frequency will be available under auto-debit options as approved by RBI.

6. PREMIUM PAYMENT FREQUENCY

Yearly, half-yearly, Quarterly and monthly

7. MINIMUM SUM ASSURED

10 times Annualised Premium

8. MAXIMUM SUM ASSURED

X* Annualised Premium, where X is based on age at entry and Policy term as mentioned below. For Annualised Premium of Rupees 36,000 to Rupees 4,99,999.

Policy Term/ Age at entry	0-35	36-40	41-44	45-50	51-60
5 & 10	10	10	10	10	10
15 & 20	15	15	15	10	10

For Annualised Premium of Rupees 5 Lakh & above:

Policy Term/ Age at entry	0-35	36-40	41-44	45-50	51-60
5 & 10	10	10	10	10	10
15 & 20	20	20	20	10	10

9. MAXIMUM AND MINIMUM SUM ASSURED ON TOP UP PREMIUM

1.25 times Top-Up Premium

Age calculated is age at the last birthday

Prevailing Sum Assured is based on the prevailing Annualised Premium and applicable Sum Assured multiplier

KEY ADVANTAGES

1. FUND BOOSTER

Payable only when the policy term is 10 years or more, Fund Booster will be added to the regular premium fund value to enhance your returns from your investments.

2. RETURN OF MORALITY CHARGE

A first-of-its-kind initiative where, we return the entire mortality charges or life cover charges, deducted throughout the policy term at the time of maturity.

3. RETURN ENHANCER

Take death or maturity amount in instalments and continue to stay invested to further increase returns on your investments

4. FLEXIBILITY TO ADAPT IN KEEPING WITH YOUR LIFE SITUATION

Alter premium payment terms after the end of the 5th policy year and decrease sum assured as per your changing life circumstances.

5. FOUR PORTFOLIO STRATEGIES

Choose from four different investment strategies geared to help you meet your life goals based on your risk appetite and investment approach/philosophy.

6. CHOICE OF THIRTEEN FUNDS

Thirteen funds to choose from to suit your investment needs

7. LOYALTY ADDITIONS

Bajaj Allianz Life Goal Assure ULIP plan provides more value for staying invested by allocating a percentage of annualised premium from sixth year onwards. This feature is applicable only when annualised premium is more than 75 lakh and policy term is 10 years or more.