

EVEN IF LIFE CHANGES, THEIR LIFE GOALS STAY ON TRACK – GUARANTEED¹

BAJAJ LIFE YOUNG ACHIEVER PLAN



Bajaj Life Young Achiever Plan

Every child deserves the freedom to dream big and achieve bigger.

Presenting the **Bajaj Life Young Achiever Plan**, which shall help you build a secure financial foundation for your child's milestone- be it higher education, career aspirations or other life goals.

It combines protection and wealth creation, ensuring your child's dreams stay on track even in your absence.

Presenting the Bajaj Life Young Achiever Plan

This plan is designed for parents who want to financially secure their child's future by planning for:

- Education expenses during school years before college
- Major milestones such as college fees and higher education costs
- Additional school and college expenses, including extracurricular activities and other needs

Key Features

- **Choice of Plan Variant:** Flexibility to choose between Guaranteed¹ Lump-sum at maturity or Guaranteed¹ Regular Income to support your child's future goals.
- **Comprehensive protection through New Waiver of Premium Rider:** All the future premiums will be waived off on earlier occurrence of death, accidental total permanent disability (ATPD) or 25 major critical illnesses (CI).
- **Peace of mind for you:** Financial support for your child's education, even in your absence.
- **Tax benefits²:** Enjoy tax benefits on premiums paid and benefits received as per applicable tax laws as amended from time to time.

Benefits in Detail

Wealth Creation: You will receive a guaranteed¹ lump-sum benefit at the end of the Policy Term to support your child's future needs.

Second Income: You will receive a guaranteed¹ income along with a lump-sum benefit (in case Return Of Premium³ option is selected) to meet your child's future needs.

¹Conditions Apply - The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure | ²Return of Premium (ROP) is 100% of Total Premium Paid⁵ at the end of the Income Period | ⁵Total Premiums means total of all the premiums paid under the base policy, excluding any extra premium and taxes, if collected explicitly | **²Tax benefits as per prevailing Section 11 (read with Schedule II) and Section 123 of the Income Tax Act shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit under the policy.**

Boundary Conditions

For Wealth Creation Variant:

Pay for (years) i.e. Premium Payment Term (PPT)	5,6,7,8	10	12
Get benefit at the end of i.e. Policy Term (years)	10, 12, 15, 20	12, 15, 20	15, 20

For Second Income Variant:

Pay Premium for (years) i.e. PPT	5 / 6 / 7 / 8 / 10 / 12
Deferment Period i.e. DP (years)	0 / 1 / 2 / 3 / 4 / 5
Income Period i.e. IP (years)	15
Policy Term i.e. PT (years)	Premium Payment Term Plus Deferment Period Plus Income Period
Sum Assured Multiple Option (varies basis age) Please refer the company website for details on Sum Assured Multiple	Option 1 – 11 to 15.50 Option 2 – 5 to 9.45 Option 3 – 15.70 to 21.15

Kindly refer to Bajaj Life Guaranteed Wealth Goal and Bajaj Life New Waiver of Premium Rider brochure for more details

Sample Illustration 1- Wealth Creation

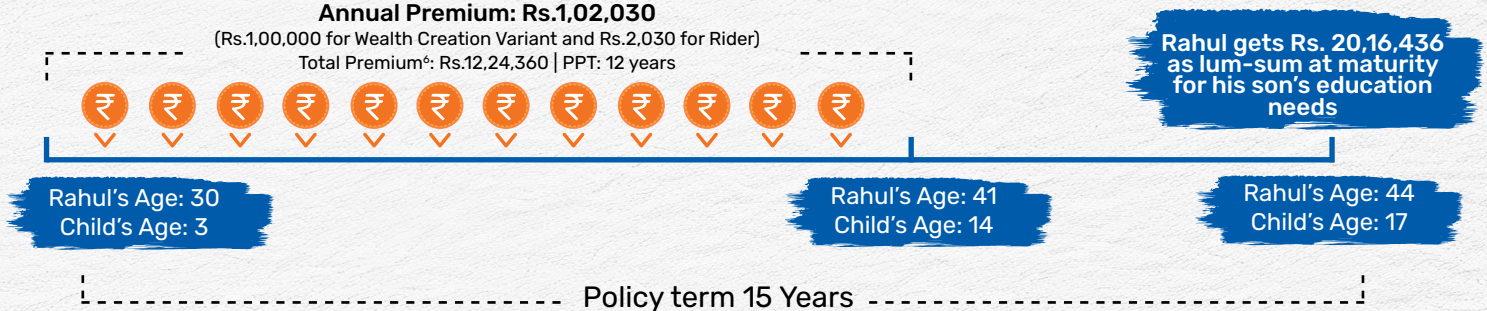
Let's see how you can secure your Child's education dreams with this plan variant

