

SHE EXCELS IN ALL, HER PROTECTION SHOULD TOO

Bajaj Life

SUPERW^{OMAN}
Term



SCAN TO KNOW
MORE ABOUT HMS



Bajaj Life Superwoman Term aims to provide comprehensive protection to women, safeguarding their family against life's uncertainties like death and critical illness. This plan also provides the option of a child care benefit to ensure a regular stream of income for educational expenses of the child, in case of an eventuality.

Key Features



Free Health Management Services up to ₹ 36,500⁵ p.a.



Comprehensive coverage against 60 major Critical Illnesses (CI) including women specific conditions



Protect your child's Financial Future



Life Cover with Tax Benefits¹

Benefits under Superwoman Term :

Death Benefit: Lumpsum benefit paid to the nominee in case of unfortunate death of the Life Assured.

Terminal Illness (TI) Benefit: Lumpsum benefit on diagnosis of terminal illness (up to ₹2 Crores). For more details please read sales brochure.

Rider Benefit:

a. Critical Illness

- Receive a lumpsum payout if diagnosed with any of the 60 covered critical illnesses, includes women-specific conditions like Cancer relating to breast, Corpus uteri, Cervix uteri, ovary, vulva, vagina.

b. Child Care (Optional)

- Lumpsum benefit equal to 105% of Total premiums paid² w.r.t rider will be paid on the earliest occurrence of death or ATPD⁴, plus.
- A monthly income until child turns 25 years old.

Health Management Services: Free Health Management Services up to ₹ 36,500 p.a. with benefits such as Comprehensive Health Check-Up, OPD³ in-clinic consultation, Pregnancy OPD³ wallet, Emotional wellness and Nutritionist consultation etc.

¹Tax benefits as per prevailing Section 10(10D) and Section 80C (under old tax regime) of the Income Tax Act shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit under the policy

Sample Illustration for Superwoman Term

Example 1

Pallavi, a 25-year-old working professional, wants to secure her parents' future against financial uncertainties. To ensure their protection, she chooses the Bajaj Life Superwoman Term. Here are the details of her policy:

Parameters	Bajaj Life eTouch II	Bajaj Life New Critical Illness Benefit Rider
Sum Assured	₹ 1 Crore	₹ 10 Lakhs
Policy Term	40 years	20 years
Premium Payment Term	10 years	10 years

Child Care benefit opted: No

Premiums paid ₹ 1,956/month



₹ 10 Lakhs paid on critical illness



₹ 1 Crore paid to nominee on death of life assured

Age - 25

34

36

Diagnosed with cancer

45



Death due to Accident

Policy Term = 40 Years

Example 2

Meera, a 35-year-old businesswoman with a 2-year-old son, Aryan, wants to secure her family's financial future and ensure Aryan is well taken care of in case of any uncertainties. To achieve this, she chooses the Bajaj Life Superwoman Term.

Here are the details of her policy:

Parameters	Bajaj Life eTouch II	Bajaj Life New Critical Illness Benefit Rider	Bajaj Life Family Protect Rider (Child Care)
Sum Assured	₹ 1 Crore	₹ 10 Lakhs	₹ 20 Lakhs
Policy Term	40 years	20 years	23 years
Premium Payment Term	10 years	10 years	10 years

Child Care benefit opted : Yes, till the child turns 25 | Monthly Income % (Child Care) : 0.5% of Rider Sum Assured

= ₹ 10,000 monthly

Premiums paid ₹ 3,491/month



₹ 1 Crore paid to nominee on death of life assured



Monthly Income of ₹10,000 paid from child's age 18 till the child turns 25 years

Age of Mother : 35 years

44 years

50 years

Death due to Accident

Policy Term = 40 Years

Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited)

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Risk Factors and Warning Statements: Bajaj Life Insurance Limited, Bajaj Life eTouch II, Bajaj Life New Critical Illness Benefit Rider and Bajaj Life Family Protect Rider are the names of the company and the product/rider respectively and do not in any way indicate the quality of the product/rider and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document of base product and rider (available on www.bajajlifeinsurance.com) carefully before concluding a sale or consult your "Insurance Consultant" for more details and eligibility conditions. Bajaj Life Superwoman Term comprises of Bajaj Life eTouch II – Life Shield variant (UIN:116N198V05) a Non-linked Non- Participating Individual Life Insurance Term Plan, Bajaj Life New Critical Illness Benefit Rider – Comprehensive variant (UIN: 116B058V01) a Non-Linked, Non-Participating, Individual, Pure Risk Health Rider and Bajaj Life Family Protect Rider – Child Care variant (UIN: 116B056V01) - a Non-linked, Non-participating, Individual, Pure Risk Health Rider. Regd. Office Address: Bajaj Insurance House, Airport Road, Yerawada, Pune - 411006. IRDAI Reg. No.: 116. CIN: U66010PN2001PLC015959, Call us on Customer Care Number: 020-6712 1212, Mail us: customercare@bajajlife.com. The Logo of Bajaj Life Insurance Limited is provided on the basis of license given by Bajaj Finserv Limited to use its "Bajaj" Logo. All charges/ taxes, as applicable, will be borne by the Policyholder. | Bajaj Life eTouch II is also available individually for sale without the riders or with the other available riders options under the base policy.

²Total Premiums Paid: Total Premiums paid till date w.r.t. the rider option shall be the total of all premiums received under the rider option chosen, exclusive of taxes, extra premium w.r.t. the rider, if any. | ³OPD: Outpatient Department | ⁴ATPD: Accidental Total Permanent Disability

| ⁵Get free Health Management Services for women worth ₹36,500 per year during the policy term. The costs are based on estimated average market price for assumed frequencies of the mentioned services. For more details and T&C, please scan the QR code.