

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.









Bajaj Allianz Life Smart Wealth Goal

A Unit-linked Non-Participating Life Insurance Plan



Dream Home Goal

Key advantages - Wealth Variant

-  Loyalty Benefits[§] with option of Periodical Money Backs
 - Fund Boosters
 - Return of Allocation Charge (ROAC)
-  Choice of eight (8) Funds
-  Return of Life Cover Charge at Maturity*
-  Option to increase Premium paying term
-  Option to receive Maturity Benefit or Death Benefit in installments with Return Enhancer
-  Choice of five (5) investment portfolio strategies
-  Tax Benefits[^]
-  Option to reduce the Premium

Maturity benefit

Provided the Policy is in-force and the Life Assured is alive, the Maturity Benefit will be the Fund value as on the date of maturity of your Policy.

Loyalty benefits with option of periodical money backs

The Company shall add Loyalty Benefits to the Regular Premium Fund value, provided all due Regular Premiums have been paid up to date of each Loyalty Benefit. Loyalty Benefit will include Return of Premium Allocation Charge and Fund Boosters.

Partial conditions are mentioned, for further details please refer sale literature

*Return of risk cover charges which is payable on maturity, provided all due premiums have been paid.

[§]Loyalty benefits are subject to policy terms and conditions

[^]Tax benefits as per prevailing Income tax laws shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit under the policy.

Death benefit

If all due Premiums are paid, then, in case of unfortunate death of the Life Assured during the Policy term, the Death Benefit payable will be

- Higher of, Prevailing Sum Assured³ or Regular Premium Fund value

plus

- Higher of, Prevailing Top up Sum Assured or Top up Premium Fund value, if any.

The Death Benefit payable is subject to the Guaranteed Benefit³ of 105% of the Total Premiums⁴ paid, till the date of death.

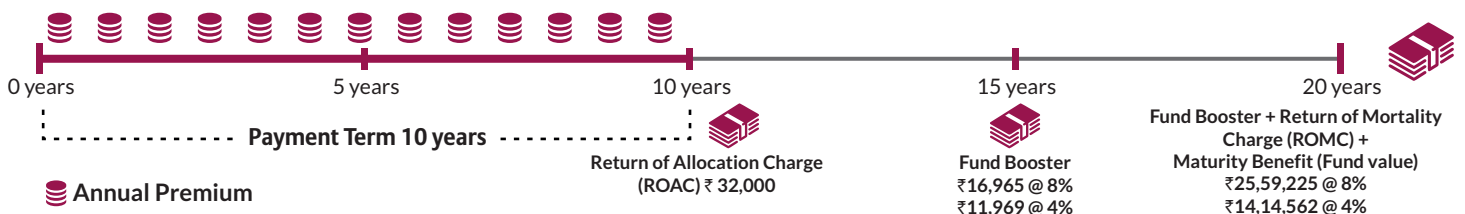
³Sum Assured/Guaranteed Benefit: The Death Benefit shall be reduced to the extent of the non-systematic partial withdrawals made from the Regular/Limited Premium Fund during the two (2) year period immediately preceding the death of the Life Assured.

⁴Total Premiums paid shall be sum of all Regular/Limited Premiums and any Top up Premiums paid till date.

Sample illustration

Pawan is 35 years old and has various Life Goals to be achieved. He has taken a Bajaj Allianz Life Smart Wealth Goal Policy (Wealth Variant) to meet his LifeGoals for a Policy Term of 20 years. He is paying an Annual Premium of ₹1 lac for a payment term of 10 years with a Sum Assured of ₹ 10 Lacs. Let's see the benefits available under the Policy.

