

## Bajaj Allianz Life Insurance Company Limited



Bajaj Allianz life insurance policy offers you flexible insurance plans according to requirements. Bajaj Allianz deals in Endowment plans, Money back Plans, Ulips, single premium, pension and children plan. All plans are enough flexible to be customized. Insurance by Bajaj Allianz offers you to buy life insurance, car insurance, travel insurance, health insurance and home insurance online from Bajaj Allianz & as per the tag line **Jiyo Befikar!**

### Various Types of Insurance Plans

**Traditional Plans** : Following are the traditional plans offered by Bajaj Allianz Life Insurance

**Endowment Plan** - Currently available products to purchase

1. Life Time Care : Is a whole life plan, where it helps you financially at the time when your regular income ends. It provides survival benefits at the age of 80. The plan also has additional benefits like Waiver of Premium , Accidental Death Cover & Disability Cover and Critical Illness Cover & Hospital Cash Cover.
2. Super Saver : Is a regular premium endowment plan, which enables the policyholder to save an amount regularly for the future. The plan also has an extra benefit of Guaranteed Additions to the sum assured, at the end of each policy year.
3. Save Care Economy SP : A 10year single premium endowment plan which provides savings with high risk cover. This plan also participates in the companies profits. It is a high risk policy but has easy liquidity and high returns.
4. Invest Gain : This plan offers a combination of benefits that help develop a financial portfolio for your family. At a small extra cost you get 4 times life cover. Also you have an option of limited premium payment.

**Money Back Plan** - Currently available products to purchase

A money back plan which guarantees 5 easy payouts giving upto 125% + bonuses. Also 4 times a life cover. The additional benefits offered are

- Family Income Benefit
- Accidental Death Benefit and Disability Benefit.
- Critical Illness Benefit and Hospital Cash Benefit.

1. CashGain – Quadruple life cover. Five easy payouts which give up to 125% + bonuses.
2. ChildGain – It help you to enjoy the joys of parenthood responsibly, with the comfort of a secure future for your child.

**Term Plans** - Currently available products to purchase

1. Term Care : Is a term Assurance plan which provides life cover and return of premiums

paid at the time of maturity. It has the option of single premium payment. It is the only pure Term Plan which provides Hospital Cash Benefit.

2. New Risk Care II : Is a plan with regular/single premium payment options. This plan comes with a lowest cost for a Life Insurance cover. With regular premium plan you get additional rider benefits. Also accidental death benefit and accidental permanent total/partial disability benefit. Besides that you can also avail of critical illness benefit and hospital cash benefit.
3. Protector : Is a mortgage reducing term assurance plan. At a low premium amount you can secure your family from the burden of paying the Home Loan in your absence. You get an option of both Regular Premium payment and single premium payment. Also there is an option of Joint life availability, where the co-applicant can also be covered in the plan.

### **Unit Linked Plans** (Regular premium & Single Premium)

#### **Regular Premium** - Currently available products to purchase

1. Assured Protection Insurance Plan – It is a unique combination of protection and prospects of attractive returns with investments in various mix of assets to make a perfect plan to last you a lifetime of prosperity and happiness.
2. Max Advantage Insurance Plan – This is exciting new ULIP product gives you the guarantee to encash your units at maturity, at the highest unit price achieved by the fund over the 10-year term of your policy.

#### **Regular Premium** - Old products not available for fresh purchase

1. New Unit Gain : Is an investment plan where you get value for your funds invested.
2. New Gain Super : Is a flexible unit linked plan with partial & full withdrawals after 3 years. It offers additional benefits like UL Accidental Death Benefit and UL Disability Benefit, UL Critical Illness Benefit and UL Hospital Cash Benefit and 4 funds to choose from & flexibility to pay top-up any time.
3. New Unit Gain Plus : This plan gives you 5 investment funds to choose from. With the option of 3 free switches every year. Also, partial or full withdrawal option after 3 years. This plan offers flexibility to meet ones changing lifestyle and insurance needs. It offers guaranteed life cover.
4. Unit Gain plus Gold : A unique investment plan with the combination of protection and prospects of earning attractive returns. It has a high allocation upto 85%. You have a choice of 7 funds to invest in & also a guaranteed life cover. Additional benefit riders are also available with this plan.
5. New Family Gain-R : It is Life Insurance Plan that can take care of all the changing requirements of the family. It has maximum flexibility, so that you are provided for all the changing needs you may have.
6. Young Care : This investment plan is a Gift of a lifetime to a loved one. It offers a guaranteed Sum Assured and continued pay premium on your behalf, in case of your unfortunate death.
7. Young Care Plus : It offers the same benefit as the above plan but in addition offers a critical illness benefit.

### **Single Premium** - Currently available products to purchase

1. Wealth Insurance Plan - The plan gives you the benefits of paying a single premium, so you don't have to worry about due dates, repetitive paperwork and renewals or continuously make phone calls to your financial advisor.
2. Shield Insurance Plan - This plan also gives you guaranteed unit price at maturity with Shield Plus Fund III.

