

■ Revision of Charges

After taking due approval from the Insurance Regulatory and Development Authority, the Company reserves the right to revise the above-mentioned charges.

The Company will give a notice of three months to the policyholders for any changes in charges. The Policyholder/Life Assured who does not agree with the modified charges shall be allowed to withdraw the units in the plan immediately or at the end of the 5th policy year, whichever is later at the prevailing unit price and the policy shall terminate thereafter.

■ Fund Access - Loan

Loan is not available under this Plan.

■ Exclusions

In case the life assured dies, due to suicide, during the first policy year, the Fund Value as on the date of intimation of death of the Life Assured shall be payable and the policy will be terminated. The validity of the contract of insurance will be determined in accordance with the actual date of death of the Life Assured and not the date of intimation of death.

■ Risks of Investment in the Units of the Plan

• The Proposer/Life Assured should be aware that the investment in the Units is subject to the following, amongst other risks and should fully understand the same before entering into any unit linked insurance contract with the Company.

- Unit Linked life insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premium paid in unit linked life insurance policies are subject to investment risks associated with capital markets and the Unit Price of the units may go up or down based on the performance of the fund and factors influencing the capital market and the insured/policyholder is responsible for his/her decisions.
- Bajaj Allianz Life Insurance is only the name of the insurance company and Bajaj Allianz Guaranteed Maturity Insurance Plan is only the name of the plan and does not in any way indicate the quality of the policy, its future prospects or returns.
- Please know the associated risks and the applicable charges from your policy document.

- Guaranteed Bond Fund is the name of the fund offered currently with Bajaj Allianz Guaranteed Maturity Insurance Plan, and in any manner does not indicate the quality of the fund, and its future prospects or returns.
- The investments in the Units are subject to market and other risks.
- All benefits payable under the Policy are subject to the tax laws and other financial enactments, as they exist from time to time.
- The past performance of the funds of the company is not necessarily an indication of the future performance of any of these funds.

■ Nomination and Assignment:

If you effect a policy on your own life, you need to nominate a person to receive the death benefit under the policy in the event of death of the life assured. This nomination shall be in accordance with Section 39 of the Insurance Act, 1938. You will also have right to assign your policy in accordance with Section 38 of the Insurance Act, 1938.

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

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.

Any person making default in complying with the provision of this section shall be punishable with a fine that may extend to five hundred rupees.

■ SECTION 45 of the Insurance Act, 1938

No Policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the

issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

■ Why Bajaj Allianz Life Insurance?

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of "Bajaj brand" in India. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

Bajaj Allianz Guaranteed Maturity Insurance Plan is Unit Linked Insurance Plan (ULIP). Investment in ULIPs is subject to risks associated with the capital markets. The policyholder is solely responsible for his/her decisions while investing in ULIPs. Bajaj Allianz Life Insurance and Bajaj Allianz Guaranteed Maturity Insurance Plan 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. All Charges applicable shall be levied. The policy document is the conclusive evidence of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Guaranteed Maturity Insurance Plan. All Charges applicable shall be levied. This brochure should be read in conjunction with the Benefit Illustration. The policy document is the conclusive evidence of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Guaranteed Maturity Insurance Plan. Please ask for the same along with the quotation

Bajaj Allianz Guaranteed Maturity Insurance Plan : (UIN 116L11V01)

Contact Details

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www.bajajallianz.com

SMS LIFE @ 56070

For any queries please contact:

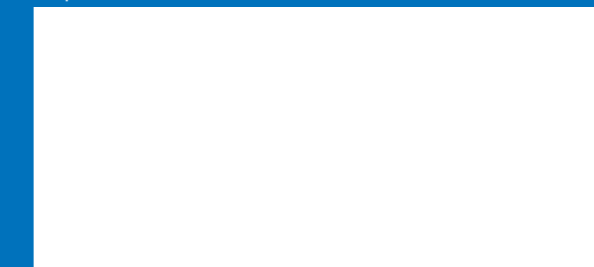
BSNL/MTNL (Toll Free)	Any Mobile & Landline (Toll Free)	Other (Chargeable)
1800 22 5858	1800 209 5858	<Prefix City Code> 3030 5858

