Ageas Federal Life Insurance

Golden Years Pension Plan

Unit Linked, Non-Participating, Individual Pension Plan
UIN: 135L100V01



Retirement is Fun

In this plan, the investment risk in the investment portfolio is borne by the policyholder

Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to withdraw the money invested in Linked Insurance Products completely or partially till the end of the fifth year.

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Har Wada Mumkin

Introduction

The need for a pension plan after retirement arises from the necessity to maintain a stable income and financial security during the golden years of your life. As you stop earning a regular income, a pension plan becomes crucial to ensure a steady source of funds, covering your day-to-day expenses and enabling a comfortable and worry-free retirement.

Introducing **Ageas Federal Life Insurance Golden Years Pension Plan,** a comprehensive retirement solution designed to secure your financial future during your retirement years. This pension plan offers a range of benefits and features like early investment boosters, Return of Allocation Charges, Golden Waiver of Premium Option, Top-up Premium and reduction in premium to ensure that your golden years are the best years of your life.

Together, let's embark on a journey that leads us to a brighter, happier, and more secure tomorrow."

Key Features

- Avail 2 plan option to select from – Classic Option or Golden Waiver of Premium option
- Get Early Investment Booster for an early start between age 18-35
- Flexibility to choose premium payment option
- Guaranteed Loyalty Boosters to boost the fund value
- Return of Premium Allocation charges
- Option of reducing the premium amount
- Avail# Tax Benefits as per prevailing tax laws

#Tax benefits are subject to change as per tax laws. Please consult your tax advisor for determining the tax benefits applicable to you.

How does the Plan Work?

With easy investment options to choose from, Golden Years Pension Plan lets you create policy according to your needs in just 4 simple steps as below:

Step 1

Choose the premium amount that you wish to invest for your post-retirement dreams.

Step 2

Plan and decide the age at which you wish to retire by choosing the required policy term.

Step 3

Choose from the available investment strategies / funds basis your risk appetite.

Step 4

Choose from two options i.e Classic or Golden Waiver of Premium Option.

Based on the premium amount and policy term you choose, your retirement corpus will be determined. Your premium shall be allocated as per the strategy / fund(s), which you have selected and in the proportion, you specify after deducting the applicable charges.

PLAN BENEFITS

1 Maturity and Vesting Benefit

On maturity provided all premiums due till date are paid/waived and policy is in-force, Fund Value (inclusive of Return of Allocation Charge and Guaranteed Loyalty Booster) shall be payable.

On such payment, the policy shall terminate.

The proceeds of the policy shall be utilized in the manner chosen by you as described below:

i. To utilize the entire proceeds to purchase immediate annuity or deferred annuity from the Company at the then prevailing annuity rate. However, policyholder will be given an option to purchase immediate annuity or deferred annuity from any other insurer at the then prevailing annuity rate to the extent of percentage, stipulated by Authority (IRDAI), currently 50% of the entire proceeds of the policy net of commutation. **OR**

ii. To commute up to 60% and utilize the balance amount to purchase immediate annuity or deferred annuity from the Company at the then prevailing annuity rate. However, policyholder shall be given an option to purchase immediate annuity or deferred annuity from any other insurer at the then prevailing annuity rate to the extent of percentage, stipulated by Authority (IRDAI), currently 50% of the entire proceeds of the policy net of commutation. **OR**

iii. The policyholder surviving till the vesting date, also has the option to extend the accumulation period or deferment period within the same policy with the same terms and conditions as the original policy provided Life Assured is below an age of 60 years. The maximum extended period will be up to maximum maturity age and subject to the total policy term not exceeding maximum policy term applicable under the plan.

For (i) and (ii) above, the purchase of annuity shall be subject to terms and conditions under the product.

In case the proceeds of the policy is not sufficient to purchase minimum annuity as defined in clause 5 of Schedule I of IRDAI (Insurance Products) regulations, 2024, as amended from time to time, such proceeds of the policy shall be paid to policyholder or beneficiary as lump sum.

On extension of accumulation period or deferment of the vesting date, the entire proceeds will continue to be invested in the segregated funds as per the allocation chosen by the policyholder.

Guaranteed Loyalty Booster

Guaranteed Loyalty Booster shall be added to the Fund at the end of every year starting from the end of 7th policy year till the end of policy term, provided all premiums due till date are paid/waived and policy is in-force.

PPT	Guaranteed Loyalty Booster as a % of Annualized Premium
1 & 6	2.00%
8	2.20%
10 & 11	2.40%
12 and above	2.50%

If you have invested in multiple funds, Guaranteed Loyalty Booster shall be added to each fund in the same proportion as the Fund Value in each Fund bears to the total Fund Value at the date of allocation.

Let us understand with an example:

For Annualized Premium of Rs. 1,00,000 and Policy Term 15 years, Guaranteed Loyalty Booster as following will be added to the Fund:

PPT	Guaranteed Loyalty Booster to be added to Fund at the end of Policy Year 7th to 15th
1 & 6	2.00% x 1,00,000 = 2,000
8	2.20% x 1,00,000 = 2,200
10 & 11	2.40% x 1,00,000 = 2,400
12 and above	2.50% x 1,00,000 = 2,500

Early Investment Booster

For Life Assured aged 18 to 35 years at entry, an Early Investment Booster of 25% is applicable on the Guaranteed Loyalty Booster.

Let us understand with an example:

For Annualized Premium of Rs. 1,00,000 and Policy Term 15 years, Loyalty Additions as following will be added to the Fund:

PPT	Loyalty Addition to be added to Fund at the end of Policy Year 7th to 15th
1 & 6	(2%*125%) x 1,00,000 = 2,500
8	(2.2%*125%) x 1,00,000 = 2,750
10 & 11	(2.4%*125%) x 1,00,000 = 3,000
12 and above	(2.5%*125%) x 1,00,000 = 3,125

Return of Allocation Charge

On maturity provided all premiums due till date are paid/waived and policy is in force, sum of all premium allocation charge deducted during the policy term (excluding Goods and Service Tax (GST) and cess, as applicable) shall be added to the Fund Value at maturity.
If you have invested in multiple funds, Return of Allocation Charge shall be added to each fund in the same proportion as the Fund Value in each Fund bears to the total Fund Value at the date of maturity.

1 Death Benefit

On death of the Life Assured during the Policy Term, following Death Benefit shall be payable, provided policy is in-force and all premiums due till date are paid.

a) Classic Option

Death Benefit shall be higher of:

- Fund Value as on the date of valid notification of death or,
- 105% of Total Premiums Paid including top-ups premium paid less applicable partial withdrawals.