Rahul, a 30-year-old dreams of giving his 3-year-old son the best education opportunities. Hence, Rahul aspires to plan for his child's higher education. He purchases Bajaj Life Young Achiever Plan with a Policy Term of 15 years and pays Rs. 1,02,030 p.a. for 12 years with an aim of creating an education corpus after few years.

Premium Payment Term: 12 Years | Policy Term: 15 Years | Total Premiums⁶ Paid: Rs. 12,24,360 | Waiver of Premium (WOP) Option: Option III

Annual Premium: Rs.1,02,030

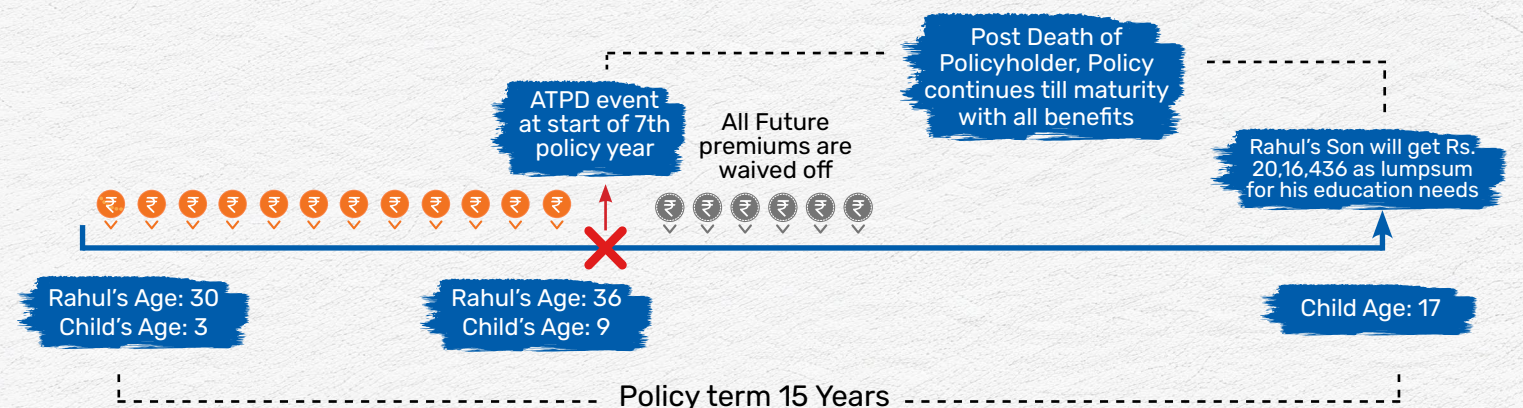
(Rs.1,00,000 for Wealth Creation Variant and Rs.2,030 for Rider)
Total Premium⁶: Rs.12,24,360 | PPT: 12 years



YOU PAY
Rs. 12,24,360

YOU GET
Rs.20,16,436

Assuming Rahul meets with an unfortunate accident leading to Accidental Total Permanent Disability (ATPD) at the beginning of 7th Policy year, his son will receive the following-



Note-

In the above illustration, Rahul is the Proposer and his son is the life assured.

For above illustration, the Sum Assured multiple chosen is 11. His Sum Assured on Death (at inception of the policy) is Rs. 11,00,000.

The premiums mentioned above are exclusive of any extra premium loading and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.

In case of earlier occurrence of Death, Accidental Total Permanent Disability and Critical Illness, Bajaj Life New Waiver of Premium Rider is triggered.

°The premium shown above are inclusive of rider premiums and exclusive of any extra premium loading and any other applicable tax, subject to changes in tax laws and is for illustrative purpose only.

