

IndiaFirstLife
PROMOTED BY
बैंक ऑफ़ बड़ौदा
Bank of Baroda

LIFE COVER THROUGHOUT POLICY TERM

FLEXIBILITY TO ACCUMULATE SURVIVAL BENEFIT & EARN ADDITIONAL INTEREST%

IndiaFirst Life
Fortune Plus Plan

GUARANTEED* SURVIVAL BENEFIT & CASH BONUS@ IF DECLARED

SURVIVAL BENEFIT@ COMMENCES IMMEDIATELY POST PPT&

IndiaFirst Life
Fortune Plus Plan

(Non-Linked, Participating, Individual Life Limited Premium Savings, Plan)

* Subject to policy remaining inforce
@ Cash Bonus (if declared) & Guaranteed Survival Benefit is payable at the end of premium payment term till maturity, if 'Payout' option of Survival Benefit is selected by customer.
& Premium Payment Term
% Compounded Annually

How Will This Brochure Help You?

This brochure gives you details of how the policy works throughout its lifetime. It's an important document to refer to.

To Help Your Understanding

We've done our best to explain everything as simply as possible; however, you may come across some terms you're unfamiliar with, which wherever possible, we've tried to explain.

We have used plain language that's easy to understand and believe this brochure is a good place to start when planning your future under this insurance contract.

About IndiaFirst Life Insurance Company Limited (IndiaFirst Life)

Headquartered in Mumbai, IndiaFirst Life Insurance Company Limited (IndiaFirst Life), with a paid-up share capital of INR 754 crores, is one of the country's youngest life insurance companies. Its current shareholders include Bank of Baroda, Union Bank of India, and Carmel Point Investments India Private Limited, which hold 65%, 09%, and 26% stakes in the company. Carmel Point Investments India Pvt Ltd. is incorporated by Carmel Point Investment Ltd, a body corporate incorporated under the laws of Mauritius and owned by private equity funds managed by Warburg Pincus LLC, New York, United States. The company's key differentiator is its simple, easy-to-understand products that are fairly priced and efficiently serviced. For details, please visit https://www.indiafirstlife.com/.

Plan at a Glance

You work hard to earn and accomplish your dreams at every stage of life. However, in today's uncertain world, it is prudent to have a life insurance plan which can provide financial cushion for your loved ones in case of an unfortunate event. To help you fulfill your goals, we present to you a life insurance solution which allows you to achieve your aspirations, whilst securing the future of your family with a life cover.

IndiaFirst Life Fortune Plus Plan, a Non- Linked, Participating, Individual, Savings, Life Insurance Plan which is designed to ensure a long-term financial safety net for your loved ones with a life cover throughout the tenure of the policy along with savings in the form of regular income payouts or a lumpsum payout depending on the selected option.

Key Features

- Create long-term financial protection for your loved ones through life insurance cover of up to 15 or 20 years
- Pay for a limited period while having the financial security through life insurance cover for the entire policy term
- Provide your loved ones the benefit of lumpsum amount or income over a period of 5 years in case of death of life assured
- Receive regular guaranteed survival benefit along with cash bonuses if declared, from the end of premium paying term to fulfil your ongoing financial requirements
- Get a lumpsum benefit on maturity to take care of your long-term goals
- Option to defer guaranteed survival benefit along with cash bonuses if declared and earn additional interest on the same
- Receive a discount when you pay your renewal premiums early
- Option to add Waiver of Premium Rider to secure your loved ones from the burden of paying future premiums
- This policy can be purchased through online mode, at your convenience

1. What is the IndiaFirst Life Fortune Plus Plan?

This a **Non-Linked, Participating, Individual, Life Limited PremiumSavings Plan** that provides life insurance cover during the entire policy term of 15 or 20 years. The plan requires a shorter pay commitment (of 6,7,8,9, 10, 11 or 12 years) and gives the benefit of financial protection along with savings in a single policy. This policy will financially protect your loved ones through life insurance cover in case of an unfortunate event, will provide a regular stream of income or a lumpsum benefit basis the selected option.

2. What are the basic eligibility criteria in this policy (product at a glance)?

Criteria	Details	
Minimum Age at Entry	• 1 month - For Policy Term 20 years • 3 years - For Policy Term 15 years	Death Benefit multiple of 10x
	51 years	Death Benefit multiple of 7x
Maximum Age at Entry	50 years	Death Benefit multiple of 10x
	60 years	Death Benefit multiple of 7x
Minimum Age at Maturity	20 years	For Policy Term 20 years
	18 years	For Policy Term 15 years
Maximum Age at Maturity	70 years	Death Benefit multiple of 10x
	80 years	Death Benefit multiple of 7x
Premium Payment Term	6 years, 7 years, 8 years, 9 years and 10 years, 11 years and 12 years	
Policy Term 15 years 20 years	Premium Payment Term Available 6 years, 7 years, 8 years, 9 years and 10 years 6 years, 7 years, 8 years, 9 years, 10 years, 11 years and 12 years	
Sum Assured on Death (SAD)	Minimum	Maximum
	INR 168,000	No limit subject to Board approved underwriting policy

Annual Premium	Minimum	Maximum
	INR 24,000	No limit subject to Board approved underwriting policy
Premium Paying Modes and Modal Factors	Premium Frequency	Factor to be applied to Annual Premium
	Yearly/ Annual	1
	Half – yearly	0.5119
	Quarterly	0.2590
	Monthly	0.0870

Note:

- For minor life age at entry less than 3 years, risk cover will commence one day prior to completion of 2 years from date of commencement of policy or attainment of age 3 years whichever is earlier. For minor life with age at entry greater than or equal to 3 years, the risk cover will commence immediately. The policy will vest on life assured on attainment of majority i.e. 18 years.
- Ages specified are as on last birthday.
- Annualized Premium shall be the premium payable in a year chosen by the policyholder, excluding the applicable taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any
- Sum Assured at Death (SAD) is defined as the absolute amount of benefit which is guaranteed to become payable on death of the life assured.

