

Are your children destined for greatness? Will they devise the universal currency, or solve the problem of global warming? Will they make music like we have never heard before, or keep shattering records in sports? Will they bring God to men, or peace to the world? Your children may just be the ones to end wars, feed the hungry, and care for many. Your child can aim for the highest echelons of success, for greatness, and immortal fame. Your child can dream. But before your child does, you must.

Bajaj Allianz 'ChildGain' Plan

Taking care of a child is perhaps the most important job a parent can have. It is natural that you would like to give your child your best, and therefore, this is the time when careful financial planning can help you fulfill the aspirations that you have for your children. The Bajaj Allianz ChildGain Solutions help you to enjoy the joys of parenthood responsibly, with the reassurance of a secure future for your child.

What does Bajaj Allianz 'ChildGain' Plan offer you?

Bajaj Allianz ChildGain offers a wide array of solutions that allows you to plan for your child's future by providing you with as many as 4 distinct and unique options.

Option 1: ChildGain 21

Option 2: ChildGain 24

Option 3: ChildGain 21 Plus

Option 4: ChildGain 24 Plus

Common features in the 4 Options of Bajaj Allianz 'ChildGain' Plan

- Limited Premium Payment Term which means that the premiums are payable till your child attains age 18 years.
- Your contributions grow by the way of compounded annual bonuses, which will be paid to you with the first guaranteed payout (policy anniversary following age 18 of your child), for in-force policies. In addition to the annual bonuses, a terminal bonus may also be paid.
- You are eligible for Tax Benefits under Section 80C and Section 10(10)D of the Income Tax Act.
- Assuring Your Child's Future: In an uncertain world, the prime interest of your child cannot be jeopardized in any way. Which is why we have built in some added benefits in all our plans to protect the interests of your child's future, by counter insuring you - the policyholder.



Inbuilt Benefits

- Premium Waiver Benefit:** In case of death or accidental total permanent disability of the policyholder during the premium payment term, all future premium payments are waived. This benefit will not be available in the event of accidental permanent total disability after age 65 of the policyholder.
- Family Income Benefit:** In case of death or accidental total permanent disability of the policyholder during the term of the policy, a monthly income benefit of 1% of the sum assured (12% per annum) subject to a maximum of Rs.10,000 p.m. becomes payable till the end of the policy term. This benefit will not be available in the event of accidental permanent total disability after age 65 of the policyholder.
- Option to Purchase further Insurance at Maturity:** For ensuring continuity of the valuable insurance protection that the child was enjoying, we offer the child an option to purchase a with profits endowment or an equivalent plan from Bajaj Allianz Life Insurance Company for twice the amount of face value of this policy, without any medical examination, on the premium rates prevailing at that time (The application must be made at least 6 months prior to maturity of this policy).

Payout Structures

For ChildGain 21 and ChildGain 21 Plus: The minimum guaranteed payouts are as follows:

Policy Anniversary following completion of Age	18	19	20	21
Payout as % of Sum Assured	20% + Accrued Bonuses	25%	25%	35%*

For ChildGain 24 and ChildGain 24 Plus: The minimum guaranteed payouts are as follows:

Policy Anniversary following completion of Age	18	20	22	24
Payout as % of Sum Assured	25% + Accrued Bonuses	25%	25%	40%*

* refers to probable increase in payout based on higher interest during the payout period.

Start of Life Benefit

Unique Feature of Bajaj Allianz 'ChildGain' 21 Plus and 24 Plus

These packages offer you the choice of providing a unique Start of Life Benefit for your child. For a nominal amount, an additional Sum Assured subject to a maximum limit of Rs. 10 lacs will become payable to enable the child start his/her professional life smoothly, in case of an unfortunate death or Accidental Permanent Total Disability of the Policyholder during the term of the policy. This benefit will not be available in the event of accidental permanent total disability, after age 65 of the policyholder.



Death Payout:

In the event of unfortunate death of the child during the policy term, the payouts shall be as under:

Age	Payout
Below 7 years	Premiums paid will be refunded without interest and the policy will terminate.
Above 7 and below 18 years	Sum assured with accrued bonuses will be paid and the policy will terminate.
Above 18 and below 24 years	Outstanding payouts will be paid as one lumpsum and the policy will terminate.

Important details of Bajaj Allianz 'ChildGain' Plan

Eligibility Conditions	ChildGain 21 and ChildGain 21 Plus	ChildGain 24 and ChildGain 24 Plus
Minimum age of the policyholder	20	20
Maximum age of policyholder	50	50
Minimum age of child	0	0
Maximum age of child	13	13
Minimum Premium Payment Term	5	5
Maximum Premium Payment Term	18	18
Maximum Policy term	21 less age at entry of LA (Child)	24 less age at entry of LA (Child)
Maximum age of child at maturity	21	24
Minimum Sum Assured	Rs. 100000	Rs. 100000
Maximum Sum Assured	Rs. 5000000	Rs. 5000000
Minimum Premium	Minimum Premium Rs. 5000 for yearly mode, Rs. 3,000 for half year mode, Rs. 3,000 for quarterly mode and Rs. 700 for monthly mode	

(Monthly mode available under salary deduction scheme only and minimum proposal deposit should be Rs.2100 i.e. three months payment in advance).

Age = Age on last birthday.

The Policy Term + Age of policyholder should not exceed 70 for all plans.

Premiums

For your convenience we have provided 4 Premium Payment Modes that can be Yearly, Half-yearly, Quarterly and monthly. We also offer a Monthly Premium Payment Mode under salary deduction schemes.

Surrender

We offer you the choice of surrendering the policy provided three full years premiums have been paid (Two years for premium payment terms of 5 and 6 years).

The guaranteed minimum surrender value is 30% of all premiums paid excluding the first year premium and excluding the premiums for Premium Waiver Benefit and Family Income Benefit and Additional Rider Benefit if opted for. The guaranteed minimum surrender value after the premium payment term will be the discounted value of the outstanding installment payments discounted at 10% p.a. rate of interest.

Loans

Loans are not available with Bajaj Allianz 'ChildGain' Plan

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.

Exclusions

The Death Cover is subject to the following Exclusion:

Suicide within one year from commencement of risk, whether sane or not.

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, managing assets worth over a Trillion Euros (over Rs. 55,00,000 crores). At Bajaj Allianz, we realize that you seek an insurer you can trust your hard earned money with. Allianz SE has more than 110 years of financial experience in over 70 countries and Bajaj Finserv, trusted for over 55 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.

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 ChildGain' Plan.

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

- 1) 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.
- 2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

Contact Details :

Bajaj Allianz Life Insurance Company Limited, G.E. Plaza, Airport Road, Yerawada, Pune - 411 006. Tel: (020) 6602 6777. Fax: (020) 6602 6789. [SMS LIFE @ 56070](tel:020-30587888)

Toll free	BSNL	Tata	Bharti	Reliance
	1800 233 7272	1800 209 7272	1800 103 7272	1800 3000 7272
For any other Tel. : 020-30587888	Standard STD charges apply		email : life@bajajallianz.co.in chat : bajajallianzlife.co.in/chat url : www.bajajallianzlife.co.in	

For More Information : Kindly consult our "Insurance Consultant" or call us today on the 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.

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 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."

Unique Identification Number (UIN) : 116N024V01

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



Insurance is the subject matter of the solicitation.

Life
Individual



ChildGain

Bajaj Allianz ChildGain Plan

"Because your child has miles to go and you have promises to keep!"

Available as • ChildGain21 • ChildGain 24
• ChildGain21 Plus • ChildGain 24 Plus

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Bajaj Allianz Life Insurance Company Limited

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