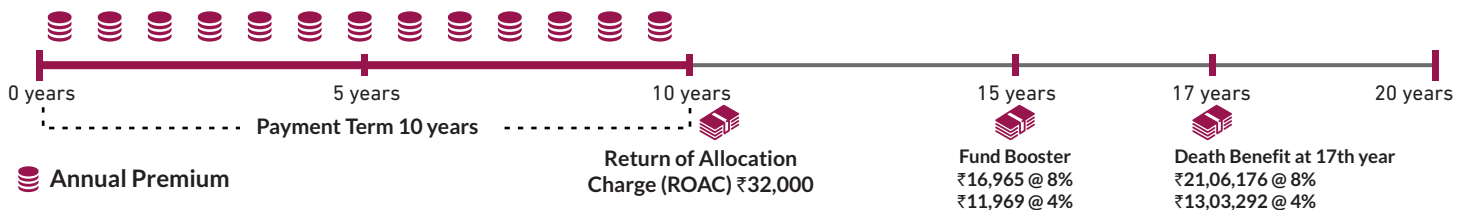
Total survival & maturity benefit



At assumed investment return ⁶	At the end of 10 th year	At the end of 15 th year	At the end of 20 th year			Total Benefit (A+B+C)
	Return of Allocation Charge (ROAC)	Fund Booster	Fund Booster [A]	Return of Mortality Charge (ROMC) [B]	Maturity Benefit (Fund value) [C]	
8%	₹32,000	₹16,965	₹28,941	₹4,641	₹25,25,643	₹25,59,225
4%	₹32,000	₹11,969	₹16,857	₹5,339	₹13,92,366	₹14,14,562

Death benefit

In case of Pawan's unfortunate death on the 17th year, the Death Benefit, based on the assumed investment returns, are as per the table given below.



At assumed investment return ⁶	At the end of 10 th year		At the end of 15 th year	Death Benefit at 17 th year
	Return of Allocation Charge (ROAC)		Fund Booster	
8%	₹32,000		₹16,965	₹21,06,176
4%	₹32,000		₹11,969	₹13,03,292

The Death Benefit is subject to a minimum of the guaranteed benefit, which is 105% of the total Premiums paid, till the date of death.

⁶The assumed rate of 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. The above illustrations are considering investment is in the "Pure Stock Fund II" and Goods & Service Tax of 18%



LIFE GOALS. DONE.



BWARE 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.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Smart Wealth Goal 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. Unlike traditional products, Bajaj Allianz Life Smart Wealth Goal is a Unit Linked Insurance Plan (ULIP). Investment in ULIPs is subject to risks associated with the capital markets. The policy holder is solely responsible for his/her decisions while investing in ULIPs. 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. 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 | Fax No: 02066026789 | Bajaj Allianz Life Smart Wealth Goal is a Unit-linked Non-Participating Life Insurance Plan (UIN: 116L164V01), 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.

Axis Bank Ltd is a Corporate Agent for Bajaj Allianz Life Insurance Company Limited and is registered with Insurance Regulatory and Development Authority of India bearing registration number CA0069. This Plan is offered and underwritten by Bajaj Allianz Life Insurance Company Limited. The purchase of Bajaj Allianz Life Insurance product is purely on voluntary basis. Axis Bank Ltd. is not in the business of insurance and there is no link either direct or indirect between the banking services offered by the bank to its customers and use of the insurance Product. The Bank's trademark & logo displayed herein exclusively belongs to Axis Bank Ltd.

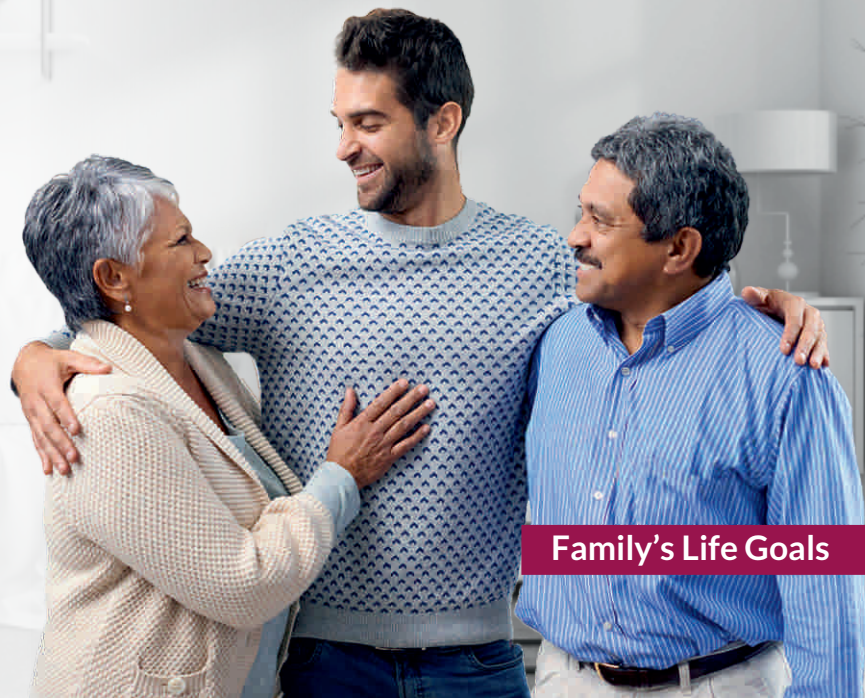
BJAZ-O-AXS-0099/ 02-Nov-20

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

The gift of a lifetime for your parents.