3. What are the Income Benefits paid to the policyholder during the term of the policy?

Guaranteed Survival Benefit PLUS Cash Bonus if declared, shall be payable from the end of the Premium Payment Term till Maturity, on survival of the life assured provided the policy is in-force and fully paid-up.

Guaranteed Survival Benefit factors as % of Annualized Premium are provided in the 'Annexure A'.

The survival benefit will be paid from the end of premium paying term in arrears. Policyholder can avail this benefit in different frequencies wherein following factors will be applied.

Guaranteed Survival Benefit & Cash Bonus if declared, payout frequency	**Modal Factor**
Monthly	0.0808
Once in every two months	0.1622
Quarterly	0.2440
Once in every 4 months	0.3263
Half Yearly	0.4920
Annual	1.0000

At inception of the policy, the policyholder shall have an option to defer the Guaranteed Survival Benefit and Cash Bonus if declared, which shall get accumulated annually at Reverse Repo rate published by RBI on its website as at the beginning of financial year less 25 bps. The applicable interest rate for FY 2024-25 is 3.10% p.a. which is calculated as 3.35% (Reverse Repo Rate as at 1st April 2024) less 0.25%.

This rate will be reviewed at the beginning of every financial year.

The policyholder can withdraw the full accumulated Guaranteed Survival Benefit & Cash Bonus if declared, along with earned interest at any point during the policy term. If the accumulated benefits are not taken by the policyholder during the policy tenure, the same shall be payable along with other benefits payable at the time of termination of the policy in the form of death, maturity or surrender.

4. What do you get at the end of the policy term (maturity benefit)?

On survival up to the end of policy term provided the policy is in force and fully paid-up, you shall receive the Sum Assured on Maturity PLUS Terminal Bonus if declared.

Where, Sum Assured on Maturity (SAM) = Maturity Benefit Factor x Annualized Premium (AP) x Premium Paying Term.

Sum Assured on Maturity (SAM) is defined as guaranteed amount to become payable on maturity of the policy

Maturity Benefit Factors have been provided in 'Annexure B'.

The maturity benefit defined above will be paid either as lump sum amount or in monthly instalments over the period of 5 years as opted by the policyholder/nominee at any time during policy period / on death of Life Assured. In case of instalment payment of maturity benefit, the instalment benefit amount will be calculated as dividing lump sum amount (say, S) by annuity factor (i.e. a(n)(12)) i.e. S/a(n)(12) where n is the instalment period of 5 years.

The interest rate used to determine annuity factor is {5-year G-Sec rate less 2.00%, rounded off to the nearest 25 bps}, where the 5-year G-Sec is at the beginning of the financial year. The applicable interest rate for FY 24-25 is 5% p.a. (i.e. ~7.18% (5-year G-Sec rate) less 2.00%). The annuity factor defined above will not be changed once the instalment payment starts.

On payment of the maturity benefit, the policy will terminate, and no more benefits will be payable.

5. What happens in case of life assured's demise in this policy (death benefit)?

In case of death of the Life Assured during the policy term, the following death benefit will be paid to the nominee(s) given the policy is in force or fully paid-up. The defined death benefit is paid out and the policy terminates.

The nominee(s) will receive higher of:

a. Sum Assured on Death

or

b. 105% of total premiums paid till date of death.

PLUS Terminal Bonus if declared

Where **Sum Assured on death is defined as:** Higher of **X times** of Annualized Premium (AP) or an absolute amount (Basic Sum Assured) assured to be paid on death;

X is defined as:

For age at entry 0 years to 50 years (last birthday) = **10**

For age at entry 51 years and above (last birthday) = **7**

Total Premiums Paid means total of all premiums received, excluding any extra premium, rider premium and applicable taxes.

The death benefit defined above will be paid either as lump sum amount or in monthly instalments over the period of 5 years as opted by the policyholder/nominee at any time during policy period / on death of Life Assured. In case of instalment payment of death benefit, the instalment benefit amount will be calculated as dividing lump sum amount (say, S) by annuity factor (i.e. a(n)(12)) i.e. S/a(n)(12) where 'n' is the instalment period of 5 years. The interest rate used to determine annuity factor is {5-year G-Sec rate less 2.00%, rounded off to the nearest 25 bps}, where the 5-year G-Sec is at the beginning of the financial year. The applicable interest rate for FY 24-25 is 5% p.a. (i.e. ~7.18% (5-year G-Sec rate) less 2.00%). The annuity factor defined above will not be changed once the instalment payment starts.

6. What are the bonuses if declared in this policy?

Your policy shall be eligible for Cash Bonus if declared, and Terminal Bonus if declared, as applicable as per Board Approved Bonus Policy.

- **Cash Bonus (CB)** if declared: Cash Bonus if declared, by us will be calculated on the Sum Assured at Maturity and payable along with Guaranteed Survival Benefit, starting from the end of Premium Paying Term till maturity, as per the payout mode selected. The Cash Bonus rates if declared, are not fixed or guaranteed and may change from time to time. However, once declared, they are then guaranteed.
- **Terminal Bonus (TB)** if declared: Terminal Bonus if declared, will be based on our investment experience and is as per Board approved bonus policy of the company. Terminal Bonus if declared, will be paid either on death or on maturity or on surrender as per terms and conditions of the policy. Terminal Bonus if declared, will be paid based on Policy Term * Sum Assured on Maturity.

7. Are there any Riders available in this policy?

Following riders can be attached to this product:

A) IndiaFirst Life Waiver of Premium Rider (UIN:143B017V01)

B) IndiaFirst Life Accidental Death Benefit Rider (UIN: 143B019V01)

C) IndiaFirst Life Total and Permanent Disability Rider (UIN: 143B021V01).