On payment of Death Benefit, the policy shall terminate.

b) Golden Waiver of Premium Option:

Death Benefit equals 105% of Total Premiums Paid including top-ups premium paid less applicable partial withdrawals.

Further, the policy shall continue as an in-force policy without any death cover and future premiums, if any are waived off and shall be funded by us on the respective due date.

Mortality charge shall not be deducted by us post death of the life assured.

Total premiums paid means total of all the premiums received under the base product including top-ups premium paid, if any.

Wealth Care Switcher

If Golden Waiver of Premium Option is chosen, then on intimation of death of the Life Assured, this feature switches the existing investment management strategy to the Systematic Allocator facility. On activation of Systematic Allocator, the allocation of the fund value will be managed as per the glide path mentioned under Section 4 of Systematic Allocator. This benefit ensures that in the event of the death of the life assured, funds that have been built are managed systematically and do not get exposed to undue risk at the end of the term.

In case of death of the Life Assured when the policy fund is in Discontinued Policy Fund,only Discontinued Policy Fund shall be payable as death benefit and the policy shall terminate.

The nominee or beneficiary can use the death benefit, as per the below mentioned options:

i. Withdraw the entire proceeds as lump sum. **OR**

ii. To utilize the entire proceeds of the policy or part thereof for purchasing an immediate annuity or deferred annuity, at the then prevailing annuity rate from the Company. However, the nominee or beneficiary shall be given an option to purchase annuity from any other insurer at the then prevailing annuity rate to the extent of percentage, stipulated by Authority (IRDAI), currently 50% of the entire proceeds of the policy net of commutation.

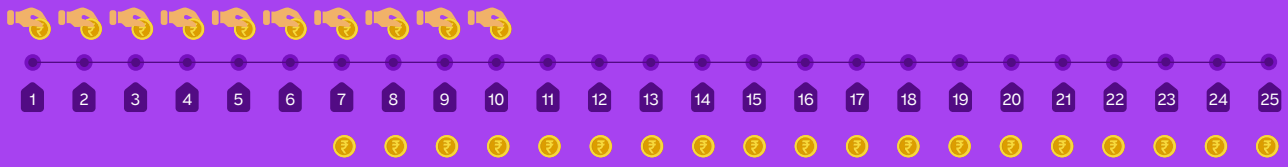
- The purchase of annuity shall be subject to terms and conditions of the product.

- In case the proceeds of the policy are not sufficient to purchase minimum annuity as defined in clause 5 of Schedule I of IRDAI (Insurance Products) Regulations, 2024, as amended from time to time, by the Authority, such proceeds of the policy shall be paid as lump sum.

Let’s understand with an example

Example: 35-year-old Akshay buys Ageas Federal Golden Years Pension Plan – Classic Option for a term of 25 years. He pays an annual premium of Rs.100,000 for 10 years. He invests all his money in Equity Growth Fund – Pension. After 25 years, he decides to utilize his entire retirement corpus ie. Purchase Price to buy Ageas Federal’s Guaranteed Lifetime Income Plan - Immediate Life Annuity with an annual payout of annuity. His benefits at estimated rate of return would be as below:*

Pay an annual premium of Rs. 100,000 for 10 years



Get total of Rs. 3000 as Guaranteed Loyalty Booster and Early Investment Booster at the end of every year from Year 7 to Year 25

Immediate Life Annuity	4% p.a.	8% p.a.
(Paid Annually, in Rs.)	1,26,931	2,70,535

Fund Value at Maturity (Inclusive of Return of Allocation Charges) at the end of Year 25 at 8% p.a. is Rs. 33,90,590

Fund Value at Maturity (Inclusive of Return of Allocation Charges) at 4% p.a. = Rs. 15,90,816



**The Purchase Price applied to purchase Annuity is exclusive of Goods and Services tax.*

Eligibility

<table>
<tr><td rowspan="2">Age at entry</td><td>Minimum</td><td colspan="3">18 years</td></tr>
<tr><td>Maximum</td><td colspan="3">For Classic Option: 70 years
For Golden Waiver of Premium Option: 60 years</td></tr>
<tr><td rowspan="2">Maturity /Vesting age</td><td>Minimum</td><td colspan="3">45 years</td></tr>
<tr><td>Maximum</td><td colspan="3">For Classic Option: 80 years
For Golden Waiver of Premium Option: 70 years</td></tr>
<tr><td rowspan="11">Policy term (PT)</td><td>Minimum</td><td colspan="3">10 years</td></tr>
<tr><td rowspan="10">Maximum</td><td>PPT</td><td>Classic Option</td><td>Golden Waiver of Premium Option</td></tr>
<tr><td>RP</td><td rowspan="5">10 to 40 years</td><td>10 to 40 years</td></tr>
<tr><td>SP</td><td>Not Applicable</td></tr>
<tr><td>6 Pay</td><td rowspan="3">10 to 40 years</td></tr>
<tr><td>8 Pay</td></tr>
<tr><td>10 Pay</td></tr>
<tr><td>12 Pay</td><td>13 to 40 years</td><td>13 to 40 years</td></tr>
<tr><td>15 Pay</td><td>16 to 40 years</td><td>16 to 40 years</td></tr>
<tr><td>20 Pay</td><td>21 to 40 years</td><td>21 to 40 years</td></tr>
<tr><td colspan="3">Note: Policy Term (10 to 40 years) are available only in whole years.</td></tr>
<tr><td rowspan="6">Premium Paying Term (PPT)</td><td rowspan="3">Minimum</td><td>PPT</td><td>Classic Option</td><td>Golden Waiver of Premium Option</td></tr>
<tr><td>SP</td><td>1 Year</td><td>Not Applicable</td></tr>
<tr><td>LP</td><td>6 Years</td><td>6 years</td></tr>
<tr><td>RP</td><td>10 Years</td><td>10 years</td></tr>
<tr><td rowspan="3">Maximum</td><td>PPT</td><td>Classic Option</td><td>Golden Waiver of Premium Option</td></tr>
<tr><td>SP</td><td>1 Years</td><td>Not Applicable</td></tr>
<tr><td>LP</td><td>20 Years</td><td>20 years</td></tr>
<tr><td>RP</td><td>40 Years</td><td>40 years</td></tr>
<tr><td colspan="3">Note: PPT - Limited Pay 6/8/10/12/15 & 20 years are available for Classic & Golden Waiver of Premium Option.</td></tr>
<tr><td rowspan="5">Premium</td><td rowspan="4">Minimum</td><td>PPT</td><td>Policy Term</td><td>Annualized Premium (in Rs.)</td></tr>
<tr><td>Single Pay</td><td>All Policy Terms</td><td>2,00,000</td></tr>
<tr><td>Limited Pay and Regular Pay</td><td>10 to 19 years</td><td>Yearly/Half-Yearly/Monthly – Rs 50,000</td></tr>
<tr><td></td><td>20 to 40 years</td><td>Yearly/Half-Yearly – 30,000</td></tr>
<tr><td colspan="3">Top- up Premium – Rs. 5,000</td></tr>
<tr><td>Maximum</td><td colspan="3">No limit, subject to Board approved underwriting policy.</td></tr>
<tr><td colspan="2">Premium Payment Mode</td><td colspan="3">Single Pay/ Yearly/ Half-Yearly/Monthly</td></tr>
</table>