Bajaj Allianz Life Smart Wealth Goal

A Unit-linked Non-Participating Life Insurance Plan



Family's Life Goals

KEY ADVANTAGES - JOINT LIFE WEALTH VARIANT

-  Joint Life Cover¹
-  Loyalty Benefits²
 - Return of Allocation Charge (ROAC)
 - Fund Boosters
-  Choice of eight (8) Funds
-  Return of Life Cover Charges at Maturity*
-  Single Premium Payment
-  Option to receive Maturity Benefit or Death Benefit in installments with Return Enhancer
-  Choice of five (5) investment portfolio strategies
-  Tax Benefits[^]

Maturity benefit

The Maturity Benefit will be the Fund value as on the date of maturity of your Policy, provided the Policy is in-force and either of the lives is alive on the date of maturity.

Loyalty benefit

The Company shall add Loyalty Benefits to the Single Premium Fund value. Loyalty Benefit will include Return of Premium Allocation Charge and Fund Boosters.

Partial conditions are mentioned, for further details please refer sale literature

¹Under Joint Life, the relationship between the two Life Assured's can be the spouse / child / parent / grandparent / co-borrower etc.

²Loyalty benefits are subject to policy terms and conditions

^{*}Return of risk cover charges which is payable on maturity, provided all due premiums have been paid.

[^]Tax benefits as per prevailing Income tax laws shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit under the policy.

Death benefit

In case of first unfortunate death of the primary or secondary Life Assured during the Policy term, any amount in excess of 1.25 times of Single Premium over the Single Premium Fund value and any amount in excess of 1.25 times Top up Premium over Top up Premium Fund value, if any, will be added to the Fund value^{4a} and the Policy will continue with Life Cover on the surviving Life Assured

On death of the surviving Life Assured (second death), during the Policy Term, the Death Benefit payable will be:

- Higher of, Sum Assured^{4b} or Single Premium Fund Value

plus

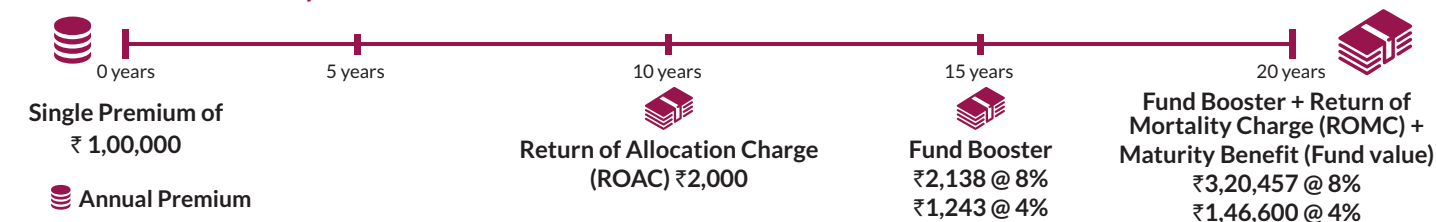
- Higher of, Prevailing Top up Sum Assured or Top up Premium Fund Value, if any or

On death of the surviving Life Assured (second death), the total Death Benefit shall be at least the Guaranteed[#] Benefit of 105% of Total Premiums⁵ paid

Sample illustration

Pankaj aged 50 years and his wife Pooja also aged 50 years, have taken Bajaj Allianz Life Smart Wealth Goal (Joint Life Wealth) for a Policy Term of 20 years. Pankaj has paid a Single Premium of ₹1,00,000. Lets see the benefits available under the plan.

Total survival & maturity benefit



At assumed investment returns ⁶	At the end of 10 th year	At the end of 15 th year	At the end of 20 th year			Total Benefit (A+B+C)
	Return of Allocation Charge (ROAC)	Fund Booster	Fund Booster [A]	Return of Mortality Charge (ROMC) [B]	Maturity Benefit (Fund value) [C]	
8%	₹2,000	₹2,138	₹3,618	₹1,762	₹3,15,077	₹3,20,457
4%	₹2,000	₹1,243	₹1,720	₹3,621	₹1,41,259	₹1,46,600

Death benefit

In case of death of the surviving Life Assured on the 17th year after the death of the primary Life Assured, the Death Benefit, based on the assumed investment returns, are as per the table given below.