The terms and conditions of the riders will be applicable as approved.

Rider will not be offered if the term of the rider exceeds outstanding premium paying term under the base policy.

There is no overlap in benefit offered under rider and base plan

8. How does this policy work?

We have explained the working of the policy with a sample illustration below.

Mr. Kumar, 35 years bought the IndiaFirst Life Fortune Plus Plan for a policy term of 15 years. He decides to pay an annual premium of INR 1Lakh (excluding taxes) for 6 years and chooses to receive his survival benefits annually.

He will start receiving an annual income payout of INR 37,505 (Guaranteed Income = INR 20,000 and Cash Bonus if declared = INR 17,505 @8%) or INR 20,000 (Guaranteed Income = INR 20,000 and Cash Bonus if declared = NIL @4%), from the end of 6th policy year onwards till maturity.

At the end of the policy term, he will receive INR 6,79,250 @8% or INR 5,37,500 @4% inclusive of the final Guaranteed Survival payout, final payout of Cash Bonus if declared & Terminal Bonus if declared.

This illustration is intended to show benefits under the policy, at two assumed rates of interest i.e., 8% p.a. and 4% p.a. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of the insurer carrying on life insurance business. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

Even in case he dies during the policy term, his loved ones will be safeguarded with the Death Benefit of INR 10,00,000. His nominee(s) can choose to receive the death benefit as lumpsum or as income over a period of 5 years.

All premiums are paid at the beginning of the policy year and all the policy benefits are paid at the end of the policy year.

9. Is there any enhancement at maturity for paying high premiums in the policy?

Yes, there is an enhancement of maturity benefit factor when paying high premium as per below table –

High Premium Enhancement Factor (% of Maturity Benefit Factor Enhanced)				
Annualized Premium Band (INR)/ Premium Paying Term	PPT = 6 years	PPT = 7 years	PPT = 8 years and 9 years	PPT = 10 years and above
49,000 to 99,999	2.50%	2.50%	2.25%	2.00%
1,00,000 to 4,99,999	4.00%	4.00%	4.00%	4.00%
5 Lakhs and above	5.00%	4.85%	4.70%	4.70%

10. What are the tax benefits in this policy?

Tax benefits may be available on premiums paid and benefits receivable as per prevailing Income Tax Laws. These are subject to change from time to time as per the Government Tax laws. Please consult your tax consultant before buying this policy.

11. Can I get a loan in this policy?

Yes, you may avail loan facility under this policy.

The amount of the loan that you may avail at any point of time will depend on the surrender value. You can avail a loan up to 70% of the acquired Surrender Value, if any. The minimum loan amount which can be availed is Rs. 10000. The basis used for the calculation of interest rate on loan is 10-year G-Sec rate as at the end of last financial year plus the absolute margin of 250 basis points rounded up to the nearest 50 basis points. The derived interest rate will be applicable in the succeeding financial year. Currently, the interest rate on loan for FY 2024-25 is 10.00% p.a. (simple). It is arrived by adding a margin of 250 basis points on the effective annual 10-year G-Sec and rounding up to the nearest 50 basis points (10.00% ~ 7.18% + 2.50%)..Any change in basis of calculation of loan interest rate is subject to prior approval from IRDAI.

On availing loan, this Policy will be assigned to us. We will reassign this Policy to you provided you have repaid the entire loan amount along with interest. We will recover any unpaid loan amount along with interest before paying the death benefit to the Nominee(s) / Appointee/ legal heir(s) or the maturity benefit to the Life Assured. As and when the loan principal along with interest exceeds the surrender value for Reduced paid-up policies, the policy will be compulsorily surrendered by us and the outstanding loan amount along with the interest will be recovered from the Surrender Value or Reduced paid-up benefit. Compulsory surrender will not apply to in force policies. For in-force policies, if the outstanding loan along with interest exceeds 90% of the surrender value, company will send a notice to the policy holder to repay the loan partially or completely. If loan is not repaid subsequent to receipt of the notice then we will adjust the outstanding loan along with interest before any payment of benefits. After recovering the outstanding loan along with interest, remaining benefit, if any, will be payable.

12. Is there a grace period for missed premiums?

We provide you with a grace period which is the time provided for payment of premium from the premium due date during which the policy is considered to be in-force with the risk cover.

This policy has a grace period of 30 days for yearly, half-yearly and quarterly frequencies and 15 days for monthly frequency from the premium due date. In case of death of the life assured during this period, death benefit after deducting due premiums till date of occurrence of death, will be paid to the nominee(s)/appointee/legal heir. During this period, the policy will be considered to be in-force.

13. Do I get a discount on renewal premiums, if paid 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. No discount will be offered if premium is paid within one month prior to premium due date. The discount rate applicable for the quarter will be calculated on 5-year G-Sec bond yield (rounded to nearest 5 bps) as at beginning of the quarter. The same discount rate will be applicable to all the advance premiums being paid by the policyholder during that quarter. Any change in the said methodology for the calculation of discount on advance premium is subject to IRDAI approval. The discount rate will be calculated from advance premium paid date to premium payment due date (in complete months).

14. What happens in case you miss paying the premiums?

The policy will lapse after the expiry of the grace period from the date of first unpaid premium if less than one full year premium has been paid and any subsequent premium is not duly paid.T

The policy will lapse if less than one full year premium have been paid. However, you can revive your lapsed policy within the revival period. If policy is lapsed and is not revived during the revival period, it will be foreclosed without paying any benefit after expiry of the revival period. You can see the Section below on Revival for more information.

The policy will acquire paid-up value after expiry of grace period from the date of first unpaid premium if at least one (1) full year premium has been paid and any subsequent due premiums are not paid.

