

annual premium for a 30 year old male for a 30 year policy of Rs. 5 lakh Sum Assured comes to Rs. 26,320/- before the High Sum Assured Rebate. After the high sum assured rebate, the premium is Rs. 22,000/- only.

#### Advantage Women

There will be a premium discount for female policyholders in the package. Basic premium payable will be equivalent to the premium for a two-year younger male policyholder for the base policy only.

#### Tax Benefits as per current tax laws

Premiums paid are eligible for Tax Exemption under Section 88 of the Income Tax Act. Maturity and death proceeds are Tax Free under Section 10(10D) of the Income Tax Act. The premiums for the Critical Illness Benefit and the Hospital Cash Benefit will be eligible for Tax Exemption under Section 80 (D) of the Income Tax Act.

#### Surrender

While we do not encourage surrender of a policy as it breaks your security cover, we realize the importance of availability of cash at a short notice in some emergencies. Therefore, we provide you with a choice of surrendering the policy. The guaranteed minimum surrender value in case of surrender before the first survival benefit is 30% of all premiums paid excluding the first year premium and the premiums for all additional benefits. The guaranteed minimum surrender value in case of surrender after the first survival benefit is 30% of all premiums paid after receiving the latest survival benefit excluding the premiums for all additional benefits.

#### Loans

Loans are not available under this plan.

#### Change of Occupation

On change of occupation, depending upon the nature of the new occupation, the premiums and benefit with respect to the Critical Illness and Hospital Cash may be modified.

#### General Exclusion

In case the life assured commits suicide within one year of the date of commencement of the policy, the benefits of the plan would not be payable, and the premiums would be refunded.

#### 15 days FreeLook 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.

#### Why Bajaj Allianz Life Insurance?

Bajaj Allianz Life Insurance Company Limited is a union between Allianz SE, the world's leading insurer and Bajaj Finserv, one of India's most respected names. Allianz SE is a leading insurance conglomerate globally and one of the largest asset managers in the world. At Bajaj Allianz, we realize that you seek an insurer you can trust your hard earned money with. Allianz SE has more than 119 years of financial experience in over 70 countries and Bajaj Finserv demerged from Bajaj Auto, trusted for over 65 years in the Indian market, are committed to offering you financial solutions that provide all the security you need for your family and yourself.

At Bajaj Allianz, customer delight is our guiding principle. Ensuring world class solutions by offering you customized products with transparent benefits supported by the best technology is our business philosophy.

#### Contact Details

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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

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

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 states

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 policy-holder 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.

#### Disclaimer

This product brochure gives the salient features of the plan only. The policy document is the conclusive evidence of the contract, and provides in detail all the conditions, exclusions related to the "Bajaj Allianz CashGain" Plans - Economy, Gold, Diamond and Platinum.

**For More Information:** For more details, kindly consult our "Insurance Care Consultant" or call us today on the numbers mentioned above.

**Please draw your cheques/ demand drafts in favour of "Bajaj Allianz Life Insurance Company Limited".**

CashGain Economy (UIN)	: 116N016V01
CashGain Gold (UIN)	: 116N017V01
CashGain Diamond (UIN)	: 116N018V01
CashGain Platinum (UIN)	: 116N019V01
CAP (UIN)	: 116C001V01
CI (UIN)	: 116C007V01
HCB (UIN)	: 116C008V01
FIB (UIN)	: 116B009V01

Insurance is the subject matter of the solicitation.



# Cash Gain

## Bajaj Allianz Cash Gain

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A plan that adjusts to your life's needs.

### Life Insurance.....

At the back of our minds we are often nagged by certain fears, the fears of an uncertain future, the insecurity of not being able to provide adequately for our loved ones, the fear of not being able to save enough. Life Insurance is the only complete answer to these fears. It is life insurance that provides you with the security of a financial safety net and enables you to plan for unpredictable adversities. Happiness often sneaks in through a door you didn't know you left open. Let life insurance be that door for you.

### The Bajaj Allianz Cash Gain Plan

Your needs for insurance protection will vary at different stages of life. Sometimes, you may need to release a part of your savings from insurance commitments and utilise it for other pressing needs. The Bajaj Allianz CashGain is ideal for those who want to reap and enjoy the benefits of their life insurance policy at regular intervals during their life time.

Bajaj Allianz CashGain is a specially designed plan that offers a host of additional benefits you may choose to develop a sound financial portfolio for your family. Among the many unique benefits, the most significant is the Family Income Benefit (FIB) that sustains the family by compensating the loss of regular income due to death or permanent disability.

### Available as:

- Bajaj Allianz CashGain Economy: The basic package
- Bajaj Allianz CashGain Gold: With double protection
- Bajaj Allianz CashGain Diamond: With triple protection
- Bajaj Allianz CashGain Platinum: With quadruple protection

### How does Bajaj Allianz CashGain work?

This plan pays out a guaranteed amount on survival at the end of every 1/5th of the policy term selected. A total of 75% of the Sum Assured is paid out in the first 4 Cash Benefits. On maturity, 50% of the Sum Assured is paid along with accrued bonuses. Hence the Total Cash/Survival Benefit distributed under this plan comes to more than 100% of the Sum Assured - **in fact 125% of the Sum Assured.**

1st Cash Benefit	2nd Cash Benefit	3rd Cash Benefit	4th Cash Benefit	On Maturity
10% of Sum Assured	15% of Sum Assured	25% of Sum Assured	25% of Sum Assured	50% of Sum Assured + Accrued Bonuses

The benefits will further increase by way of Accrued Bonuses that are distributed at maturity or on death, if earlier. The company may also pay an additional terminal bonus for claims under in-force policies.