At assumed investment returns ⁶	Death Benefit at 17 th year
8%	₹10,00,000
4%	

The Death Benefit is subject to a minimum of the Guaranteed Benefit, which is 105% of the total Premiums paid, till the date of death. All figures are in rupees.

^{4a}If the Single Premium Fund value is already in excess of 1.25 times of Single Premium and/or Top up Premium Fund value, if any, is already in excess of 1.25 times Top up Premium, then, no amount will be added.

^{4b}Sum Assured/ Guaranteed Benefit: The Death Benefit, on death of the surviving Life Assured (second death), shall be reduced to the extent of the non-systematic partial withdrawals made from the Single Premium Fund during the two (2) year period immediately preceding the death of the Life Assured

⁵Total Premiums paid shall be the Single Premium paid and any Top up Premiums paid till date

⁶The assumed rate of 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

The above illustrations are considering investment is in the "Pure Stock Fund II and Goods & Service Tax of 18%



LIFE GOALS. DONE.



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.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Smart Wealth Goal 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. Unlike traditional products, Bajaj Allianz Life Smart Wealth Goal is a Unit Linked Insurance Plan (ULIP). Investment in ULIPs is subject to risks associated with the capital markets. The policy holder is solely responsible for his/her decisions while investing in ULIPs. 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. 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 | Fax No: 02066026789 | Bajaj Allianz Life Smart Wealth Goal is a Unit-linked Non-Participating Life Insurance Plan (UIN: 116L164V01), 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.

Axis Bank Ltd is a Corporate Agent for Bajaj Allianz Life Insurance Company Limited and is registered with Insurance Regulatory and Development Authority of India bearing registration number CA0069. This Plan is offered and underwritten by Bajaj Allianz Life Insurance Company Limited. The purchase of Bajaj Allianz Life Insurance product is purely on voluntary basis. Axis Bank Ltd. is not in the business of insurance and there is no link either direct or indirect between the banking services offered by the bank to its customers and use of the insurance Product. The Bank's trademark & logo displayed herein exclusively belongs to Axis Bank Ltd.

BJAZ-O-AXS-0098/ 02-Nov-20

Get periodic payouts*
when your child needs
them the most.

Bajaj Allianz Life










Smart Wealth Goal

A Unit-linked Non-Participating Life Insurance Plan



Child Education Goal

Key advantages - Child Wealth Variant

-  **Loyalty Benefits[®]**
 - Return of Premium Allocation Charge (ROAC)
 - Fund Boosters
-  **Systematic Partial Withdrawal to meet Child's Key Milestones**
-  **Return of Life Cover Charge at Maturity[®]**
-  **Return of Morbidity Charge (ROMBC)**
-  **Income Benefit paid each year till end of policy term in case of earlier occurrence of Death or Accidental Total Permanent Disability**
-  **All future prevailing premiums waived in case of earlier occurrence of Death or Accidental Total Permanent Disability**
-  **Return of Income Benefit Charge (ROIBC)**
-  **Return of Waiver of Premium Charge (ROWC)**
-  **Tax Benefits[^]**

[®]Loyalty benefits are subject to policy terms and conditions

[®]Return of risk cover charges which is payable on maturity, provided all due premiums have been paid.

[®]Subject to policy terms & conditions

[^]Tax benefits as per prevailing Income tax laws shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit under the policy.

Maturity benefit

The Maturity Benefit will be the Fund value as on the date of maturity of your Policy. Even in case of an unfortunate death or Accidental Total Permanent Disability (ATPD) of the Life Assured during the Policy term, the Maturity Benefit will be paid.

Loyalty benefit

The Company shall add Loyalty Benefits to the Regular Premium Fund value, provided all due Regular Premiums have been paid up to date of each Loyalty Benefit. Loyalty Benefit will include Return of Premium Allocation Charge and Fund Boosters.

partial conditions are mentioned, for further details please refer sale literature

Income benefit

On occurrence of death or ATPD of the Life Assured, whichever is earlier, an additional benefit as Income Benefit will be payable.