Note:

- A Reduced Paid-Up policy can be revived (to the original benefits) within five years from the date of first unpaid Premium subject to the conditions.
- If policy in Reduced Paid-Up mode is not revived during the revival period, it will continue in the reduced paid up mode until maturity or death or surrender of the policy.
- A Policy becomes Fully Paid-Up provided all due premiums are paid during the term of the policy and the benefits payable will be as per the terms and conditions of the policy.

Once a policy becomes Paid-Up:

- **Death Benefit under Reduced Paid-Up policy:** On Death during the policy term, the death benefit is paid and the policy terminates.

  The death benefit would be the Paid-up Sum Assured on Death, where Paid-up Sum Assured on Death is defined as Sum Assured on Death * (Total numbers of premiums paid)/(Total Number of premiums payable over the policy term)

  Plus Terminal Bonus if declared
- **Survival Benefit under the Reduced Paid-Up policy:** On survival of the Life Assured whilst the policy is in reduced paid-up status, following benefit will be payable from the end of the Premium Paying Tern till maturity:

  Paid-up Guaranteed Survival Benefit which is defined as Guaranteed Survival Benefit * (Total numbers of premiums paid) / (Total Number of premiums payable over the policy term)

  Plus Cash Bonus if declared.

  In case the policyholder has opted to defer the survival benefit(s) at inception and subsequently the policy becomes Reduced Paid-Up, then the policyholder will enjoy the Paid-Up guaranteed survival benefits plus the cash bonus if declared. The accumulation of the said benefits along with interest, if any will be payable at the termination of the policy in the form of Death, Surrender or Maturity, whichever is earlier.
- **Maturity Benefit under the Reduced Paid-up policy:** On survival till the end of policy term, following benefit will be payable:

  The maturity benefit would be the Paid-up Sum Assured on Maturity, where Paid-up Sum Assured on Maturity is defined as Guaranteed Sum Assured on Maturity * (Total numbers of premiums paid)/ (Total Number of premiums payable over the policy term))

  Plus Terminal Bonus if declared

In any case the total benefits paid in case of death or maturity as mentioned above shall not be less than the Total Premiums Paid under this policy.

15. What are your options to revive the policy?

You may revive your policy within 5 years from the due date of first unpaid premium but before the expiry of the policy term by –

i. paying all unpaid due Premiums along with interest; and

ii. providing satisfactory evidence of health, if required, as per the Board approved underwriting policy. The cost of medicals, if any, will be borne by the policyholder.

A lapsed or Reduced Paid-Up Policy will only be revived along with all its benefits in accordance with

our board approved underwriting policy. If the policy is revived, then all benefits as per policy terms and conditions for an in-force policy will be restored.

Note: The current interest rate charged for financial year 2024-25, for delay in premium payment, is simple interest of 10.50% per annum. The basis used for the calculation of interest rate on revival is 10-year G-Sec rate as at the end of last financial year plus the absolute margin of 300 basis points rounded up to the nearest 50 basis points. The derived interest rate will be applicable during the next financial year. Any change in basis of calculation of revival interest rate is subject to prior approval from IRDAI.

16. Can you surrender your policy?

It is advisable to continue your policy to enjoy full benefits of your policy. However, we understand that in certain circumstances you may want to surrender your policy. The policy will acquire surrender value after first full year premium has been paid.

At the time of surrender higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) will be payable. The surrender value payable will vary by policy term and policy year of surrender. Surrender value will be higher of SSV and GSV.

Guaranteed Surrender Value

The policy shall acquire a Guaranteed Surrender Value on payment of premium for at least two consecutive years.

The GSV factors are dependent upon policy year of surrender and policy term and will be calculated as follows:

If not opted for deferment of survival benefit:

- GSV factor for premium * Total Premiums Paid less the survival benefits already paid

If opted for deferment of survival benefit:

- GSV factor for premium * Total Premiums Paid, PLUS Interest accumulated on survival benefits
- GSV factors are mentioned in Annexure C.

Special Surrender Value

Special Surrender Value shall become payable after completion of first policy year provided one full year premium has been received. It reflects the notional asset share, guaranteed maturity, or survival benefits under the policy.

The Special Surrender Value will be calculated as follows:

- **For Fully Paid-Up policy i.e on or after paying all due premiums:**

If not opted for deferment of survival benefit:

SSV will be calculated as:

(Guaranteed Sum Assured on Maturity plus all future Guaranteed Survival Benefit) multiplied by the SSV1 factor prevailing at the time of surrender

Plus

(Sum Assured on Death) multiplied by the SSV2 factor prevailing at the time of surrender

Plus

Terminal Bonus if declared.

If opted for deferment of survival benefit:

SSV will be calculated as:

(Guaranteed Sum Assured on Maturity plus all future Guaranteed Survival Benefit) multiplied by the SSV1 factor prevailing at the time of surrender

Plus

(Sum Assured on Death) multiplied by the SSV2 factor prevailing at the time of surrender

Accumulated Survival Benefit

Plus

Terminal Bonus if declared.

- **For Reduced Paid-up Policy**

SSV will be calculated as:

If not opted for deferment of survival benefit

(Paid-up Sum Assured on Maturity plus all future Paid-up Guaranteed Survival Benefit) multiplied by the SSV1 factor prevailing at the time of surrender

Plus

(Paid-up Sum Assured on Death) multiplied by the SSV2 factor prevailing at the time of surrender

Plus

Terminal Bonus if declared.

If opted for deferment of survival benefit

SSV will be calculated as:

(Paid-up Sum Assured on Maturity plus all future Paid-up Guaranteed Survival Benefit) multiplied by the SSV1 factor prevailing at the time of surrender

Plus

(Paid-up Sum Assured on Death) multiplied by the SSV2 factor prevailing at the time of surrender

Plus

Accumulated Survival Benefit

Plus

Terminal Bonus if declared.