Email: life@bajajallianz.co.in

Chat: bajajallianzlife.co.in/chat

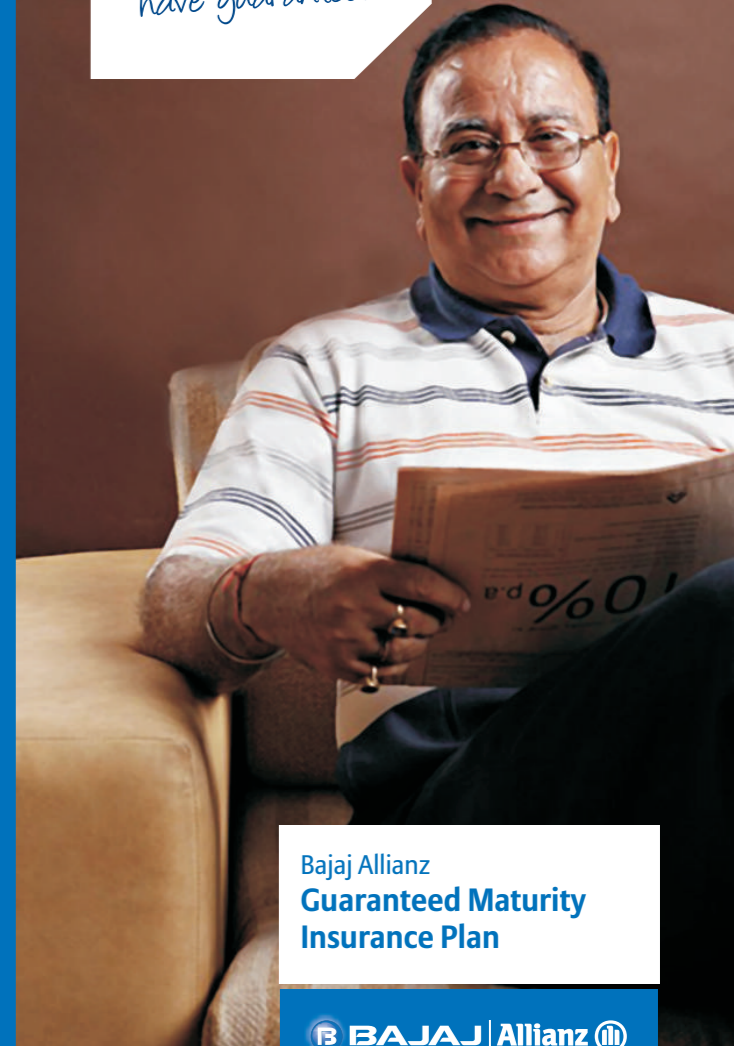
For More Information: Kindly consult our "Insurance Consultant" or call us today on the TOLL FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Exclusions. Please ask for the same along with the quotation.

Life | Individual



Bajaj Allianz Guaranteed Maturity Insurance Plan is a Unit Linked Insurance Policy. Insurance is the subject matter of the solicitation BIAZ-PB-0294/25-Nov-11

My one learning:
In an uncertain
world it is nice to
have guarantees



Bajaj Allianz
Guaranteed Maturity
Insurance Plan

BAJAJ | Allianz

Jiyo Befikar

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

■ Bajaj Allianz Guaranteed Maturity Insurance Plan

In an uncertain world it is nice to have some guarantees – all the more when it is financial.

Presenting Bajaj Allianz Guaranteed Maturity Insurance Plan; an affordable investment plan that provides you at maturity at least twice the amount you have invested along with a secure life cover.

■ Key Benefits of Bajaj Allianz Guaranteed Maturity Insurance Plan

The plan offers you the following key benefits:

- Secure your investments with guarantee of two times the amount invested as maturity value.
- No premium allocation charge
- Option to buy multiple ‘Guaranteed Maturity Certificates’.
- Flexibility to partially withdraw units after 5 years

■ How does Bajaj Allianz Guaranteed Maturity Insurance Plan work?

Bajaj Allianz Guaranteed Maturity Insurance Plan is a simple to understand single premium unit-linked life insurance plan. The plan offers you to buy “Guaranteed Maturity Certificates” of single premium of Rs. 5,000 each. You have a choice to buy any number of “Guaranteed Maturity Certificates” under a single policy.

Single Premium paid by you under each of the “Guaranteed Maturity Certificates” is invested in the Guaranteed Bond Fund and units are allocated to your policy account at the prevailing unit price of the fund. The value of your policy is the total value of units across all “Guaranteed Maturity Certificates” that you hold in the fund.