All ages are as per last birthday

OTHER BENEFITS

Golden Years Pension Plan offers you complete flexibility, whether it's, managing your investment, liquidity benefits or redeeming the maturity value. Read along to know these benefits in detail.

1 Partial withdrawals

- Partial withdrawal can be made only after completion of lock-in period.
- It shall not exceed 25% of the fund value at the time of partial withdrawal.
- It can happen only three times during the entire term of the policy.
- It shall be allowed only against the stipulated reasons:

1) Higher education of children including legally adopted child.
2) Marriage of children including legally adopted child.
3) For the purchase or construction of residential house or flat in the life assured's own name or in joint name with their legally wedded spouse. However, if the life assured already owns a residential house or flat (other than ancestral property), no withdrawal shall be permitted.
4) For treatment of critical illnesses of self or spouse or dependent children including legally adopted child.
5) Medical and incidental expenses arising from disability or incapacitation suffered by the life assured.
6) Expenses incurred by the life assured for skill development/re-skilling or any other self-development activities.
7) Expenses incurred by the Life assured for the establishment of her/his own venture or any start-ups.

- The partial withdrawals which would result in termination of a contract shall not be allowed.
- The minimum amount of any partial withdrawal is Rs 10,000.
- There is no partial withdrawal charge. Units equivalent to the value of each withdrawal are cancelled from the Unit Linked Funds according to the proportions in which the Policyholder has instructed.
- The minimum Death Benefit of 105% of the Total Premiums Paid (including Top-up premium, if any) till the date of death shall be reduced by partial withdrawal made during two-year period immediately preceding the death of the life assured. Mortality Charge would be calculated corresponding to the revised Sum at Risk.
- Partial withdrawal is not allowed while policy is in Discontinued Policy Fund.
- Partial withdrawals made shall be allowed from the fund built up from the top-up premiums, if any, as long as such fund supports the partial withdrawal and subsequently, the partial withdrawals may be allowed from the fund built up from the base premium. The insurer shall have the necessary systems built to identify the fund from the base premiums and funds from top-up premiums.
- The partial withdrawals with respect to the fund values from the base premiums shall only be counted for the purpose of adjusting the sum assured to be payable on death. Partial withdrawals made from the top-up premiums shall not be deducted for this purpose.

2 Surrender Value

(1) Discontinuance of policy during the lock-in period:

On surrender during the lock-in period, the unit fund value after deducting applicable discontinuance charges shall be credited to the discontinued policy fund and risk cover and rider cover, if any, shall cease. The proceeds of the discontinued policy fund shall become payable at the end of the lock-in period.

(2) Discontinuance of policy after the lock-in-period:

i. In case of surrender of policy, the surrender value shall be at least equal to the unit fund value as on the date of surrender.

ii. Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium, for other than single premium policies, the policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by a ratio of "total period for which premiums have already been paid" to the "maximum period for which premiums were originally payable". The policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the policy shall be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only. In case the policyholder does not surrender or revive the policy within the revival period, the policy will continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to the policyholder and the policy shall terminate.

The proceeds of the policy shall be utilized in the manner chosen by you as below:

i. To utilize the entire proceeds to purchase immediate annuity or deferred annuity from the Company at the then prevailing annuity rate. However, policyholder will be given an option to purchase immediate annuity or deferred annuity from any other insurer at the then prevailing annuity rate to the extent of percentage, stipulated by Authority (IRDAI), currently 50% of the entire proceeds of the policy net of commutation. OR

ii. To commute up to 60% and utilize the balance amount to purchase immediate annuity or deferred annuity from the Company at the then prevailing annuity rate. However, policyholder shall be given an option to purchase immediate annuity or deferred annuity from any other insurer at the then prevailing annuity rate to the extent of percentage, stipulated by Authority (IRDAI), currently 50% of the entire proceeds of the policy net of commutation.

For (i) and (ii) above, the purchase of annuity shall be subject to terms and conditions under the product.

In case the proceeds of the policy is not sufficient to purchase minimum annuity as defined in clause 5 of Schedule I of IRDAI (Insurance Products) Regulations, 2024, as amended from time to time, such proceeds of the policy shall be paid to policyholder or beneficiary as lump sum.

On payment of Surrender Value, the policy shall, terminate.

^Know more in the section on 'Discontinuance Charge.'

3 Grace Period

Grace period is effective from the date of the first unpaid premium. You get a grace period of 15 days for monthly mode and 30 days for other modes (Half-Yearly or Yearly) from the date of the first unpaid premium. The benefits of the policy remain in force during the grace period.

4 Switching

At any time during the Policy Term, you may instruct the company in writing to switch some or all of the units from one unit linked fund to another. Also, you have the option to make automatic programmed switches each month using the AutoSwitcher Facility. Details of AutoSwitcher Facility are given below. The company will give effect to this switch by cancelling units in the old fund and allocating units in the new fund. Switches advised up to 3:00 pm will be processed at that day's NAV, while switches advised after 3:00 pm will be processed at the following day's NAV. There is no restriction on number of switches allowed in a policy year. Switching is not allowed if you have opted for Systematic Allocator.

- **AutoSwitcher facility –** AutoSwitcher Facility shall be available to switch the funds automatically as per set of instructions given by the you. A fixed amount can be switched monthly from one fund to another fund on a fixed date. Policyholder can specify the fund from which the desired amount has to be switched out and the funds to which the amounts has to be credited. There are no additional charges for availing Auto Switcher facility. The switches under Auto Switcher shall be treated as free switch.

