

Bajaj Allianz Life eTouch Term (UIN:116N171V01)

A Non-Linked, Non-Participating, Individual Life Insurance Term Plan

A comprehensive protection plan built to safeguard you and your loved ones from various uncertainties in life. It is a perfect solution for you and your loved ones to be able to realize your dreams without any compromises in case of an unforeseen event.

Key features:

- **3 in 1 benefit:** Coverage against Death, Terminal illness and Disability
- **Extra payout:** On death due to accident
- **Waiver of Premium:** On Accidental Total Permanent Disability and Terminal illness
- **Early exit:** Option of early exit post retirement at Age 60 and get back all your paid premiums
- **Premium Holidays:** 1/2/3 years premium holiday with life cover staying intact
- **Upgrade life cover:** Option to increase your Life cover with increase in responsibilities
- **Discounts on premium:** Enjoy special discounts on your premiums
- **Benefit Payout:** Option to receive death benefit as income, lump sum, or both
- **Tax Benefits:** available on premiums paid and benefit received on death

Plan Options:

Life Shield Plus

- **Death Benefit**
- **Terminal Illness**
- **Waiver of Premium (on ATPD/TI)**
- **Accidental Death Benefit**

Life Shield ROP

- **Death Benefit**
- **Terminal Illness**
- **Waiver of Premium (on ATPD/TI)**
- **Return of premium**

In-built benefits at no additional cost:

- Terminal Illness (TI)
- Waiver of Premium (WOP) on Accidental Total Permanent Disability (ATPD) / TI

Features benchmarking

Parameters	BALIC	Competition I	Competition H	Competition T
Features				
Premium Holiday	Yes	No	No	No
Early Exit with ROP	Yes	No	Yes	No
ROP on Maturity	up to 120%	105%	100%	100%
In-built Waiver of Premium	Yes	Yes	No	No
Health Management Services	Yes	No	No	Yes
Discount				
1st Year	COVID Vaccination	Yes	No	No
	Salaried	Yes	No	Yes
Throughout PPT	Auto-Pay	Yes	No	Yes
	Existing Customer	Yes	No	No

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Premium benchmarking

For Sum Assured Rs. 1Cr, Regular Pay, Including GST and premium discounts.

Regular Pay:

Parameters		BALIC		Competition I	Competition H	Competition T
Cover Till	Age	Current	Revised*			
75	35	18,669	20,453	25,488	23,176	22,656
	45	33,404	38,559	42,034	43,474	42,480
	50	45,174	50,877	54,641	58,390	57,702
80	35	20,807	22,749	27,566	25,296	24898
	45	37,719	43,980	48,935	50,671	47,436
	50	51,568	58,875	60,012	66,291	65,018

10 Pay:

Parameters		BALIC		Competition I	Competition H	Competition T
Cover Till	Age	Current	Revised*			
75	35	42,980	44,309	56,544	53,896	48,616
	45	63,857	75,296	91,205	83,825	79,532
	50	76,492	93,180	1,02,413	1,03,910	95,698
80	35	52,306	53,306	63,939	61,240	56,286
	45	80,126	93,357	1,05,289	1,11,814	1,00,772
	50	98,619	1,18,069	1,21,677	1,27,822	1,21,658

*Revised rates shall be effective from 20th Feb'23

Bajaj Allianz Life eTouch Term is one of the most affordable term plans in the market with new age features and discounts.