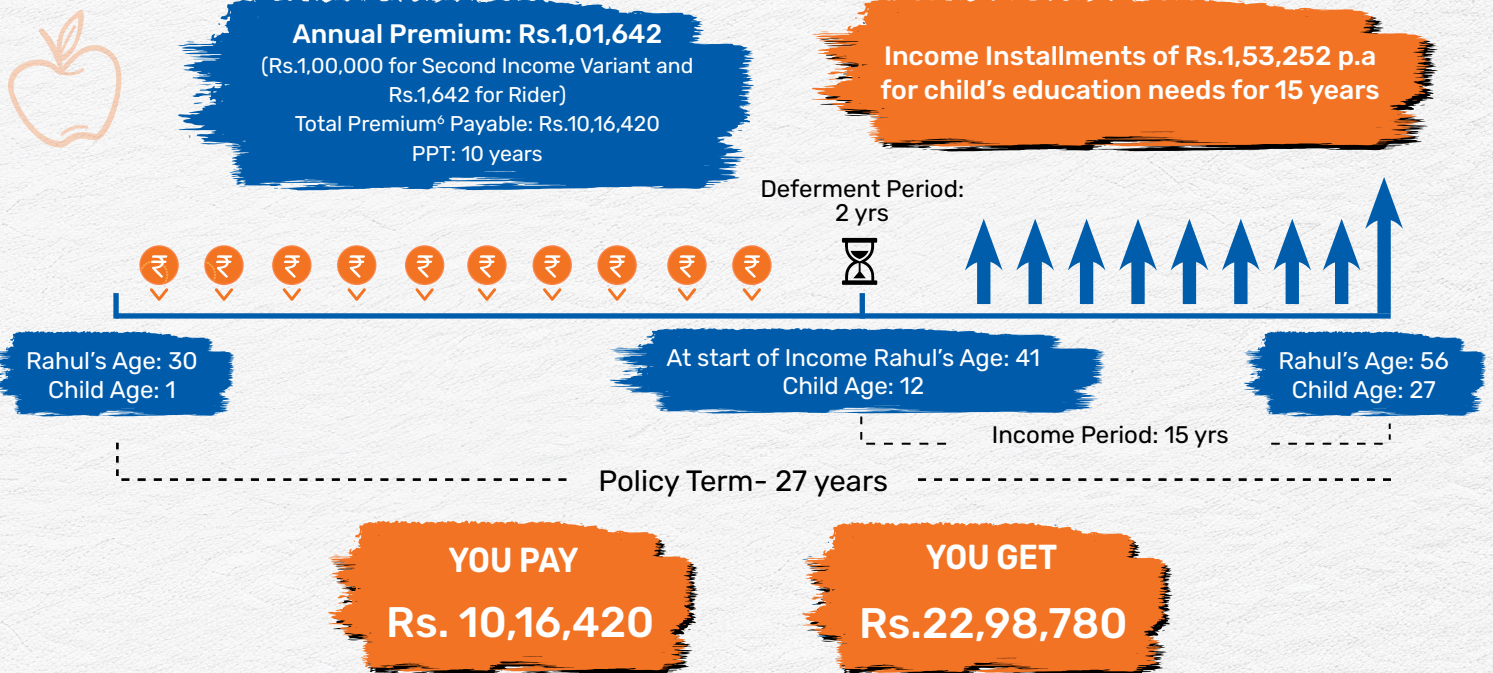
Sample Illustration 2- Second Income

Let's see how you can secure your child's education dreams with this plan variant

