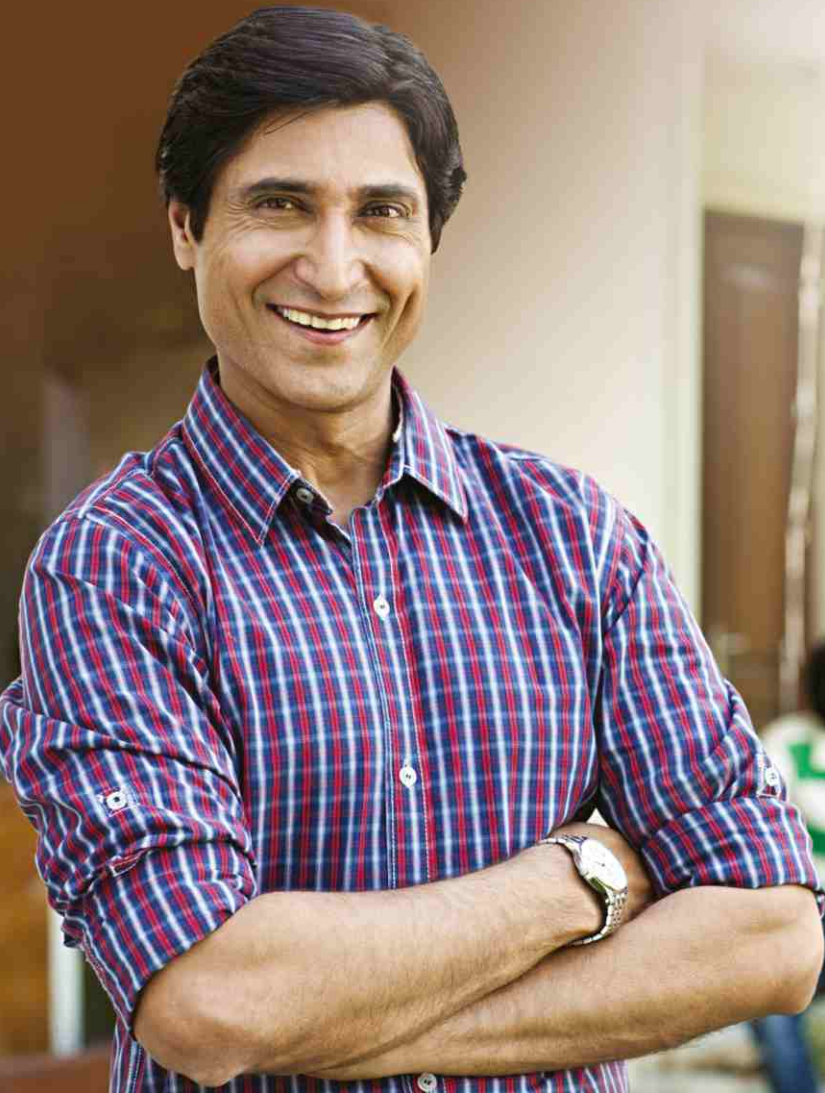




Allianz

LIFE GOALS. DONE.



Securing my family from all odds is the top priority

Bajaj Allianz Life
iSecure

A Non-Linked, Non-Participating, Term Life Insurance Plan

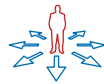
Key Advantages



Get the advantage of a level term cover at low cost, especially for larger sum assured



Get rewarded for maintaining a healthy life-style, if applicable, with special premium rates for Non-Smokers and for Non-Smoker Preferred¹.



Flexibility to

- Select your policy term of 10, 15, 20, 25 or 30 years depending on your requirement
- Alter your premium payment frequency
- Include your spouse at a later date in your existing policy, if you are single at present
- Plan to meet recurring expenses of your loved ones' by opting for payment of benefit in installments

¹This categorisation is available subject to medical examination/tests as decided by the Company.

A Non-smoker who has no abnormalities in his medical examination/tests or family/personal history; has no risky avocation and does not have a risky occupation, as decided by the Company, is classified as a Non-Smoker Preferred, based on Board Approved Underwriting Policy.

DEATH BENEFIT

INDIVIDUAL LIFE

- In case of unfortunate death of life assured during the policy term, provided all premiums are paid up to date, the benefit will be Sum Assured on Death⁵
- The policy cover will terminate immediately on death of the life assured.