The policy administration charge and mortality charge are deducted monthly through cancellation of units. Fund management charge is adjusted in the unit price.

■ What are my Investment Options and Funds?

Bajaj Allianz Guaranteed Maturity Insurance Plan provides you only one fund option, the Guaranteed Bond Fund. The investment objective of this fund is as follows:

Guaranteed Bond Fund - SFIN: ULIF06322/09/11GTEBONDFND116
Risk Profile – Medium

The investment objective of this fund is to provide capital appreciation by

investing in a suitable mix of debt and debt related securities. The fund strategy would be to invest in the following mix of assets:

Indicative Portfolio Allocation:

Debt & Debt Related Instruments: 0%-100%
 Mutual Funds^(a) and Money market instruments: 0%-40%

^(a)Mutual fund exposure will be as mandated by the IRDA guidelines

The exposure to money market securities may be increased to 100%, keeping in view market conditions, market opportunities, and political, economic and other factors, depending on the perception of the Investment Manager. All changes in the asset allocation will be with the intention of protecting the interests of the Policyholders.

■ Important Details of the Plan

Parameter	Details
Minimum Entry Age	8 years
Maximum Entry Age	50 years
Minimum Age at Maturity	18 years
Maximum Age at Maturity	60 years
Policy Term	10 years
Minimum / Maximum Single Premium per Guaranteed Maturity Certificate	Rs. 5000
Minimum/Maximum Sum Assured per Guaranteed Maturity Certificate	5 times Single Premium The Sum Assured under the product will be 5 times of the Single Premium for the first policy year and , for subsequent years, will reduce to 1.25 times of the Single premium for age-at-entry less than 45 years and 1.10 times of the Single premium for age-at-entry 45 years & above.

■ Death Benefit

- In case of death of the life assured during the policy term: The death benefit payable would be the higher of:
 - Prevaling Sum Assured reduced by the value of the units withdrawn through partial withdrawals from fund value in the last 24 months prior to the date of death Or
 - The fund value as on the date of receipt of intimation of death at the Company’s office.
- The policy will terminate on the death of the life assured

■ Maturity Benefit

Maturity benefit will be higher of the Guaranteed Maturity Value of all the “Guaranteed Maturity Certificates” held as on maturity date or the fund value, as on the maturity date.

The Guaranteed Maturity Value is equal to 2 times of the single premium paid under all the maturing Guaranteed Maturity Certificate(s).

■ Surrender Benefit

You have the option to surrender the whole policy anytime from the 6th (sixth) policy year. The surrender value payable will be the fund value under the policy at the prevailing unit price as on the date of surrender.

No guarantee is applicable on surrender of the policy.

■ Partial Withdrawal

You have the option to make partial withdrawals, anytime after the fifth policy year subject to:

- Partial withdrawal can be made only in whole units of the Guaranteed Maturity Certificates.
- A maximum of 1/3rd of the Guaranteed Maturity Certificates taken at inception (rounded down) can be withdrawn during the whole of the policy term.
- Part surrender of a “Guaranteed Maturity Certificate” is not allowed.
- The amount payable on withdrawal of the “Guaranteed Maturity Certificates” will be the proportion of total fund value under the policy at the prevailing unit price, where the proportion will be the number of “Guaranteed Maturity Certificates” to be withdrawn divided by the total number of “Guaranteed Maturity Certificates” before such withdrawal.
- No guarantee is applicable on withdrawing “Guaranteed Maturity Certificates”.
- The Sum Assured will remain same even after withdrawal of the allowed “Guaranteed Maturity Certificates”.

■ Top Up

- No Top Up premium is allowed under this product.

■ Definitions

Fund Value: The fund value is equal to the number of units under the policy across all “Guaranteed Maturity Certificates” multiplied by the prevailing unit price of the Guaranteed Bond Fund on the relevant valuation date.

Unit Price: The unit price of each fund is arrived at by dividing the Net Asset Value (NAV) of the fund by the number of units existing in the fund at the valuation date.

All requests received for any unit transaction till the cut-off time of a day shall be processed at the unit price of the same day. The requests received after the cut-off time of a day shall be processed at the unit price

of the next day. The request for unit transaction can be premium payment/surrender / partial withdrawal/ death claim. Currently the cut-off time is 3.00pm for applicability of unit price for a particular day.

