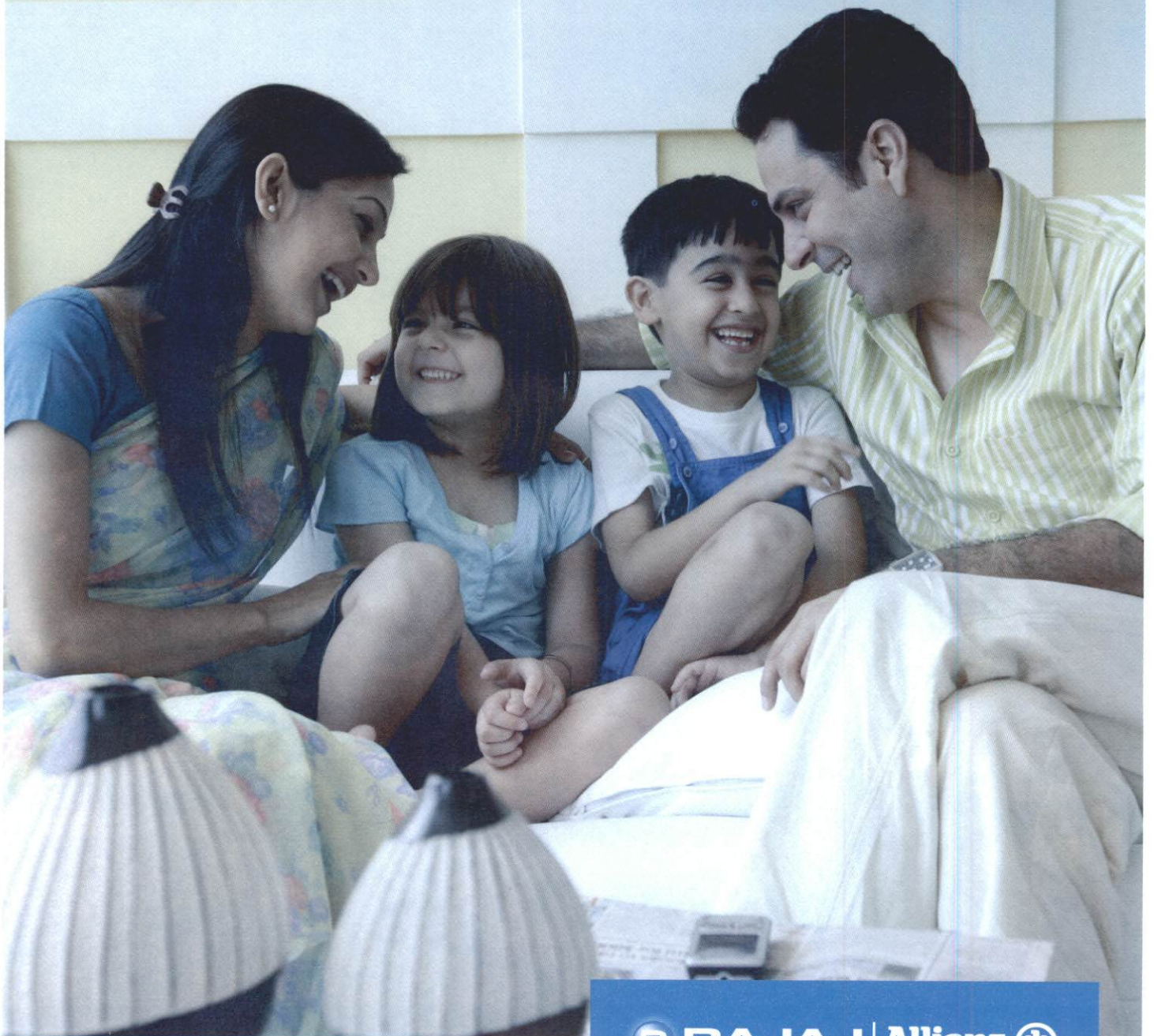


Suvidha Secure

(A Scheme available under Bajaj
Allianz Sarve Shakti Suraksha)



BAJAJ | Allianz

Jiyo Befikar

Suvidha Secure

(A Scheme available under Bajaj Allianz Sarve Shakti Suraksha)

Plan comes with a host of features that allow your members to have the best of all worlds -Protection and Investment with flexibility like never before.

Some of the key features of this plan are:

- Over the counter- there will be no medical examination - only Good Health Declaration
- Monthly amount caps of Premium Options – ₹ 1500, ₹ 2000, ₹ 3000
- Maximum Sum Assured 480 times of the monthly premium
- Helps support family /dependants by way of lump sum payment (Account Value+ Sum Assured) in case of unfortunate death
- Each individual account value is maintained separately. Net Premium which is the gross premium less life insurance premium is deposited in the individual account of the member. At the end of each financial year, the Company credits the investment returns to the individual account of each member as earned on the fund less scheme administration fee.
- On maturity, benefit equal to the account value of the individual member with a minimum guarantee of the invested amount in the individual account less the applicable scheme administration fee, provided all due premiums have been paid.
- Minimum Guaranteed Surrender Value equal to 70% of the net premium paid till date subject to applicable surrender penalty.
- Accidental Death Cover starts immediately & Natural Death cover starts 30 days from date of investment in scheme

Other features

- Term: Minimum 10 years, Maximum upto the age 20 years.
- Min Age at Entry: 18 years, Maximum Age at entry: 55 years.
- Maximum Maturity Age: 70 years.
- Tax benefits u/s 80 (C) and u/s 10(10D)
- No Lock In Period (Any time liquidation of funds) subject to surrender penalty.*

*Surrender charges applicable

On Death of an individual member

The death benefit shall be the sum assured plus the account value in case of unfortunate death of an individual member. No death claim shall be payable in case of suicide within one year from commencement of membership.

Revival of the life insurance cover

The life insurance cover including additional rider benefit cover if any, may be revived/reinstated within three years of first unpaid premium on terms agreed at time of revival/reinstatement

Nomination

Each member assured can nominate the person/persons to whom the death benefits will be payable.

Surrender Penalty*

No. of months for which Premiums are paid for a member	Surrender Penalty as % of first year's Net Premium
1-23	7.00%
24-35	5.00%
36-47	3.00%
48+	0.00%

* for further details pl refer the Certificate Of Insurance.

The investment philosophy is to generate superior risk adjusted returns in line with our asset allocation strategy.

- Current Asset Allocation
- Minimum 40% in Govt. securities.
- Up to 10% in Equities for long term capital appreciation.
- 50-60% in minimum AA rated corporate bonds

Investment Return*

Year	The Investment Return
2008-2009	8.50%
2009-2010	8.80%

* Above returns are on the net invested premium.

"Participation by the bank's customers in an Insurance product is purely on a voluntary basis".

**For any Queries, mail us at
citi.service@bajajallianz.co.in**



Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Sarve Shakti Suraksha 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 carefully before concluding a sale. Tax-benefits are as per prevailing Income tax laws. Insurance is the subject matter of solicitation. The Suvidha Secure Scheme is offered under the product Bajaj Allianz Sarve Shakti Suraksha and the key features shown are exclusive to the Suvidha Secure Scheme and not generic to the product Bajaj Allianz Sarve Shakti Suraksha. Regd. Address: G.E Plaza, Airport Road, Yerawada, Pune-411006, Reg No.: 116. UIN: Bajaj Allianz Sarve Shakti Suraksha : 116N060V02, Group Accidental Death Benefit : 116B005V02, Group Accidental Permanent Total/Partial Disability Benefit : 116B010V01. Bajaj Allianz Sarve Shakti Suraksha is a Traditional Life Insurance Policy

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