JOINT LIFE

- The death benefit is payable on death of each life, provided the policy is in-force. The benefit payable will be Sum Assured on Death⁵
- On death of any one of the life assureds, the policy will automatically continue on the surviving life assured with a reduced premium. The reduced premium will be based on the age, lifestyle category (if applicable), policy term, Premium payment term and premium payment frequency of the surviving life assured as at the inception of the policy and the sum assured with respect to the surviving life under the policy.
- The policy cover will terminate immediately on death of the surviving life assured.

⁵ Sum Assured on Death is defined as the higher of (a) 10 times Annualised Premium*, (b) 105% of total premiums paid* till date of death, (c) Sum Assured (or prevailing sum assured, if applicable)

*Annualised Premium is the total premium/s payable in a policy year. The annualized premium is exclusive of Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws, extra premium, and Total Premiums paid shall be the total of all premiums received, exclusive of taxes, and extra premium, if any. Please note that Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws, will be collected over and above the premium under the policy.

For policies purchased through POS channel, Waiting Period of sixty (60) days from Date of commencement of risk or revival (whichever is latest) shall be applicable. During this period, the death benefit due to any reason other than accidental death will be 100% of total premiums paid till date, excluding GST/any other applicable tax levied, subject to changes in tax laws and any extra premium

MATURITY BENEFIT

No maturity benefit shall be payable on survival till the end of the policy term.

Surrender Value/ Unexpired Risk Premium Value

For Regular Premium policies:

Surrender value is not available.

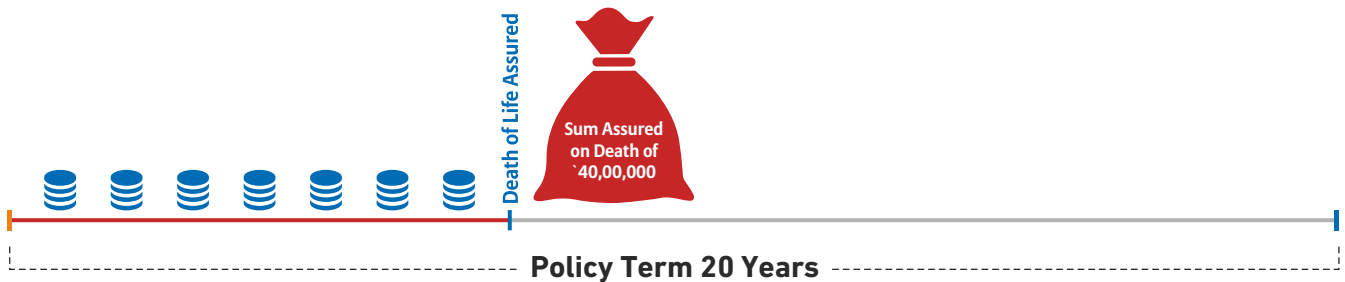
For Limited Premium policies:

Surrender value is available only after the premium payment term. The surrender value payable shall be higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

The Company shall have the right to revise the SSV Factors from time to time, subject to prior approval from the Authority.

SAMPLE ILLUSTRATION

Jai aged 30 has opted for Bajaj Allianz iSecure Life with a policy term of 20 years. The Sum Assured chosen is ₹ 40,00,000 for which he is paying an annual premium of ₹ 5,361. Premium payment term is 20 years.



In case of unfortunate death of Jai at 7th policy year, benefits received by the nominee would be the sum assured of ₹ 40,00,000.

Premium shown are for a non-smoker male life exclusive of Goods and Service Tax

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.

Bajaj Allianz Life Insurance Co. Ltd.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life iSecure 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 iSecure - A Non-Linked, Non-Participating, Term 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 iSecure (UIN: 116N109V05). 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.

The South Indian Bank Ltd. is a corporate agent of Bajaj Allianz Life Insurance Company Limited with Corporate Agency License Number - CA0067. Regd. Office: SIB House, T.B. Road, Mission Quarters, Thrissur - 680001, Kerala. This Plan is offered and underwritten by Bajaj Allianz Life Insurance Company Limited. The purchase of an insurance plan by the customer is purely on a voluntary basis.

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.