- i) Each installment of the Income Benefit is equal to one prevailing Annual Premium
- ii) The Income Benefit is payable each Policy year till the end of the Policy term and the first Income Benefit instalment will be due on the Policy anniversary after the date of death or ATPD, whichever is earlier.
- iii) In case of death of the Life Assured the Income Benefit is payable to the nominee and in case of ATPD it is payable to the Policyholder, at each Policy Anniversary for the remaining Policy term
- iv) Income Benefit will be payable only if all the due Premiums are paid up to date
- v) Income Benefit will not be payable in case of a Discontinued or Paid-up Policy

If Income benefit is paid out on occurrence of ATPD, then, on subsequent death, no additional benefit is payable, and the income benefit will continue till the end of Policy term

Death or accidental total permanent disability benefit

If all due Premiums are paid, then, in case of unfortunate death or Accidental Total Permanent Disability (ATPD) of the Life Assured, whichever is earlier, during the Policy term, the Benefit payable will be:

- Prevailing Sum Assured

plus

- Prevailing Top up Sum Assured, if any.

All the above is paid as on date of receipt of intimation of death at the Company's office

The Benefit is subject to a minimum of the Guaranteed Benefit of 105% of the Total Premiums⁴ paid, till the date of death. The death and ATPD cover will terminate on the date of intimation of death or ATPD (whichever is earlier).

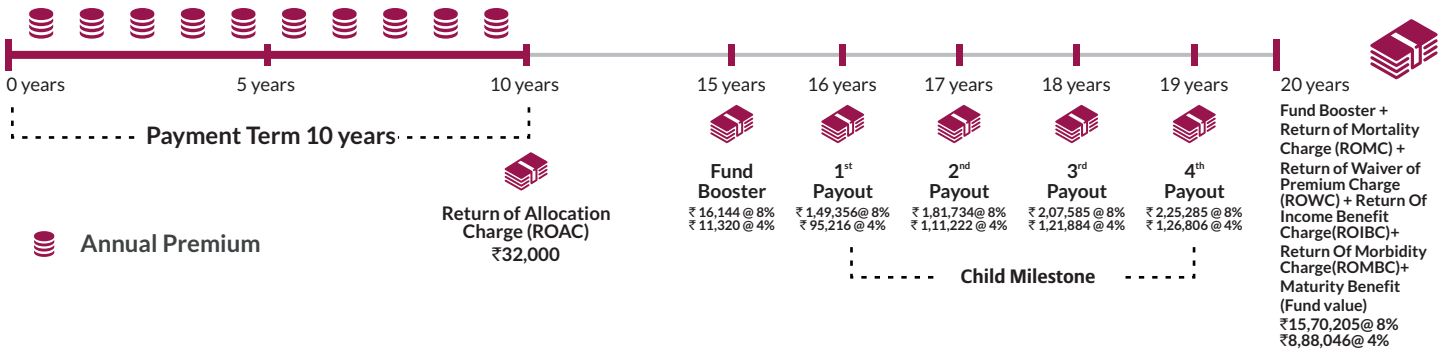
If this Benefit has been paid out due to occurrence of Accidental Total Permanent Disability (ATPD), then, on subsequent death of the Life Assured, no additional benefit is payable.

Sample illustration

Prakash is 35 years old and has a 2 year old son, and he wants to create a Fund for his son's education. He has taken a Bajaj Allianz Life Smart Wealth Goal Policy (Child Wealth) to meet his LifeGoals for a Policy Term of 20 years. He is paying an Annual Premium of ₹1 lac for a Premium payment term of 10 years with a Sum Assured of ₹10 Lacs. Prakash has also opted for Child Milestone Payout. Let's see the benefits available under the Policy.

⁴ Total Premiums paid shall be sum of all Regular/Limited Premiums and any Top up Premiums paid till date.