- **Eligibility criteria for AutoSwitcher**

Parameters	Minimum	Maximum
Transfer Amount	Rs. 5,000	No maximum
Allocation in each Target Fund	15% of transfer amount	Sum allocated to all funds should be 100% of transfer amount
Period of Transfer	6 months	Up to end of policy term

Conditions for AutoSwitcher Facility:

1. The AutoSwitcher shall commence on the transfer date subsequent to acceptance of the AutoSwitcher application form by the insurer and the same shall be confirmed to the customer, via a letter.

2. The AutoSwitcher shall switch the required number of units by cancelling units from the accumulation fund and allocating units in the target fund(s).

3. Any units remaining in funds other than target funds and accumulation fund shall not be affected by AutoSwitcher.

4. In case the fund value in the accumulation fund is lesser than the transfer amount:
   - No funds shall be switched
   - On the next transfer date and each subsequent transfer date(s) fund availability shall be checked and whenever fund value is greater than transfer amount, relevant transfer amount shall be switched. In case funds are not available in the accumulation fund on the subsequent transfer dates, no funds shall be switched.

5. If the transfer date falls on a non-business day then the corresponding switches shall take place on the next business day.

6. Only one AutoSwitcher instruction can be active for a policy. In case policyholder gives more than one request for AutoSwitcher, earlier AutoSwitcher instruction shall be stopped, and latest request will be processed.

7. The AutoSwitcher shall stop in the event of any one of the following scenarios:

- If the policy fund moves to Discontinued Policy Fund
- On death claim of the Life Assured. If Golden Waiver of Premium Option is chosen, then on intimation of death of Life Assured post Wealth Care switcher feature will trigger.
- At end of Policy Term
- On completion of the period for AutoSwitcher.

8. AutoSwitcher Facility can be stopped by giving a written request 15 days in advance of the transfer date.

9. Manual switch and premium redirection shall be allowed even if AutoSwitcher is opted. AutoSwitcher shall continue as per instruction post exercise of manual switch/premium redirection.

10. To change or amend the AutoSwitcher instruction the policyholder must first request to stop the earlier AutoSwitcher instruction and issue a new instruction. A policy can have only one AutoSwitcher instruction active at any given time.

11. Any available fund(s) under this plan can be chosen as target fund and any one fund can be chosen as an accumulation fund for AutoSwitcher.

12. Systematic Allocator cannot be exercised with Auto Switcher.

Where,

Transfer amount is the amount to be transferred each month, shall be selected by the policyholder.

Accumulation fund is any one fund chosen by the policy-holder from which the funds will be switched out.

Target fund(s) is any fund(s) chosen by the policyholder in which the transfer amount will be switched-in, other than the accumulation fund. Minimum allocation to any fund must be at least 15% of transfer amount.

Transfer date is date on which the transfer will occur every month. Policyholder can choose any one date from choice of 4 available transfer dates of 1st, 7th, 14th or 21st in a month.

Allocation is the allocation selected by the Policyholder to each of the target funds (minimum allocation 15% of transfer amount).

Period for AutoSwitcher, this is the duration for which the AutoSwitcher Facility shall be active. The AutoSwitcher Facility can be chosen for a minimum period of 6 months and maximum till the end of policy term.

Manage your investment

We offer two ways in which you can manage your investments:

Self Managed Strategy:

You may decide to invest in any of the funds (except Discontinued Policy Fund) provided below. The policyholder will also have flexibility to change the allocation between various available funds from time to time.

Systematic Allocator:

You have the option to choose the Systematic Allocator at inception of the plan or switch to this option on any policy anniversary. Under this programmed investment solution, the fund mix becomes more conservative as the investment goal approaches. The funds are invested in Equity Growth Fund – Pension and Income Fund – Pension on the residual time to maturity of the plan. This strategy moves the fund allocation towards Income Fund – Pension as the plan approaches the maturity date. By reducing exposure to Equity Growth Fund – Pension, the risk of a sudden drop in the equity market affecting the accumulated value diminishes.

Balance/Residual time to maturity of the plan is used to determine the proportion of allocation to the Equity Growth Fund – Pension and Income Fund – Pension. This proportion is pre-defined by the Systemic Allocator "Glide Path". “Glide Path” is the proportion allocated to the Equity Growth Fund - Pension and Income Fund - Pension based on the time remaining for the plan to attain maturity as shown in the table below. The premiums will be allocated as per this Glide Path and at each policy anniversary, the Fund Value will be rebalanced as per the residual maturity of the plan.

Systematic Allocator "Glide Path"

Balance/Residual time to maturity of the plan (in years)	Proportion allocated to Equity Growth Fund – Pension	Proportion allocated to Income Fund – Pension
1	5.00%	95.00%
2	10.00%	90.00%
3	15.00%	85.00%
4	20.00%	80.00%
5	25.00%	75.00%
6	30.00%	70.00%
7	35.00%	65.00%
8	45.00%	55.00%
9	50.00%	50.00%
10	55.00%	45.00%
11	60.00%	40.00%
12	65.00%	35.00%
13	70.00%	30.00%
14	75.00%	25.00%
15 and above	80.00%	20.00%

- You may choose the Systematic Allocator at inception of the plan or opt for this investment option on any policy anniversary.
- Once the Systematic Allocator is chosen, you will not be allowed to do a manual switch or premium re-direction between the funds.
- You may also opt out of the Systematic Allocator at any time and use the "Self Managed Strategy" to manage your funds.
- There are no additional charges for the Systematic Allocator. The Fund Management Charges of the Equity Growth Fund - Pension and Income Fund - Pension shall continue to apply. Other charges as mentioned under Charges section shall also continue to apply. The switches under Systematic Allocator shall be treated as free switch.
- Fund rebalancing basis Systematic Allocator will stop at maturity date.
- Auto Switcher cannot be exercised with Systematic Allocator.

5 Premium Redirection

The redirection of your Premium is allowed free of charge any number of times. Premium redirection instructions will apply only to future premiums paid by you. Minimum amount of premium redirection to any fund should be at least 15% of the Annualized Premium.

6 Discontinuance of Premiums

(1) Discontinuing premiums during the lock-in period:

a. For other than Single premium policies:

Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease.

All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium.

On such discontinuance, Company shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the option to revive the policy within the revival period of three years.