Guaranteed Maturity Certificate: Each “Guaranteed Maturity Certificate” will be in denominations of single premium of Rs. 5,000. An individual can purchase any numbers of certificates under the same policy by paying the single premiums.

Valuation Date: We aim to value the funds on each day the financial markets are open. However, we may value the funds less frequently in extreme circumstances, where the values of assets are too uncertain. In such circumstances, we may defer the valuation of assets for up to 30 days until we feel that certainty as to the value of assets are resumed. The deferment of valuation of assets will be with prior consultation with the IRDA.

■ Computation of NAV:

The NAV of the Fund shall be computed as the market value of the investment existing in the fund plus value of current assets plus less value of current liabilities and provisions, if any.

This calculation will be done before creation/redemption of units.

■ Sample Illustration*

Age	Maturity Age	Policy Term	Single Premium	Sum Assured	Guaranteed Maturity Value	Fund Value at maturity @ 6%	Fund Value at maturity @ 10%
30	40	10	5,000	25,000	10,000	6991	10297

**This is an indicative projection on basis of prescribed growth rate by the regulator. The above projection is based on 100% investment in 'Guaranteed Bond Fund for any male or female healthy life and after service tax.*

■ Termination Conditions

This Policy shall automatically terminate on the earlier occurrence of either of the following events:

- Upon death of the life assured;
- Upon Maturity
- Upon surrender of all “Guaranteed Maturity Certificates”

■ Tax Benefits

Premium Paid are eligible for tax benefits under section 80C and maturity benefit , death benefit, and surrender value are eligible for Tax benefits under Section 10(10)D of the Income Tax Act subject to the provision stated therein.

■ Free Look Period

Within 15 days from the date of receipt of the policy, you have the option to review the terms and conditions and return the policy, if you disagree to any of the terms & conditions, stating the reasons for your objections. You will be entitled to a refund of the premium paid, subject only to a deduction of a proportionate risk premium for the period on cover and the expenses incurred on medical examination and stamp duty charges. The refund paid to you will also be reduced or increased (as applicable) by the amount of any reduction or increase in the fund value, if any, due to a fall or rise in the unit price between the date of allocation and redemption of units (without reference to any premium allocation rate or charges).

■ What are the Charges under the Plan?

Charges	Details										
Premium Allocation Charge	Nil										
Policy Administration Charge (PAC)	<p>For first 5 policy years: 1.85% per annum of the total single premium across all “Guaranteed Maturity Certificates” at inception subject to maximum of Rs. 6,000 per annum.</p> <p>After first 5 policy years 0.70% per annum of the total single premium across all “Guaranteed Maturity Certificates” at inception subject to maximum of Rs. 6,000 per annum This charge is applicable at policy level and will be deducted at each monthly anniversary by cancellation of units at prevailing unit price.</p>										
Fund Management Charge (FMC)	<table border="1"> <thead> <tr> <th>Fund</th> <th>Fund Management Charge per annum</th> </tr> </thead> <tbody> <tr> <td>Guaranteed Bond Fund</td> <td>1.00%</td> </tr> </tbody> </table> <p><i>This charge would be adjusted in the unit price.</i></p>	Fund	Fund Management Charge per annum	Guaranteed Bond Fund	1.00%						
Fund	Fund Management Charge per annum										
Guaranteed Bond Fund	1.00%										
Discontinuance Charge	Nil										
Miscellaneous Charge	The miscellaneous charge would be charged at the rate of Rs.100/- per transaction in respect of issuance of copy of policy document shall be charged										
Mortality Charge	<p>Mortality Charge will be deducted at each monthly anniversary by cancellation of units. Sample mortality charges per annum per thousand of Sum at risk (i.e., prevailing sum assured less partial withdrawals in the last 24 months less the fund value under the policy) for a healthy male life is shown below:</p> <table border="1"> <thead> <tr> <th>Age (yrs)</th> <th>20</th> <th>30</th> <th>40</th> <th>50</th> </tr> </thead> <tbody> <tr> <td>Rs.</td> <td>1.12</td> <td>1.29</td> <td>2.37</td> <td>6.09</td> </tr> </tbody> </table>	Age (yrs)	20	30	40	50	Rs.	1.12	1.29	2.37	6.09
Age (yrs)	20	30	40	50							
Rs.	1.12	1.29	2.37	6.09							
Service Tax	As applicable										