17. What is the Free Look Period available in your policy?

You can return your policy within the Free Look period;

In case you do not agree to any of the policy terms and conditions, you have the option to review the terms and conditions of the policy and if you disagree to any of those terms or conditions, you have the option of returning the policy to the insurer for cancellation, stating the reasons for your objection within 30 days from the date of receipt of the policy.

Do you get any refund when you cancel your policy within Free Look Period?

Yes. We will refund (within 7 days of receipt of such request) an amount equal to the –

Premium paid

Less: i. Pro-rata risk premium and rider premium, if any, for the time the policy was in force

Less ii. Any stamp duty paid

Less iii. Expenses incurred on medical examination, if any

Where pro-rata risk premium is the proportionate risk premium for the period of cover

18. What happens in case the life assured commits suicide (Suicide Exclusion)?

In case of life assured's death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

19. Nomination:

The member can appoint a nominee as per Section 39 of the Insurance Act, 1938 as amended from time to time. For more details please refer to our website www.indiafirstlife.com

20. Assignment:

As per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time. For more details please refer to our website www.indiafirstlife.com

21. You are prohibited from accepting rebate in any form

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

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person, to take 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 prospectus or tables of the insurer.
2) 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.

22. What happens in case of submission of information which is false or incorrect?

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended Insurance Laws (Amendment) Act, 2015 dated 23.03.2015are as follows:

1) No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 years from
   a. the date of issuance of policy or
   b. the date of commencement of risk or
   c. the date of revival of policy or
   d. the date of rider to the policy whichever is later.
2) On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
   a. the date of issuance of policy or
   b. the date of commencement of risk or
   c. the date of revival of policy or
   d. the date of rider to the policy whichever is later.

   For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.
3) Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
   a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
   b. The active concealment of a fact by the insured having knowledge or belief of the fact;
   c. Any other act fitted to deceive; and
   d. Any such act or omission as the law specifically declares to be fraudulent.
4) Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
5) No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
6) Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.
7) In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
8) Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
9) The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

   [Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Insurance Laws (Amendment) Act, 2015 dated 23.03.2015 for complete and accurate details.].

23. Policy Servicing and grievance redressal mechanism

You may contact us in case of any grievance or complaint at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063, Toll Free Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com. IRDAI Regn No. 143. CIN: U66010MH2008PLC183679

a. An acknowledgment to all such grievances received will be sent immediately from the date of receipt of the grievance
b. A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within 14 days from the date of receipt of the grievance. In case We don't receive a revert from You within 8 weeks from the date of registration of grievance then, We will treat the complaint as closed.
c. However, if you are not satisfied with our resolution provided or have not received any response within 2 (two) weeks, then, you may approach our Grievance Officer at any of our branches or you may write to our Grievance Redressal Officer at grievance.redressal@indiafirstlife.com.
d. If you are not satisfied with the resolution or have not received any response within 14 days then you can contact the insurance ombudsman. For the list of ombudsman office please refer Annexure B of Policy Document.
e. Further, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details.

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255

Email ID: complaints@irdai.gov.in

You can also register your complaint online at

https://bimabharosa.irdai.gov.in/

Address for communication for complaints by fax/paper:

