



**100% GUARANTEED¹
TAX-FREE² INCOME**



SECOND INCOME

A Non linked, Non Participating,
Individual, Life Insurance Savings Plan

TAX FREE²

GUARANTEED

INCOME



KEY ADVANTAGES



Regular guaranteed¹ Long
term Income up to 30 years



Option of Return of
Premiums⁴ (ROP) at the
end of Income Period



Choice of Income Payout
date



Tax Benefits²



Option to Defer Income
payouts



Income Benefit with Life
Cover



MATURITY BENEFIT

On maturity, you will receive sum of all premiums⁴ paid (if opted), plus Last regular guaranteed¹ payout

¹Conditions Apply – The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors.
For more details please refer to sales brochure.

²Tax benefits as per prevailing Section 10(10D) and Section 80C 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.

⁴The Return of Premium amount is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws



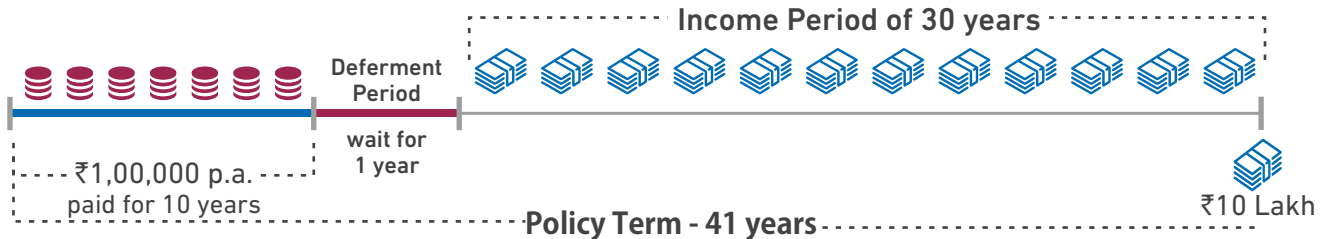
SAMPLE ILLUSTRATION

Avinash is a 35 year-old banking professional. He has a small family which consists of his spouse and two kids. He wants an investment which will give him a promising long term income to help him manage his future expenses like kid's education and marriage.

He invests in Bajaj Allianz Life Assured Wealth Goal - Second Income by paying ₹1 lakh p.a. with a goal of getting a guaranteed¹ long term Second Income.

Premium Payment Term - 10 years | Policy Term - 41 years | Income Period of 30 years with ROP⁴ at the end of income period | Deferment Period - 1 Year

You Pay	You Get
₹1,00,000 p.a. for 10 years	Income of ₹94,250 p.a. from 12th Policy year for 30 years + ₹10,00,000 as ROP ⁴ at the end of income period



Total Premium	3.82 Times ³	Total Benefit
₹10,00,000		₹38,27,500

Note-

- For above illustration, the Sum Assured on Death at inception will be ₹12,00,000 | Auto pay not opted
- The above illustration is assuming the Life Assured is alive till the end of the policy term. The Income payouts will be paid in arrears as per chosen payout frequency.
- The premiums mentioned above are exclusive of any extra premium loading and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.
- ¹Conditions Apply - The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.
- ³The 3.82 times of total premium paid is pertaining only to the above illustration.
- For any queries please refer to Sales Literature/Benefit Illustration.
- ⁴The Return of Premium amount is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws



DEATH BENEFIT

You will have life cover throughout the Policy term. On Death the benefit shall be payable to the nominee in equated monthly instalments for a period of 5 years.

The Death benefit will be higher of-

- Sum Assured on Death[#], or
- 105% of total premiums⁵ paid as on date of death, or
- The prevailing surrender value

The nominee will have an option to receive the future instalments as a Lumpsum, which shall be the present value of future instalments at a discounted rate.

[#]Sum Assured on Death is higher of the Sum Assured or 10 times of Single/ Annualised Premium.

⁵Total Premium (the sum of all premiums paid under the policy; even refers to the Single Premium) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws.



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Bajaj Allianz Life Insurance Co. Ltd.

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