In case the policyholder opts to revive but does not revive the policy during the revival period, the proceeds of the Discontinued Policy Fund shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in Discontinued Policy Fund till the end of revival period. The Fund management charges of Discontinued Policy Fund will be applicable during this period and no other charges will be applied.

In case you do not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain in the Discontinued Policy Fund. At the end of the lock-in period, the proceeds of the Discontinued Policy Fund shall be paid to the policyholder and the policy shall terminate.

However, you have an option to surrender the policy anytime and proceeds of the Discontinued Policy Fund shall be payable at the end of lock-in period or date of surrender whichever is later.

b. In case of Single premium policies:

You have an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund.

The policy shall continue to be invested in the discontinued policy fund and the proceeds from the discontinued fund shall be paid at the end of lock-in period. Only fund management charge will be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

(2) Discontinuing premiums after the lock-in period

a. For other than Single premium policies:

Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium, after lock-in period, the policy shall be converted into a reduced paid up policy. The Death

Benefit for a reduced paid up policy shall be same as for an in-force policy. If Golden Waiver of Premium Option is chosen, then in case of death of a reduced paid up policy, future premiums shall not be funded by the insurance company during this period. The formula for Sum at Risk used for calculation of mortality charges will be equal to Maximum (Death Benefit – Fund Value, 0). All charges as per terms and conditions of the policy shall be deducted during the revival period.

On such discontinuance, the Company shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the following options:

1. To revive the policy within the revival period of three years, or

2. Complete withdrawal of the policy.

In case you opt to revive the policy but do not revive the policy during the revival period, the fund value shall be paid to the policyholder at the end of the revival period. Upon such payment the policy shall terminate.

In case you do not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be payable to you. Upon such payment the policy shall terminate and all rights, benefits and interests under the policy will stand extinguished.

However, you have an option to surrender the policy anytime and proceeds of the policy fund shall be payable. Upon such payment the policy shall terminate.

b. In case of single premium policies:

On surrender after lock in period, the Fund Value shall be payable.

The proceeds of the policy shall be utilized in the manner chosen by you as below:

i. To utilize the entire proceeds to purchase immediate annuity or deferred annuity from the Company at the then prevailing annuity rate. However, policyholder will be given an option to purchase immediate annuity or deferred annuity from any other insurer at the then prevailing annuity rate to the extent of percentage, stipulated by Authority (IRDAI), currently 50% of the entire proceeds of the policy net of commutation. **OR**

ii. To commute up to 60% and utilize the balance amount to purchase immediate annuity or deferred annuity from the Company at the then prevailing annuity rate. However, policyholder shall be given an option to purchase immediate annuity or deferred annuity from any other insurer at the then prevailing annuity rate to the extent of percentage, stipulated by Authority (IRDAI), currently 50% of the entire proceeds of the policy net of commutation.

For (i) and (ii) above, the purchase of annuity shall be subject to terms and conditions under the product.

In case the proceeds of the policy is not sufficient to purchase minimum annuity as defined in clause 5 of Schedule I of IRDAI (Insurance Products) Regulations, 2024, as amended from time to time, such proceeds of the policy shall be paid to policyholder or beneficiary as lump sum.

Segregated Discontinued Policy Fund

The Discontinued Policy Fund will provide a minimum guaranteed interest rate of 4% p.a. from the date of discontinuance of the policy or such rate as decided by the Competent Authority from time to time. The excess income earned in the Discontinued Policy Fund over and above the minimum guaranteed interest rate shall also be apportioned to the Discontinued Policy Fund in arriving at the proceeds of discontinued policies and shall not be made available to the shareholders.

Discontinued Policy Fund – Pension SFIN: - ULIF079140823DISCONPEN135

The Discontinued Policy Fund – Pension is available only upon discontinuance of the policy within the first 5 years of the policy.

Investment Objective and Strategy	Asset Category	Allocation
The objective of the fund is to invest in a portfolio of money market and Government Securities, to generate minimum returns as prescribed by IRDAI from time to time. To keep the volatility of returns low, the fund invests in instruments with minimal market risk, and to minimize the credit risk, the fund invests in money market and highly quality fixed income instruments. Fund Management Charge. 0.50% p.a.	Money Market instrument	0 to 40%
	Government Securities	60 to 100%
	Returns and Risk	
	The expected returns from the fund would be low and the risk is low.	

Note: Fixed Income Investments include Dated Central Government Securities, State Development Loans and miscellaneous GOI Paper like Oil Bonds, UTI bonds, Term Deposit with Banks, Bonds, Debentures, Infrastructure Debt Funds and Asset Backed Securities or any other instrument as notified by IRDAI from time to time.

Equity and Equity linked instruments are defined as investments in securities which are in the nature of equity or equity linked instruments out of instruments listed under Insurance Act, 1938, ('Insurance Act') or in IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 including any circular/guidelines issued by IRDAI as amended from time to time.

Revival

Revival period is the period of three consecutive complete years from the date of first unpaid premium during which period you are entitled to revive the policy which was discontinued due to the non-payment of premium.

Revival of Discontinued Policy during the lock-in-Period

If you revive the policy by payment of due premiums without any interest or fee within the revival period, the policy shall be revived restoring the insurance benefits along with the investments made in the segregated funds as chosen by you, out of the Discontinued Policy Fund, less applicable charges.

The Company at the time of revival:

1. Shall collect all due and unpaid premiums without charging any interest or fee.
2. Shall levy policy administration charge and premium allocation charge as applicable during the discontinuance period. No other charges shall be levied.
3. Shall add back to the fund, the discontinuance charges deducted at the time of discontinuance of the policy.

Revival of Discontinued Policy after the lock-in-Period

If you revive the policy by payment of due premiums without any interest or fee within the revival period, the policy shall be revived restoring the original risk cover in accordance with the terms and conditions of the policy.

The Company at the time of revival:

1. Shall collect all due and unpaid premiums under base plan without charging any interest or fee.
2. Shall levy premium allocation charge as applicable.
3. No other charges shall be levied.

Also upon revival, it is entitled to receive same Guaranteed Loyalty Booster as applicable to an inforce policy.

SIMPLE TOOLS TO MANAGE YOUR FUNDS

This plan offers 3 unit linked funds. You may choose one or more unit linked funds based on your risk profile. Unit linked funds invest in equity and/or debt as per their investment objectives. The Net Asset Value (NAV) of each fund is published on a daily basis. You can invest your premiums into, switch into or switch out of any fund(s) at any time at the prevailing day's NAV. You can also switch and change your investment options, any number of times free of charge, as per your requirements. Information on available funds is provided on our website www.ageasfederal.com.