### **Single Premium** - Old products not available for fresh purchase

1. New Unit Gain Premier SP : It is a unique insurance cum investment plan as it starts investing 105% of the single premium paid from day one, thereby ensuring that you get more. It has a guaranteed life cover and flexible withdrawal option u/s 10 (10) D.
2. New Unit Gain plus SP : Is a single premium plan that gives you 98% allocation with guaranteed life cover. Minimum premium is Rs. 10,000 only. A choice of 5 investment funds to choose from. And 3 free switches every year. Partial & full withdrawals after 3 years.

### **Retirement Plans** - Currently available products to purchase

1. Swarna Vishranti : Is a plan with an option to take a tax-free lump sum upto 33% of Sum Assured + Accrued Bonuses. Open Market option: Purchase immediate annuity from Bajaj Allianz Life Insurance or any other Life Insurance Company. And also additional benefits can be availed of.
2. Pension Guaranteed : Is a plan that assures a regular income after your retirement for life.

### **Retirement Plans** - Old products not available for fresh purchase

1. New Unit Gain Easy Pension plus RP : A unit linked pension plan without life cover. It has regular premium payment mode. An option to take a tax-free lump sum up to 33% of Sum Assured. You can invest in any 6 funds. With 3 free switches every year. Also open market option: Purchase immediate annuity from Bajaj Allianz Life Insurance or any other life insurer.
2. New Unit Gain Easy Pension plus SP : A unit linked pension plan without life cover. It has single premium payment mode. An option to take a tax-free lump sum up to 33% of Sum Assured. You can invest in any 6 funds. With 3 free switches every year. Also open market option: Purchase immediate annuity from Bajaj Allianz Life Insurance or any other life insurer.
3. Future Secure : It is a plan which secures your future.
4. Future Income Generator : It helps you maintain the same lifestyle you lead now ,after your retirement. The saving today becomes your wealth and support to help secure your future. The plan is about wealth creation, smart savings and peace of mind along with a corpus, which secures your life, post retirement.

### **Women Insurance Plan** - Currently available products to purchase

1. Housewives : Housewives need to safeguard their financial independence. There are additional benefits like the Mahila Gain feature which offers benefits like:

- Critical Illness Benefits.
- Reconstructive Surgery Benefits for Breast(s) due to Breast Cancer.
- Congenital Disability Benefits.
- Complications of Pregnancy Benefits.

### **Women Insurance Plan** - Old products not available for fresh purchase

1. Working Women : This plan helps the working women to protect themselves, their family and plan for their future. The insurance, investment, pension and health products have been specially customized to suite to every specific need of a woman.

### **Children Plans** - Old products not available for fresh purchase

1. Child Gain : Is a plan where it creates funds for critical stages in your Child's life like education, marriage or even to start a business. It has the benefit of low premium rates.

### **Health Plans** - Currently available products to purchase

1. Health care : Is a plan with 6- in-1 Health Insurance that offers:

- Life Cover
- Hospital Cash benefit
- Surgical benefit
- Post Hospitalisation Benefit
- Critical Illness Cover
- Accidental Permanent Total / Partial Disability (APT/PD)

1. Family Care First : It is a plan for the whole family. This unique hospitalisation plan gives you health cover for your entire family. You can secure your family with one plan.

2. Care First : A Medical Insurance plan till the age of 65years. And you can renew the policy every 3 years. The premium rate is level and guaranteed for the length of each policy term of 3 years with extra benefits like day care treatment and pre and post hospitalization treatment.

### **Group Plans** - Currently available products to purchase

1. Non Employer Employee - Currently available products to purchase
2. Group Income Protection
3. Group Loan Protector

4. Group Term Life
5. Group Term Life (Non Employer Employee)
6. Group Suraksha
7. Credit shield
8. Sarve Shakti Suraksha
9. Group Credit Protection Plus

#### **Employer Employee** - Currently available products to purchase

1. Group Annuity
2. Group Save Plus
3. Group Term Life (Employer employee)
4. Group Term Life in lieu with EDLI
5. Group Leave Encashment Scheme

#### **Employer Employee** - Old products not available for fresh purchase

1. Group Superannuation Gold.
2. Group Gratuity Gold.
3. New Group Gratuity Care.
4. New Group Superannuation Care.

#### **Employer Employee** - Old products not available for fresh purchase

1. Group Superannuation Gold.
2. Group Gratuity Gold.
3. New Group Gratuity Care.
4. New Group Superannuation Care.

#### **Micro Insurance Plans** - Currently available products to purchase

1. Alp Nivesh Yojana : An endowment plan with Life cover and Maturity benefit equal to sum assured + vested bonus.
2. Saral Suraksha Yojana : A Term Insurance policy with return of premium on maturity.
3. Jana Vikas Yojana : A single premium plan with maturity benefit of 125% of the single premium payable on survival till the end of the policy term.

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