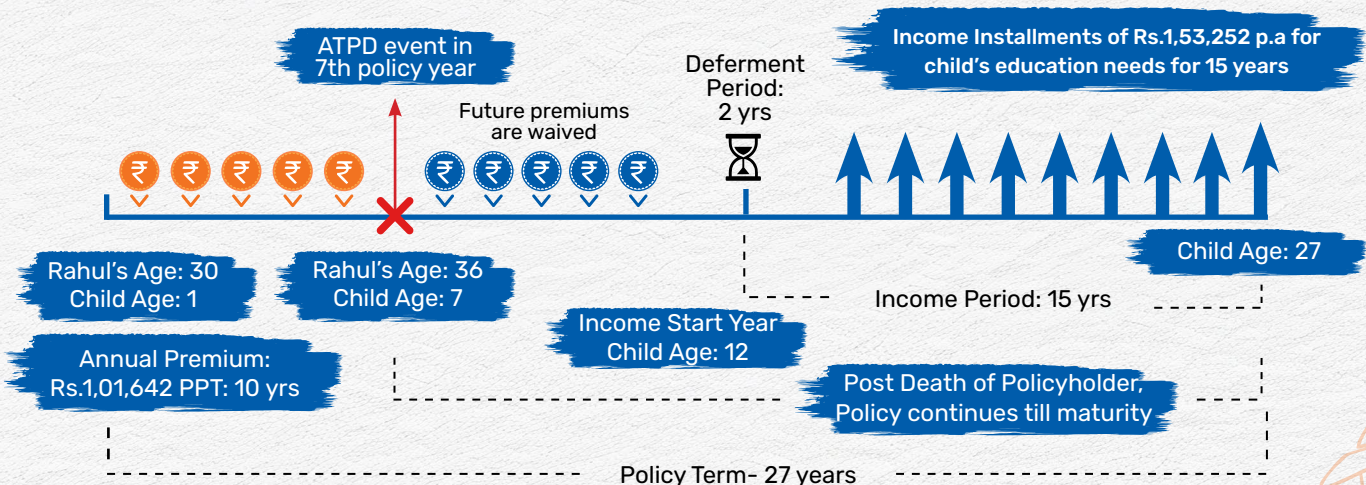
Rahul, a 30-year-old father, wants to ensure the best education opportunities for his 1-year old son. To achieve this, he starts investing Rs.1,01,642 p.a. in Bajaj Life Young Achiever Plan from his son's first birthday. He chooses a Policy Term of 27 years and pays premiums for 10 years with an aim of creating a guaranteed¹ income to support his child's future education expenses.

Premium Payment Term: 10 Years | Deferment Period: 2 Years | Income Frequency: Yearly | Income Period: 15 Years | Policy Term: 27 Years | Waiver of Premium (WOP) Option: Option III

Total Premiums⁶ Paid: Rs. 10,16,420



Assuming Rahul meets with an unfortunate accident leading to Accidental Total Permanent Disability (ATPD) at the beginning of 7th Policy year, his son will receive the following-



Note-

In the above illustration, Rahul is the Proposer and his son is the life assured.

For above illustration, the Sum Assured multiple chosen is Option 1. His Sum Assured on Death (at inception of the policy) is Rs. 15,40,000.

The premiums mentioned above are exclusive of any extra premium loading and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.

In case of earlier occurrence of Death, Accidental Total Permanent Disability and Critical Illness, Bajaj Life New Waiver of Premium Rider is triggered.

°The premium shown above are inclusive of rider premiums and exclusive of any extra premium loading and any other applicable tax, subject to changes in tax laws and is for illustrative purpose only.

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 as amended from time to time

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 liable for a penalty that may extend up to ten lakh rupees.

Fraud & Misstatement: Section 45 of the Insurance Act, 1938

Fraud & Misstatement would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time.



Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited)

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS - IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Risk Factors and Warning Statements: Bajaj Life Insurance Limited, Bajaj Life Guaranteed Wealth Goal and Bajaj Life New Waiver of Premium Rider are the names of the company and the product/rider respectively and do not in any way indicate the quality of the product/rider and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document of base product and rider (available on www.bajajlifeinsurance.com) carefully before concluding a sale or consult your "Insurance Consultant" for more details and eligibility conditions. Bajaj Life Young Achiever Plan comprises of Bajaj Life Guaranteed Wealth Goal (UIN: 116N200V09) A Non linked, Non Participating, Individual, Life Insurance Savings Plan and Bajaj Life New Waiver of Premium Rider (UIN: 116B061V01) A Non-Linked, Non-Participating, Individual, Pure Risk Health Rider. Regd. Office Address: Bajaj Insurance House, Airport Road, Yerawada, Pune - 411006. IRDAI Reg. No.: 116. CIN: U66010PN2001PLC015959, call us on Customer Care No. 020-6712 1212, Mail us: customercare@bajajlife.com. The Logo of Bajaj Life Insurance Limited is provided on the basis of license given by Bajaj Finserv Limited to use its "Bajaj" Logo. All charges/taxes, as applicable, will be borne by the Policyholder. | Bajaj Life Guaranteed Wealth Goal is also available individually for sale without the riders or with the other available riders options under the base policy. Rider can be taken only along with a base life insurance plan at additional cost, as per the availability and product term and conditions.

***As per Government of India Notification No. 16/2025, GST is not applicable on individual life insurance policies effective 22 September 2025.**