### Choice of Terms:

Keeping your convenience in mind, we offer you the widest range of terms: 15, 20, 25 and 30 years.

The availability of Cash Benefits will be as under:

No. of years at the end of which Cash Benefit Becomes Due

Term	1st Cash Benefit	2nd Cash Benefit	3rd Cash Benefit	4th Cash Benefit	Maturity Benefit
15	3	6	9	12	15
20	4	8	12	16	20
25	5	10	15	20	25
30	6	12	18	24	30

### A Uniform Life Cover

Besides giving you regular Cash Benefits, this plan takes care of your life insurance needs also. Irrespective of the Cash Benefits already paid, the risk cover throughout the term of the plan remains equivalent to the basic Sum Assured. On death, the Sum Assured and Accrued Bonuses become payable.

### Additional Protection for you and your family

You have the option to add the following additional benefits, providing total protection against uncertainties.

#### a) Family Income Benefit (FIB) - The Ultimate Protection - For Your Loved Ones

You can select the unique Family Income Benefit from Bajaj Allianz that ensures total financial protection for your loved ones. In case of death or accidental total permanent disability, a guaranteed monthly income of 1% of the sum assured (12% per annum) is paid till the end of the policy term or at least for a period of 10 years, whichever is higher. Moreover, all **future premiums are waived.**

#### b) Comprehensive Accident Protection

This benefit provides comprehensive cover in case of an accident. It comprises of:

##### Accidental Death Benefit

Accidents are always sudden and sometimes fatal. You can't lessen the emotional shock, but you can certainly soften the financial one. Bajaj Allianz Accidental Death Benefit gives the loved ones something to start with after the permanent loss of income by paying an amount equal to the Sum Assured. (subject to a maximum of Rs. 50,00,000/- under all policies with Bajaj Allianz taken together).

##### Accidental Permanent Total/Partial Disability Benefit

Accidents are unpredictable, and so are the consequences. They may lead to a disability - partial or total. This Benefit provides a financial cushion against such misfortunes. You will get 50% of the Sum Assured in case of partial disability and 100% in case of total disability. (subject to a maximum of Rs. 25,00,000/- for partial and Rs. 50,00,000/- for total disability under all policies with Bajaj Allianz taken together).

##### Waiver of Premium Benefit

An accident may lead to permanent total disability, limiting one's ability to earn. Bajaj Allianz Waiver of Premium benefit is a helping hand when one needs it most. It waives off all future premiums while keeping the valuable life insurance cover alive, thus enabling you to live up to your commitments.

#### c) Critical Illness Benefit (CI)

Some illnesses are critical. They not only alter one's life's pattern but also result in a financial drain. Bajaj Allianz Critical Illness Benefit softens the impact on the family by paying out the Critical Illness Benefit under the

plan immediately, while other policy benefits continue (excluding Hospital Cash Benefit). **We cover 11 critical illnesses.** You have the flexibility of choosing Critical Illness cover up to the basic Sum Assured selected by you (Minimum Rs.50,000).

#### d) Hospital Cash Benefit (HC)

The worry of settling hospital bills (room charges) adds to the trauma of hospitalization. Bajaj Allianz Hospital Cash Benefit reduces this financial burden and helps recovery with peace of mind.

### Flexibility in Coverage

At Bajaj Allianz, we believe in offering benefits and not just products. We realize that you are unique and your needs for insurance vary with time. We therefore offer you the flexibility of inclusion of coverage or exclusion of coverage at each policy anniversary, subject to conditions relating to such inclusions and exclusion.

"Comprehensive Accident Protection" can be included and excluded at each policy anniversary. Family Income Benefit, Critical Illness Benefit and Hospital Cash Benefit can be taken at inception only. CI & HC can be reduced or excluded subsequently at any policy anniversary. Once reduced or excluded, they cannot be increased or included subsequently. Once selected, the Family Income benefit cannot be removed.

### Increase in risk coverage

Every added responsibility in your life calls for increase in your risk cover. We provide you the option to increase coverage upto 50% of the basic Sum Assured on each of the following happy moments in your life

- Your marriage
- the birth of your first child
- the birth of your second child

This additional coverage is not subject to underwriting.

### Important details of the Bajaj Allianz CashGain

Term	CashGain Economy				CashGain Gold/ Platinum/ Diamond
	15 years	20 years	25 years	30 years	15/20/25/30 years
Minimum Sum Assured	50000	50000	50000	50000	50000
Maximum Sum Assured	No Limit	No Limit	No Limit	No Limit	No Limit
Minimum Age at Entry	15	14	13	12	18
Maximum Age at Entry	55	50	45	40	50 (subject to maximum age at maturity being 70)
Maximum Age at Maturity	70	70	70	70	70

Minimum Premium: Rs. 5000/- for Yearly, 2500/- for Half Yearly, 1250/- for Quarterly and Rs. 500/- for monthly (by salary deduction only). Monthly mode is available under salary savings scheme only

### More value for money – our attractive High Sum Assured Rebate

Bajaj Allianz offers an attractive premium discount structure, where you can have a discount of at least Rs. 96 on the annual premium for every Rs. 10000 of Sum Assured purchased over and above the minimum Sum Assured of Rs. 50000. For example, as per tabular premium rates, the