IndiaFirst Life Guaranteed Monthly Income Plan (UIN: 143N047V01)

(Non Linked, Participating, Endowment Life Insurance Plan)

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Because life is full of certainties

Why Invest in IndiaFirst Life Guaranteed Monthly Income Plan?

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KEY HIGHLIGHTS

Monthly Income

We guarantee a regular income every month to meet your goals

Additional Upside

Additional accumulation in the form of regular bonuses

Have your Way

Flexibility to design the PPT / PT and Monthly Income as per your need

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Who should buy this policy?

IndiaFirst Life Guaranteed Monthly Income Plan is a versatile plan which can be customised to meet the needs of all age groups, thus helping you plan your income better!

Young - Second Income	• Age Group: 18-30 years • Gives you the freedom through a second regular income which can be utilized as per your need
Parents - Children Future Planning	• Age Group: 31-40 years • Supports in planning for a great future for your child
Middle Age - Retirement Planning	• Age Group: 41-50 years • Provides you a tax-free regular income during your retirement years

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Key reasons to invest in this policy

Guaranteed Income

- We assure you guaranteed income coming your way, every month

Bonus^ Upside

- Additional earnings through bonuses
- Bonuses would be accumulated throughout the term of the policy and would be given at maturity

Life Cover

- You pay premium for limited years, but we guarantee you life cover for the entire term of the policy
- Choose to receive the benefit as a lump sum or monthly income of 5, 10, 15 years

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Key reasons to invest in this policy

Plan your income better

- Tailor the plan to suit your needs as you get a variety of premium payment, policy term options, gap year and premium payment modes to choose from

Enhance Sum Assured for higher premiums#

- You will be eligible to receive Enhanced Sum for higher premium which benefits by paying you higher bonuses

Tax Benefits*

- Enjoy tax benefits* on the premium you pay and tax free monthly income as per the prevailing tax laws

#Less than 36000	0%
36000 to less than 60000	3%
600000 to less than 96000	6%
96000 to less than 120000	8%
120000 and above	10%

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Who can invest in this policy?

Eligibility Criteria	
Minimum Age at entry of Life Assured	18 years
Maximum Age at entry of Life Assured	50 years
Maximum Age at maturity of Life Assured	75 years
Premium Paying Term (PPT)	8-11 years, depending upon the age of the life assured
Policy Term Period	16-27 years
Gap Years	0/3/5 years
Sum Assured	Minimum: Rs. 75,000 Maximum: No limit subject to underwriting
Premium	Minimum: Rs. 24,000 (yearly), Rs. 12,286 (half yearly), Rs. 6,216 (quarterly), Rs. 2,088 (monthly)
Premium Options	Limited Premium
Premium Mode	Annual or Semi Annual or Quarterly or Monthly

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What are the key benefits in the policy?

Risk Cover Options	Benefits
Death Benefit	Death Benefit is the Higher of Sum Assured on Death + accrued Simple Reversionary Bonus, + Terminal Bonus, if any, or 105% of the total premiums paid excluding applicable taxes and underwriting extra premium, if any, till the date of death of the life assured. Sum Assured on death is highest of: • 10 times of annualized premium • Any absolute amount assured to be paid on death • Minimum guaranteed Sum Assured on Maturity, Where absolute amount assured to be paid on death is the basic Sum Assured and minimum guaranteed Sum Assured on maturity is zero
Maturity Benefit	Maturity Benefit is the last instalment of your guaranteed monthly income along with accrued simple reversionary and terminal bonus, if any at the end of policy term. On payment of the maturity benefit, the policy will terminate and no more benefits will be payable.
Bonuses	The policy is eligible for Simple Reversionary Bonus and Terminal Bonus, if any.

What is the assured income in this policy?

Age at Entry	PPT	Gap Year	Yearly Guaranteed Regular Income as a % of one annualized premium
18-35 years	10,11	0	118%
		3	120%
		5	125%
	8,9	0	110%
		3	120%
		5	125%
36-45 years	9,10,11	0	110%
		3	115%
		5	115%
46-50 years	9,10	0	105%
		3	110%
		5	115%

Monthly income is arrived by dividing the annualised income 12

E.g. Rs 96,000 Annual will be equal to Rs 96,000 / 12 = Rs 8,000 per month

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What are the returns in this policy?

Age	Premium Term	Gap Year	Payout Term	Policy Term	IRR
25 years	8	0	8	16	5.27%
30 years	11	3	11	27	6.07%
40 years	9	0	9	18	5.30%
40 years	9	3	9	21	6.11%
40 years	9	5	9	23	6.31%
40 years	10	0	10	20	5.96%
40 years	10	3	10	23	6.15%
40 years	10	5	10	25	6.16%
40 years	11	0	11	22	6.07%
40 years	11	3	11	25	6%
40 years	11	5	11	27	5.88%
45 years	9	3	9	21	5.76%
50 years	10	5	10	25	5.81%

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Important things to remember

- The premium amount is level during the term which cover death benefit and provide assured payouts / maturity benefit for those who are surviving at the end of the term
- The policy can be revived within 5 years from the date of first unpaid premium
- There is a free look period of 15 days within which you can cancel your plan if you don’t feel it’s the right plan for you. In case of distance marketing or electronic mode the free look period is 30 days.
- Non disclosure of material facts may lead to rejection of claims

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Disclaimer

*Tax exemptions are as per applicable tax laws from time to time.

- IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 18002098700.
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- ^Bonus rate may vary from time to time based on company's investment performance. Bonus includes Simple Reversionary Bonus accrued till date of maturity plus Terminal Bonus (if any).

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Thank You!

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