Policyholder Protection & Grievance Redressal Department (PPGR),

Insurance Regulatory and Development Authority of India,

Sy. No. 115/1, Financial District, Nanakramguda

Gachibowli, Hyderabad- 500032, Telangana

IRDAI TOLL FREE NO: 18004254732

Annexure - A
Guaranteed Survival Benefit Factors

	Policy Term & Premium Term											
	15	15	15	15	15	20	20	20	20	20	20	20
Age / PPT	6	7	8	9	10	6	7	8	9	10	11	12
0	NA	NA	NA	NA	NA	12.54%	12.96%	14.14%	14.18%	14.56%	15.01%	15.45%
1	NA	NA	NA	NA	NA	12.59%	13.00%	14.16%	14.20%	14.57%	15.02%	15.46%
2	NA	NA	NA	NA	NA	12.65%	13.05%	14.18%	14.22%	14.59%	15.04%	15.48%
3	18.72%	20.83%	22.55%	24.35%	26.37%	12.70%	13.10%	14.20%	14.24%	14.61%	15.06%	15.50%
4	18.76%	20.86%	22.57%	24.37%	26.38%	12.75%	13.15%	14.22%	14.27%	14.63%	15.08%	15.52%
5	18.80%	20.88%	22.60%	24.38%	26.39%	12.81%	13.19%	14.24%	14.29%	14.65%	15.10%	15.54%
6	18.84%	20.91%	22.63%	24.40%	26.40%	12.86%	13.24%	14.26%	14.31%	14.66%	15.11%	15.55%
7	18.88%	20.94%	22.65%	24.42%	26.41%	12.91%	13.29%	14.28%	14.34%	14.68%	15.13%	15.57%
8	18.92%	20.96%	22.68%	24.44%	26.42%	12.97%	13.34%	14.30%	14.36%	14.70%	15.15%	15.60%
9	18.96%	20.99%	22.71%	24.46%	26.43%	13.02%	13.39%	14.32%	14.38%	14.72%	15.17%	15.62%
10	19.00%	21.02%	22.73%	24.47%	26.44%	13.07%	13.43%	14.34%	14.40%	14.73%	15.18%	15.63%
11	19.04%	21.05%	22.76%	24.49%	26.46%	13.13%	13.48%	14.36%	14.43%	14.75%	15.20%	15.65%
12	19.08%	21.07%	22.79%	24.51%	26.47%	13.18%	13.53%	14.38%	14.45%	14.77%	15.22%	15.67%
13	19.12%	21.10%	22.81%	24.53%	26.48%	13.24%	13.58%	14.40%	14.47%	14.79%	15.24%	15.69%
14	19.16%	21.13%	22.84%	24.55%	26.49%	13.29%	13.63%	14.42%	14.50%	14.81%	15.26%	15.71%
15	19.20%	21.16%	22.87%	24.56%	26.50%	13.34%	13.67%	14.44%	14.52%	14.82%	15.27%	15.72%
16	19.24%	21.18%	22.89%	24.58%	26.51%	13.40%	13.72%	14.46%	14.54%	14.84%	15.29%	15.74%
17	19.28%	21.21%	22.92%	24.60%	26.52%	13.45%	13.77%	14.48%	14.56%	14.86%	15.31%	15.76%
18	19.32%	21.24%	22.95%	24.62%	26.53%	13.50%	13.82%	14.50%	14.59%	14.88%	15.34%	15.79%
19	19.36%	21.26%	22.97%	24.64%	26.54%	13.56%	13.86%	14.52%	14.61%	14.89%	15.35%	15.80%
20	19.40%	21.29%	23.00%	24.65%	26.56%	13.61%	13.91%	14.54%	14.63%	14.91%	15.37%	15.82%
21	19.44%	21.32%	23.03%	24.67%	26.57%	13.66%	13.96%	14.57%	14.65%	14.93%	15.23%	15.53%
22	19.48%	21.35%	23.05%	24.69%	26.58%	13.72%	14.01%	14.59%	14.68%	14.95%	15.25%	15.55%
23	19.52%	21.37%	23.08%	24.71%	26.59%	13.77%	14.06%	14.61%	14.70%	14.97%	15.27%	15.57%
24	19.56%	21.40%	23.11%	24.73%	26.60%	13.82%	14.10%	14.63%	14.72%	14.98%	15.29%	15.59%
25	19.60%	21.43%	23.13%	24.74%	26.61%	13.88%	14.15%	14.65%	14.75%	15.00%	15.31%	15.61%
26	19.64%	21.45%	23.16%	24.76%	26.62%	13.93%	14.20%	14.67%	14.77%	15.02%	15.33%	15.63%
27	19.68%	21.48%	23.19%	24.78%	26.63%	13.98%	14.25%	14.69%	14.79%	15.04%	15.35%	15.65%
28	19.72%	21.51%	23.21%	24.80%	26.64%	14.04%	14.30%	14.71%	14.81%	15.06%	15.37%	15.67%
29	19.76%	21.54%	23.24%	24.82%	26.66%	14.09%	14.34%	14.73%	14.84%	15.07%	15.38%	15.68%
30	19.80%	21.56%	23.27%	24.83%	26.67%	14.14%	14.39%	14.75%	14.86%	15.09%	15.40%	15.70%
31	19.84%	21.59%	23.29%	24.85%	26.68%	14.20%	14.44%	14.77%	14.88%	15.11%	15.34%	15.57%
32	19.88%	21.62%	23.32%	24.87%	26.69%	14.25%	14.49%	14.79%	14.90%	15.13%	15.36%	15.59%
33	19.92%	21.65%	23.35%	24.89%	26.70%	14.31%	14.53%	14.81%	14.93%	15.14%	15.37%	15.60%
34	19.96%	21.67%	23.37%	24.91%	26.71%	14.36%	14.58%	14.83%	14.95%	15.16%	15.39%	15.62%
35	20.00%	21.70%	23.40%	24.92%	26.72%	14.41%	14.63%	14.85%	14.97%	15.18%	15.41%	15.64%
36	20.07%	21.75%	23.46%	24.99%	26.80%	14.51%	14.70%	14.93%	15.04%	15.28%	15.51%	15.74%
37	20.14%	21.81%	23.52%	25.06%	26.88%	14.60%	14.78%	15.01%	15.10%	15.39%	15.63%	15.86%
38	20.21%	21.86%	23.59%	25.13%	26.96%	14.69%	14.85%	15.10%	15.17%	15.49%	15.73%	15.96%
39	20.28%	21.92%	23.65%	25.20%	27.03%	14.79%	14.92%	15.18%	15.23%	15.60%	15.84%	16.07%
40	20.35%	21.97%	23.71%	25.27%	27.11%	14.88%	14.99%	15.26%	15.30%	15.70%	15.94%	16.17%
41	20.51%	22.19%	23.90%	25.45%	27.27%	15.10%	15.29%	15.51%	15.56%	15.91%	16.15%	16.39%
42	20.68%	22.41%	24.08%	25.62%	27.42%	15.32%	15.58%	15.76%	15.82%	16.12%	16.37%	16.61%
43	20.84%	22.63%	24.27%	25.80%	27.58%	15.54%	15.87%	16.01%	16.09%	16.32%	16.57%	16.81%
44	21.00%	22.84%	24.46%	25.97%	27.73%	15.75%	16.16%	16.26%	16.35%	16.53%	16.78%	17.03%
45	21.17%	23.06%	24.64%	26.15%	27.89%	15.97%	16.45%	16.51%	16.61%	16.74%	17.00%	17.25%
46	21.38%	23.28%	24.96%	26.46%	28.16%	16.25%	16.74%	16.93%	17.03%	17.14%	17.40%	17.66%
47	21.59%	23.50%	25.27%	26.78%	28.43%	16.53%	17.03%	17.34%	17.44%	17.54%	17.81%	18.07%
48	21.80%	23.71%	25.58%	27.09%	28.71%	16.81%	17.32%	17.76%	17.86%	17.94%	18.21%	18.48%
49	22.01%	23.93%	25.89%	27.41%	28.98%	17.10%	17.61%	18.18%	18.28%	18.34%	18.62%	18.89%
50	22.22%	24.15%	26.20%	27.72%	29.25%	17.38%	17.91%	18.59%	18.69%	18.74%	19.03%	19.31%
51	22.31%	24.26%	26.23%	27.76%	29.29%	17.50%	18.05%	18.63%	18.72%	18.76%	19.05%	19.33%
52	22.40%	24.37%	26.26%	27.79%	29.33%	17.63%	18.20%	18.68%	18.74%	18.77%	19.06%	19.34%
53	22.50%	24.48%	26.29%	27.83%	29.37%	17.75%	18.34%	18.72%	18.76%	18.79%	19.08%	19.36%
54	22.59%	24.59%	26.32%	27.86%	29.41%	17.88%	18.49%	18.76%	18.79%	18.80%	19.09%	19.37%
55	22.68%	24.69%	26.36%	27.90%	29.44%	18.00%	18.63%	18.80%	18.81%	18.82%	19.11%	19.39%
56	23.08%	25.02%	26.67%	28.21%	29.76%	18.53%	19.07%	19.22%	19.23%	19.26%	19.55%	19.84%
57	23.48%	25.35%	26.98%	28.53%	30.07%	19.06%	19.51%	19.63%	19.65%	19.69%	19.99%	20.29%
58	23.87%	25.67%	27.29%	28.84%	30.38%	19.59%	19.94%	20.05%	20.07%	20.13%	20.44%	20.74%
59	24.27%	26.00%	27.60%	29.16%	30.69%	20.12%	20.38%	20.46%	20.49%	20.57%	20.88%	21.19%
60	24.67%	26.33%	27.91%	29.47%	31.00%	20.65%	20.82%	20.88%	20.92%	21.00%	21.32%	21.63%