These unit-linked funds are open-ended funds which invest in equity and/or debt as per their investment objectives. The Net Asset Value (NAV) of each fund is published on a daily basis. You may invest your premiums into, switch into or switch out of any fund(s) at any time at the prevailing day's NAV. Your gain or loss is the difference between the value at which you invested and the value at which you exited. Remember, the NAV depends on the market value of the underlying investments. Nevertheless, the expected risk and returns vary from fund to fund. We offer the following funds:

1. Equity Growth Fund – Pension SFIN: - ULIF05419/02/09EQOPPPEN135

<table>
<tr><th>Investment Objective and Strategy</th><th>Asset Category</th><th>Allocation</th></tr>
<tr><td rowspan="3">Equity Growth Fund – Pension invests in listed stocks and aims to generate high returns by picking stocks that have growth prospects. It aims to diversify risk by investing in large-cap as well as mid-cap stocks and across multiple sectors.

The fund will usually have a high proportion of investments in equities and equity-linked instruments other than in market conditions that warrant diversification into cash and money market.

Fund Management Charge. 1.35% p.a.</td><td>Cash and Money Market</td><td>0 – 50%</td></tr>
<tr><td>Equities and Equity-linked instruments</td><td>50 – 100%</td></tr>
<tr><td colspan="2">Returns and Risk</td></tr>
<tr><td colspan="2">The returns from the Equity Growth Fund – Pension are likely to be high but the risk is also high.</td></tr>
</table>

2. Income Fund – Pension SFIN: - ULIF05619/02/09INCOMEPEN135

Investment Objective and Strategy	Asset Category	Allocation
Income Fund – Pension aims to generate returns by investing in a portfolio of fixed income securities and money markets. It aims of generating returns through coupon flows, capital appreciation through interest rate calls and credit spreads. Fund Management Charge. 1.25% p.a.	Fixed Income	0 – 100%
	Returns and Risk	
	The returns from the Income Fund – Pension are likely to be moderate and the risk is also moderate.	

3. Bluechip Fund – Pension SFIN: - ULIF078140823BLUECHPEN135

Investment Objective and Strategy	Asset Category	Allocation
Blue Chip Fund – Pension invests in listed equities and aims to generate high returns by investing in established and emerging bluechip stocks that have a good track record. The Fund aims to diversify risk by investing in stocks across multiple sectors. The Fund will usually have a high proportion of investments in equities and equity-linked instruments other than in market conditions that warrant diversification into cash and money market. Fund Management Charge. 1.35% p.a.	Cash and Money Market	0 – 50%
	Equities and Equity-linked instruments	50 – 100%
	Returns and Risk	
	The returns from Bluechip Fund – Pension are likely to be high but the risk is also high.	

Net Asset Value (NAV)

Each unit-linked fund is divided into number of units of equal value. The value of each unit is the Net Asset Value which we determine regularly. New units are created for cash inflows to the funds and units are realised to meet cash outflows. Cash inflows and outflows advised up to 3:00 pm are processed using that day's NAV, while those advised after 3:00 pm are processed using the following day's NAV.

Unit price (Net Asset Value) formula:

The Net Asset Value (NAV) of each segregated fund shall be computed as

$$NAV = \frac{\text{Market Value of investments held by the fund + Value of current assets – Value of current liabilities \& provisions, if any}}{\text{Number of Units existing on valuation date (before creation/redemption of units)}}$$

Fund Management Charge is levied as a percentage of the value of assets and will be appropriated by adjusting the NAV on a daily basis. The uniform cut-off timings for applicability of net asset value in respect of allocations and redemptions will be 3:00 p.m. NAV and its calculation shall be in compliance with Computation of Net Asset Value (NAV) from IRDAI (Insurance Products) Regulations, 2024, as amended from time to time and any other relevant circulars/guidelines/regulations/directions from the IRDAI from time to time.

New funds

We may offer you new unit-linked funds and also modify the existing ones; subject to approval of IRDAI. We may withdraw one or more unit-linked funds in future. However, you will be intimated in advance to select a new fund (or funds).

Default Fund

Although the Funds are open ended, we may, as per Board approved policy, and subject to prior approval as required by IRDAI, completely close any of the Funds on the happening of any event, which in our sole opinion requires the said Fund to be closed. The policyholder shall be given at least three months prior written notice of our intention to close any of the Funds completely or partially except in Force Majeure conditions, where we may give a shorter notice. In case of complete closure of a Fund, on and from the date of such closure, we shall cease to issue and cancel units of the said Fund and cease to carry on activities in respect of the said Fund, except such acts as are required to complete the closure. In such an event if the units are not switched to another Fund by the policyholder, we will switch the said units to any other appropriate Fund with similar characteristics as per Board approved policy, with due weightage for the respective NAVs at the time of switching, subject to prior approval from the Regulator.

However, no fee would be charged by us for switching to another Fund or exiting from the policy in the event of complete closure of Funds.

We will inform you of changes to this range from time to time.

Foreclosure

After the lock-in period,

1. If the Fund Value of the policy becomes less than or equal to one annualized premium anytime, the policy shall be foreclosed.

2. Also, at the beginning of each policy month, the company will estimate the Fund Value at the end of the month after deducting all prospective charges. If the estimated Fund Value is less than the Annualized Premium, the policy shall be foreclosed.

   We will ensure that appropriate communication / notice is sent to the policyholder before foreclosure of the policy.

The foreclosure of the policy is not applicable for an in-force or fully paid up policy.

On foreclosure, you will have the following options and the policy will terminate:

i. To utilize the entire proceeds to purchase immediate annuit y or deferred annuity from the Company at the then prevailing annuity rate. However, policyholder will be given an option to purchase immediate annuity or deferred annuity from any other insurer at the then prevailing annuity rate to the extent of percentage, stipulated by Authority (IRDAI), currently 50% of the entire proceeds of the policy net of commutation. OR

ii. To commute up to 60% and utilize the balance amount to purchase immediate annuity or deferred annuity from the Company at the then prevailing annuity rate.

However, policyholder shall be given an option to purchase immediate annuity or deferred annuity from any other insurer at the then prevailing annuity rate to the extent of percentage, stipulated by Authority (IRDAI), currently 50% of the entire proceeds of the policy net of commutation.