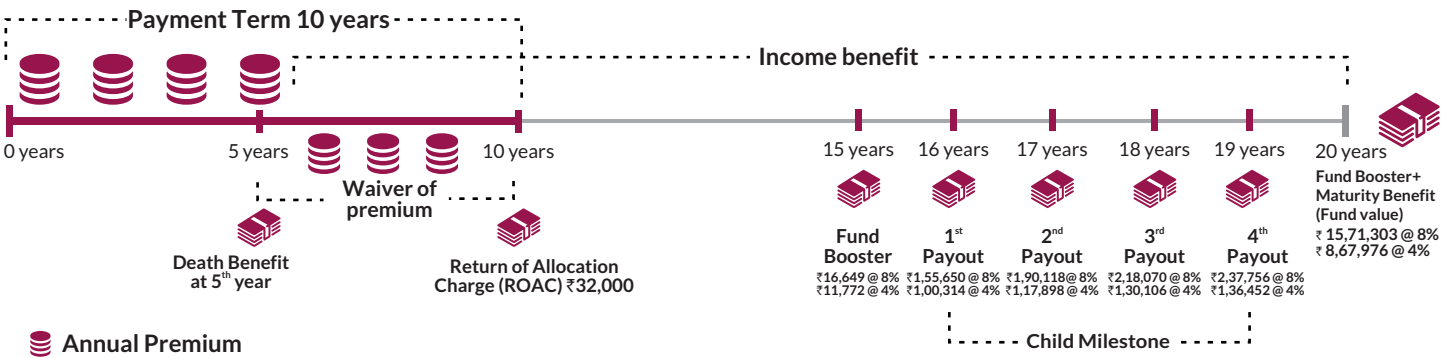
Total survival & maturity benefit



At assumed investment return ⁶	At the end of 10 th year	At the end of 15 th year	At the end of 16 th year	At the end of 17 th year	At the end of 18 th year	At the end of 19 th year	At the end of 20 th year			Total Maturity Benefit [A+B+C]
	Return of Allocation Charge (ROAC)	Fund Booster	1 st Child Milestone Payout	2 nd Child Milestone Payout	3 rd Child Milestone Payout	4 th Child Milestone Payout	Fund Booster [A]	Return of Mortality, WOP, Income Benefit, Morbidity Charges [B]	Maturity Benefit (Fund value) [C]	
8%	₹32,000	₹16,114	₹1,49,356	₹1,81,734	₹2,07,585	₹2,25,285	₹19,504	₹88,780	₹14,61,921	₹15,70,205
4%	₹32,000	₹11,320	₹95,216	₹1,11,222	₹1,21,884	₹1,26,806	₹11,221	₹88,780	₹7,88,045	₹8,88,046

Death benefit

In case of Prakash's unfortunate death on the 5th year, the Death Benefit, based on the assumed investment returns, are as per the table given below. The Policy will continue with the 2nd, 3rd and 4th Child Milestone Payout to be paid as and when they become due



At assumed investment return ⁶	Death Benefit at 5 th year	At the end of 10 th year	At the end of 15 th year	At the end of 16 th year	At the end of 17 th year	At the end of 18 th year	At the end of 19 th year	At the end of 20 th year		Total Maturity Benefit [A+B]
		Return of Allocation Charge (ROAC)	Fund Booster year	1 st Child Milestone Payout	2 nd Child Milestone Payout	3 rd Child Milestone Payout	4 th Child Milestone Payout	Fund Booster [A]	Maturity Benefit (Fund value) [B]	
8%	₹10,00,000	₹32,000	₹16,649	₹1,55,650	₹1,90,118	₹2,18,070	₹2,37,756	₹20,539	₹15,50,764	₹15,71,303
4%		₹32,000	₹11,772	₹1,00,314	₹1,17,898	₹1,30,106	₹1,36,452	₹12,027	₹8,55,949	₹8,67,976

The Death Benefit is subject to a minimum of the Guaranteed Benefit, which is 105% of the total Premiums paid, till the date of death. All figures are in rupees.

⁶The assumed rate of 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. The above illustrations are considering investment is in the "Pure Stock Fund II and Goods & Service Tax of 18%

Prohibition of Rebate: Section 41 of the Insurance Act, 1938:

(1) 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.
(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend up to ten lakh rupees.”

Fraud, Misrepresentation & Forfeiture- Section 45 of the Insurance Act, 1938

Fraud and Misrepresentation would be dealt with in accordance with provisions of section 45 of the Insurance Act 1938 as amended from time to time.

Notes:

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....



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.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Smart Wealth Goal 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. Unlike traditional products, Bajaj Allianz Life Smart Wealth Goal is a Unit Linked Insurance Plan (ULIP). Investment in ULIPs is subject to risks associated with the capital markets. The policy holder is solely responsible for his/her decisions while investing in ULIPs. 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. 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 | Fax No: 02066026789 | Bajaj Allianz Life Smart Wealth Goal is a Unit-linked Non-Participating Life Insurance Plan (UIN: 116L164V01), 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.

Axis Bank Ltd is a Corporate Agent for Bajaj Allianz Life Insurance Company Limited and is registered with Insurance Regulatory and Development Authority of India bearing registration number CA0069. This Plan is offered and underwritten by Bajaj Allianz Life Insurance Company Limited. The purchase of Bajaj Allianz Life Insurance product is purely on voluntary basis. Axis Bank Ltd. is not in the business of insurance and there is no link either direct or indirect between the banking services offered by the bank to its customers and use of the insurance Product. The Bank’s trademark & logo displayed herein exclusively belongs to Axis Bank Ltd.