Annexure - B
Maturity Benefit Factors

Policy Term	15	15	15	15	15	20	20	20	20	20	20	20
Premium Paying Term	6	7	8	9	10	6	7	8	9	10	11	12
Age												
0	NA	NA	NA	NA	NA	76.00%	80.60%	82.20%	85.90%	88.20%	95.05%	96.42%
1	NA	NA	NA	NA	NA	75.83%	80.47%	82.15%	85.85%	88.17%	95.60%	96.97%
2	NA	NA	NA	NA	NA	75.66%	80.34%	82.10%	85.80%	88.13%	96.15%	97.52%
3	76.49%	80.20%	84.24%	87.15%	88.91%	75.49%	80.21%	82.05%	85.75%	88.10%	96.26%	97.62%
4	76.31%	80.10%	84.16%	87.09%	88.89%	75.31%	80.07%	82.01%	85.71%	88.06%	96.26%	97.62%
5	76.14%	80.00%	84.07%	87.04%	88.86%	75.14%	79.94%	81.96%	85.66%	88.03%	96.26%	97.62%
6	75.97%	79.90%	83.99%	86.99%	88.83%	74.97%	79.81%	81.91%	85.61%	87.99%	96.26%	97.62%
7	75.80%	79.80%	83.90%	86.94%	88.80%	74.80%	79.68%	81.86%	85.56%	87.96%	96.26%	97.62%
8	75.63%	79.70%	83.81%	86.89%	88.77%	74.63%	79.55%	81.81%	85.51%	87.93%	96.26%	97.62%
9	75.46%	79.60%	83.73%	86.84%	88.74%	74.46%	79.42%	81.76%	85.46%	87.89%	96.15%	97.52%
10	75.29%	79.50%	83.64%	86.79%	88.71%	74.29%	79.29%	81.71%	85.41%	87.86%	96.15%	97.52%
11	75.11%	79.40%	83.56%	86.73%	88.69%	74.11%	79.15%	81.67%	85.37%	87.82%	96.03%	97.40%
12	74.94%	79.30%	83.47%	86.68%	88.66%	73.94%	79.02%	81.62%	85.32%	87.79%	95.97%	97.34%
13	74.77%	79.20%	83.39%	86.63%	88.63%	73.77%	78.89%	81.57%	85.27%	87.75%	95.91%	97.34%
14	74.60%	79.10%	83.30%	86.58%	88.60%	73.60%	78.76%	81.52%	85.22%	87.72%	95.91%	97.23%
15	74.43%	79.00%	83.21%	86.53%	88.57%	73.43%	78.63%	81.47%	85.17%	87.69%	95.82%	97.23%
16	74.26%	78.90%	83.13%	86.48%	88.54%	73.26%	78.50%	81.42%	85.12%	87.65%	95.82%	97.16%
17	74.09%	78.80%	83.04%	86.43%	88.51%	73.09%	78.37%	81.37%	85.07%	87.62%	95.75%	97.16%
18	73.91%	78.70%	82.96%	86.37%	88.49%	72.91%	78.23%	81.33%	85.03%	87.58%	95.75%	97.16%
19	73.74%	78.60%	82.87%	86.32%	88.46%	72.74%	78.10%	81.28%	84.98%	87.55%	95.75%	97.16%
20	73.57%	78.50%	82.79%	86.27%	88.43%	72.57%	77.97%	81.23%	84.93%	87.51%	95.75%	97.16%
21	73.40%	78.40%	82.70%	86.22%	88.40%	72.40%	77.84%	81.18%	84.88%	87.48%	95.75%	97.25%
22	73.23%	78.30%	82.61%	86.17%	88.37%	72.23%	77.71%	81.13%	84.83%	87.45%	95.75%	97.25%
23	73.06%	78.20%	82.53%	86.12%	88.34%	72.06%	77.58%	81.08%	84.78%	87.41%	95.75%	97.25%
24	72.89%	78.10%	82.44%	86.07%	88.31%	71.89%	77.45%	81.03%	84.73%	87.38%	95.81%	97.25%
25	72.71%	78.00%	82.36%	86.01%	88.29%	71.71%	77.31%	80.99%	84.69%	87.34%	95.81%	97.25%
26	72.54%	77.90%	82.27%	85.96%	88.26%	71.54%	77.18%	80.94%	84.64%	87.31%	95.81%	97.25%
27	72.37%	77.80%	82.19%	85.91%	88.23%	71.37%	77.05%	80.89%	84.59%	87.27%	95.81%	97.25%
28	72.20%	77.70%	82.10%	85.86%	88.20%	71.20%	76.92%	80.84%	84.54%	87.24%	95.81%	97.25%
29	72.03%	77.60%	82.01%	85.81%	88.17%	71.03%	76.79%	80.79%	84.49%	87.21%	95.81%	97.25%
30	71.86%	77.50%	81.93%	85.76%	88.14%	70.86%	76.66%	80.74%	84.44%	87.17%	95.81%	97.25%
31	71.69%	77.40%	81.84%	85.71%	88.11%	70.69%	76.53%	80.69%	84.39%	87.14%	95.81%	97.36%