For (i) and (ii) above, the purchase of annuity shall be subject to terms and conditions under the product.

In case the proceeds of the policy is not sufficient to purchase minimum annuity as defined in clause 5 of Schedule I of IRDAI (Insurance Products) Regulations, 2024, as amended from time to time, such proceeds of the policy shall be paid to policyholder or beneficiary as lump sum.

CHARGES ASSOCIATED WITH GOLDEN YEARS PENSION PLAN

1 Premium Allocation Charge

Premiums are allocated to the funds after deducting the Premium Allocation Charge. Premium allocation charge as a percentage of Instalment / Single Premium are as below:

For non-staff or policies sourced through offline channel:

PPT	Throughout PPT	After PPT
Single Pay	0.50%	Nil
Regular/Limited Pay	6.00%	
Top-up Premium	Nil	

For staff or policies sourced through online channel

PPT	Throughout PPT	After PPT
Single Pay	Nil	Nil
6 Pay	4.50%	
8 Pay	4.00%	
10 Pay and above	3.75%	
Top-up Premium	Nil	

2 Policy Administration Charge

Policy Administration Charge is deducted monthly in advance by cancellation of units.

Premium Type	Charge (throughout policy term)
Sigle Pay	1% of Single Premium
Limited/Regular Pay	1% of Annualized Premium

The amount of Policy Administration Charge levied shall be subject to a maximum of Rs 500/- per month.

3 Fund Management Charge

The annual Fund Management Charge (FMC) for each fund is given in the table below:

SFIN	Options	FMC Per Annum
ULIF05419/02/09EQOPPPEN135	Equity Growth Fund - Pension	1.35%
ULIF05619/02/09INCOMEPEN135	Income Fund - Pension	1.25%
ULIF078140823BLUECHPEN135	Bluechip Fund - Pension	1.35%
ULIF079140823DISCONPEN135	Discontinued Policy Fund – Pension	0.50%

This charge is levied as a percentage of Fund Value and will be appropriated by adjusting the NAV on a daily basis.

4 Mortality Charges

Mortality Charge is levied by cancellation of units at the beginning of each policy month as below:

1/12 x (Mortality Charge basis the attained age and gender of the Life Assured) x Sum at Risk/1000

Where,

Sum at Risk is defined as:

- If Classic Option is chosen then, Maximum (Death Benefit less Fund Value, 0).
  If Golden Waiver of Premium Option is chosen then, (Death Benefit + Sum of Future Outstanding Premiums, if any).

- Mortality Charge is 100% of IALM (2012-14) Ult.

Mortality Charges are provided below:

Mortality Charge per 1000 Sum at Risk

Age	Male	Female
18	0.87	0.70
19	0.91	0.77
20	0.92	0.83
21	0.93	0.87
22	0.94	0.91
23	0.94	0.92
24	0.93	0.93
25	0.93	0.94
26	0.93	0.94
27	0.93	0.93
28	0.94	0.93
29	0.96	0.93
30	0.98	0.93
31	1.01	0.94
32	1.04	0.96
33	1.09	0.98
34	1.14	1.01
35	1.20	1.04
36	1.28	1.09
37	1.36	1.14
38	1.45	1.20
39	1.56	1.28
40	1.68	1.36
41	1.82	1.45
42	1.97	1.56
43	2.14	1.68
44	2.35	1.82
45	2.58	1.97
46	2.85	2.14
47	3.17	2.35
48	3.54	2.58
49	3.96	2.85
50	4.44	3.17
51	4.97	3.54
52	5.55	3.96
53	6.17	4.44
54	6.83	4.97
55	7.51	5.55
56	8.21	6.17
57	8.93	6.83
58	9.65	7.51
59	10.39	8.21
60	11.16	8.93
61	11.97	9.65
62	12.83	10.39
63	13.77	11.16
64	14.79	11.97
65	15.93	12.83
66	17.21	13.77
67	18.64	14.79
68	20.24	15.93
69	22.04	17.21
70	24.06	18.64
71	26.31	20.24
72	28.83	22.04
73	31.64	24.06
74	34.76	26.31
75	38.22	28.83
76	42.06	31.64
77	46.32	34.76
78	51.02	38.22
79	56.23	42.06
80	61.99	46.32

Transgender lives will have same Mortality Charge as for a Male life with same age.

5 Partial Withdrawal Charge

There is no partial withdrawal charge.

6 Switching Charge

There is no switching charge.

7 Discontinuance Charge

In case, you discontinue your policy within 5 years from the start of the policy, we will credit the fund value less the discontinuance charge to the discontinued policy fund. The premium discontinuance charge will be decided based on the policy year in which the policy is discontinued.

Regular/Limited Pay -

Policy year in which the policy is discontinued	Policies having Annualized Premium up to Rs. 50,000/-	Policies having Annualized Premium above Rs. 50,000/-
1	Lower of 20%* (AP or FV) subject to a maximum of Rs 3,000	Lower of 6%* (AP or FV) subject to a maximum of Rs 6,000
2	Lower of 15%* (AP or FV) subject to a maximum of Rs 2,000	Lower of 4%* (AP or FV) subject to a maximum of Rs 5,000
3	Lower of 10%* (AP or FV) subject to a maximum of Rs 1,500	Lower of 3%* (AP or FV) subject to a maximum of Rs 4,000
4	Lower of 5%* (AP or FV) subject to a maximum of Rs 1,000	Lower of 2%* (AP or FV) subject to a maximum of Rs 2,000
5 onwards	Nil	Nil

Single Pay -

Policy year in which the policy is discontinued	Policies having Single Premium up to Rs. 3,00,000/-	Policies having Single Premium above Rs. 3,00,000/-
1	Lower of 2%* (SP or FV) subject to a maximum of Rs 3,000	Lower of 1%* (SP or FV) subject to a maximum of Rs 6,000
2	Lower of 1.5%* (SP or FV) subject to a maximum of Rs 2,000	Lower of 0.70%* (SP or FV) subject to a maximum of Rs 5,000
3	Lower of 1%* (SP or FV) subject to a maximum of Rs 1,500	Lower of 0.50%* (SP or FV) subject to a maximum of Rs 4,000
4	Lower of 0.5%* (SP or FV) subject to a maximum of Rs 1,000	Lower of 0.35%* (SP or FV) subject to a maximum of Rs 2,000
5 onwards	Nil	Nil

In the above table AP- denotes Annualized Premium, SP-denotes Single Premium and FV – denotes fund value on the date of discontinuance.