32	71.51%	77.30%	81.76%	85.65%	88.09%	70.51%	76.39%	80.65%	84.35%	87.10%	95.81%	97.36%
33	71.34%	77.20%	81.67%	85.60%	88.06%	70.34%	76.26%	80.60%	84.30%	87.07%	95.81%	97.36%
34	71.17%	77.10%	81.59%	85.55%	88.03%	70.17%	76.13%	80.55%	84.25%	87.03%	95.81%	97.36%
35	71.00%	77.00%	81.50%	85.50%	88.00%	70.00%	76.00%	80.50%	84.20%	87.00%	95.81%	97.36%
36	70.70%	76.80%	81.30%	85.30%	87.80%	69.70%	75.80%	80.30%	84.06%	86.80%	95.81%	97.36%
37	70.40%	76.60%	81.10%	85.10%	87.60%	69.40%	75.60%	80.10%	83.92%	86.60%	95.72%	97.27%
38	70.10%	76.40%	80.90%	84.90%	87.40%	69.10%	75.40%	79.90%	83.78%	86.40%	95.66%	97.27%
39	69.80%	76.20%	80.70%	84.70%	87.20%	68.80%	75.20%	79.70%	83.64%	86.20%	95.59%	97.17%
40	69.50%	76.00%	80.50%	84.50%	87.00%	68.50%	75.00%	79.50%	83.50%	86.00%	95.51%	97.10%
41	68.80%	75.20%	79.90%	84.00%	86.60%	67.80%	74.20%	78.90%	82.94%	85.60%	95.35%	96.96%
42	68.10%	74.40%	79.30%	83.50%	86.20%	67.10%	73.40%	78.30%	82.38%	85.20%	95.18%	96.81%
43	67.40%	73.60%	78.70%	83.00%	85.80%	66.40%	72.60%	77.70%	81.82%	84.80%	94.99%	96.64%
44	66.70%	72.80%	78.10%	82.50%	85.40%	65.70%	71.80%	77.10%	81.26%	84.40%	94.76%	96.43%
45	66.00%	72.00%	77.50%	82.00%	85.00%	65.00%	71.00%	76.50%	80.70%	84.00%	94.51%	96.19%
46	65.10%	71.20%	76.50%	81.10%	84.30%	64.10%	70.20%	75.50%	79.81%	83.23%	94.11%	95.82%
47	64.20%	70.40%	75.50%	80.20%	83.60%	63.20%	69.40%	74.50%	78.92%	82.46%	93.67%	95.42%
48	63.30%	69.60%	74.50%	79.30%	82.90%	62.30%	68.60%	73.50%	78.03%	81.69%	93.19%	94.98%
49	62.40%	68.80%	73.50%	78.40%	82.20%	61.40%	67.80%	72.50%	77.14%	80.92%	92.68%	94.51%
50	61.50%	68.00%	72.50%	77.50%	81.50%	60.50%	67.00%	71.50%	76.25%	80.15%	92.13%	93.99%
51	61.10%	67.60%	72.40%	77.40%	81.40%	60.10%	66.60%	71.40%	76.20%	80.12%	91.78%	93.65%
52	60.70%	67.20%	72.30%	77.30%	81.30%	59.70%	66.20%	71.30%	76.15%	80.09%	91.42%	93.29%
53	60.30%	66.80%	72.20%	77.20%	81.20%	59.30%	65.80%	71.20%	76.10%	80.06%	91.03%	92.91%
54	59.90%	66.40%	72.10%	77.10%	81.10%	58.90%	65.40%	71.10%	76.05%	80.03%	90.63%	92.51%
55	59.50%	66.00%	72.00%	77.00%	81.00%	58.50%	65.00%	71.00%	76.00%	80.00%	90.21%	92.10%
56	57.80%	64.80%	71.00%	76.10%	80.20%	56.80%	63.80%	70.00%	75.10%	79.16%	89.50%	91.44%
57	56.10%	63.60%	70.00%	75.20%	79.40%	55.10%	62.60%	69.00%	74.20%	78.32%	88.76%	90.74%
58	54.40%	62.40%	69.00%	74.30%	78.60%	53.40%	61.40%	68.00%	73.30%	77.48%	87.97%	90.00%
59	52.70%	61.20%	68.00%	73.40%	77.80%	51.70%	60.20%	67.00%	72.40%	76.64%	87.09%	89.19%
60	51.00%	60.00%	67.00%	72.50%	77.00%	50.00%	59.00%	66.00%	71.50%	75.80%	86.16%	88.30%

Annexure - C
Guaranteed Surrender Value Factors

GSV as % of Total Premiums paid		
Year of Surrender / Policy Term	15	20
1	0%	0%
2	30%	30%
3	35%	35%
4	50%	50%
5	50%	50%
6	50%	50%
7	50%	50%
8	56%	53%
9	61%	57%
10	67%	60%
11	73%	63%
12	79%	67%
13	84%	70%
14	90%	73%
15	90%	77%
16	NA	80%
17	NA	83%
18	NA	87%
19	NA	90%
20	NA	90%

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