Goods and Services Tax and cess as applicable

The Company will also deduct Goods and Services tax and cess as applicable on all the aforementioned charges. These will be deducted from the fund along with the charges. The current GST rate is 0%.

Terms and Conditions

Suicide Exclusion

In case of death of Life Assured due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the Policyholder shall be entitled to only the Fund Value, as available on the date of intimation of death.

Further any charges other than Fund Management Charge recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

Alterations to the Premiums

Reduction in Premium

- After payment of premiums for first five completed policy years, you have an option to decrease the premium up to 50% of the original Annualized Premium, subject to the minimum premium mentioned in eligibility criteria.
- Reduced premium shall be considered as the revised Annualized Premium for the purpose of determining all benefits.
- Once reduced, the premium cannot be subsequently increased.

Increase in Premium

Not allowed at any point in time under the policy.

Alterations to the Sum Assured

Increase or Decrease in Sum Assured is not allowed at any point in time under the policy.

Loans

There are no policy loans available with the policy.

Top-up Premium

1. Top-up Premium will be accepted only if all the due premiums have been received till date.
2. Minimum Top-up will be Rs 5,000.
3. Top-up premiums cannot be withdrawn from the fund for a period of 5 years from the date of payment of the Top-up premium, except in case of complete surrender of the policy or upon vesting.
4. If Golden Waiver of Premium Option is chosen then after the death of Life Assured, top up premiums are not allowed.

Discount on High Premium

Following discount shall be deducted from allocation charge (based on the prevailing Annualized Premium for Regular/Limited Pay policies):

Prevailing Annualized Premium	Discount
Rs. 30,000 – Rs. 2,99,999	Nil
Rs. 3,00,000 and above	1%

i.e. Allocation charge for High Premium policies will be 'Allocation charge (provided in section 'Charges Associated with Golden Years Pension Plan') less 1%'.

For eg a non-staff policy with Prevailing Annualized Premium of Rs. 4,00,000 shall be charged (Allocation charge - Discount for High Premium) = (6%-1%) = 5% Allocation charge multiplied by prevailing Annualized Premium throughout PPT.

Assisgnment

Assignment and transfer of insurance policies will be allowed as per provisions of section 38 of Insurance Act, 1938 as amended from time to time.

Nomination

Nomination will be allowed as per provisions of section 39 of Insurance Act, 1938 as amended from time to time.

Statutory Information

Section 41: Prohibition of Rebate

Section 41 of the Insurance Act, 1938, as amended from time to time, prohibits an agent or any other person from passing any portion of his commission to the customer whether as incentive or rebate of the premium. Section 41 of the Act states:

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 provisions of this Section shall be liable for a penalty which may extend to ten lakh rupees.

Fraud, Misstatement and suppression

Fraud, Misstatement and suppression would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

Free-look Period

You are entitled to a free look period of 30 days beginning from the date of receipt of the policy document (whether received electronically or otherwise), to review the terms and conditions of the policy. In case you do not agree to any of the policy terms and conditions, or otherwise and have not made any claim, you have the option to return the policy to us for cancellation by communicating the same in writing stating the reasons for cancellation. We will refund you the premium paid after deducting the proportionate risk premium for the period of cover provided and the expenses, if any, incurred by us in respect of medical examination and stamp duty charges. Company shall also be obligated to repurchase the units at the Net Asset Value (NAV) of the units on the date of cancellation. All the benefits under the policy will stand extinguished immediately on the cancellation of the Policy under the free look.

Renewal Premium in Advance

Collection of renewal premium in advance shall be allowed within the same financial year for the premium due in that financial year. Provided, the premium due in one financial year may be collected in advance in earlier financial year for a maximum period of three months in advance of the due date of the premium.

The renewal premium so collected in advance shall only be adjusted on the due date of the premium.

Disclaimers

This brochure gives only the salient features of the Ageas Federal Life Insurance Golden Years Pension Plan. It uses easy-to-understand language to explain the features. Your plan is governed only by the full legal terms, conditions and exclusions as contained in the policy document. Please read the policy document for more details.

Ageas Federal Life Insurance Golden Years Pension Plan is a Unit Linked, Non-Participating, Individual Pension Plan (UIN: 135L100V01). There are no riders attached to this plan. The product is also available for sale through online mode.

Unit-linked life insurance products are different from the traditional insurance products and are subject to risk factors. Premiums paid in unit-linked life insurance policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down, based on the performance of the fund and factors influencing the capital market. The Life Assured is responsible for his/her decisions.

Ageas Federal Life Insurance Company Limited is the name of the Insurance Company and Ageas Federal Life Insurance Golden Years Pension Plan is the name of the unit-linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The past performance of the funds is not indicative of the future performance.
Please be aware of the associated risks and the applicable charges from your insurance agent or intermediary or policy document issued by us.

The product is underwritten by Ageas Federal Life Insurance Company Limited (IRDAI Regn. No 135; Corporate Identity Number (CIN) - U66010MH2007PLC167164) having its Corporate and Registered office at: Ageas Federal Life Insurance Company Limited, 22nd Floor, A Wing, Marathon Futurex, N. M. Joshi Marg, Lower Parel – East, Mumbai – 400013, Maharashtra. Website: www.ageasfederal.com. Toll-Free: 1800 209 0502.Trade Logo displayed above belongs to The Federal Bank Limited and Ageas International Insurance N. V. and used by Ageas Federal Life Insurance Company Limited under license from respective partners. Ageas Federal Life Insurance Company Ltd. does not assume responsibility on tax implication. ARN: 20897/GYPP/ENG/Print-PB/Apr26

BEWARE OF SPURIOUS/FRAUD PHONE CALLS!
IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Contact Us

Branches

Visit or call any branch of Ageas Federal Life Insurance Co Ltd., Federal Bank or IDBI Bank. For the list of branches, please visit www.ageasfederal.com

Communication Address

Write to customer service desk:
Ageas Federal Life Insurance Company Limited *(Formerly known as IDBI Federal Life Insurance Co. Ltd.)*, 22nd Floor, A Wing, Marathon Futurex, N. M. Joshi Marg, Lower Parel – East, Mumbai – 400013

Phone

Call our nationwide toll free number 1800 209 0502 from Monday to Saturday at any time between 8 am to 8 pm.

Email

Email us at:
support@ageasfederal.com

Website

Visit our website www.ageasfederal.com