IndiaFirst Life Guaranteed Single Premium Plan
(Non-Linked, Non-Participating, Individual, Savings Life Insurance Plan)

(UIN: 143N068V04)

IndiaFirstLife

Because life is full of certainties

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Key Features

- Life insurance cover for up to 30 years
- Life cover@ of 1.25x of Single Premium Paid
- Enhancement in maturity benefit for higher premium amount
- Option to purchase policy online for better convenience
- Get enhanced protection through Accidental Death Benefit Rider[1] & Total and Permanent Disability Rider[1]
- Returns guaranteed upfront*
- Single Payment with assurance of financial security throughout entire policy term
- Payout in form of Guaranteed Lumpsum** or over a period of 5 years in case of death of life assured

*Maturity Benefit amount will be paid to the policyholder at the end of policy term.
** All the benefits under this plan are guaranteed as long as the policy remains in force
@ Life cover of 10x of single premium paid is also available

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What is the IndiaFirst Life Guaranteed Single Premium Plan?

IndiaFirst Life Guaranteed Single Premium Plan is a Non-Linked, Non-Participating, Individual, Savings Life Insurance Plan that provides life insurance cover during the entire policy term. The plan requires a single premium payment by the customer prior to policy inception and gives the benefit of financial protection along with savings in a single policy.

Life Cover@ :-

- 1.25x of single premium paid

@ Life cover of 10x of single premium paid is also available

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Illustrative Example

Customer Profile Rishi a 35-year-old Captain in Merchant Navy

Customer Need Financial protection during his retirement years



Give/Get
3.57X

Guaranteed Lumpsum benefit of
Rs. 71,40,000
at end of policy term



Single Premium of **Rs. 20,00,000 (excluding GST)**

0 — 20

Life cover of 25 lacs through out the policy term

Single Premium	Policy Term	Maturity Benefit	Death Benefit
20,00,000	20 years	71,40,000	25,00,000

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Death Benefit

In case of death of the Life Assured during the policy term, the nominee(s) will receive higher of:

a. Sum Assured on Death

or

a. Surrender value as on Date of Death

Where Sum Assured on Death is defined as: Death Benefit Multiple^^ times Total Premiums Paid.

^^Life insurance cover offered in the plan is either 1.25 times of Single Premium or 10 times of Single Premium (till Age at Entry 45 years). Refer sales brochure for more details.

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Eligibility Criteria

Criteria	Details	
Minimum Age at Entry	90 days	Death Benefit multiple of 1.25 times Total Premiums Paid
Maximum^ Age at Entry	70 years	
Minimum Age at Maturity	18 years	
Maximum^^ Age at Maturity	85 years	
Premium Payment Term	Single Pay	
Policy Term	5 years, 10 years, 15 years, 20 years, 25 years , 30 years	
Sum Assured@ on Maturity for all channels other than direct/online marketing	Minimum	Maximum
	INR 2,80,000	No limit subject to Board approved underwriting policy
Single Premium$ for all channels other than direct/online marketing (excluding GST)	Minimum	Maximum
	INR 2,50,000	No limit subject to Board approved underwriting policy

@Minimum Sum Assured for direct/online marketing channel is INR 1,12,000
$Minimum premium for direct/online marketing channel is INR 1,00,000
^Maximum age at entry is 45 years for 10x death multiple
^^Maximum age at maturity is 60 years for 10x death multiple

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Surrender Benefit

At the time of surrender, higher of Guaranteed Surrender Value(GSV) or Special Surrender Value(SSV) will be payable. The GSV applicable will vary by policy term and policy year of surrender. In case of SSV, it will also vary basis attained age of life assured.

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

GSV factor applicable at the time of surrender multiplied with the Total Premiums Paid (TPP).

Please refer product brochure for GSV factors

The Special Surrender Value will be calculated as follows:

SSV Factor1* Sum Assured on Death (SAD) +
SSV Factor2 * Sum Assured on Maturity (SAM)

The SSV factor will be determined by us from time to time subject to prior Regulatory approval.

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What is the Freelook Period ?

You can return your policy within the Free Look period; In case you disagree with any of the policy terms and conditions and have not made any claim, you shall have the option of returning the policy to us for cancellation, stating the reasons for the same, within 30 days from the date of receipt of the policy whether received electronically or otherwise.

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

Yes. We will refund an amount equal to the –

Premium* paid

Less: i. proportionate risk premium for the period of cover and the expenses

Less ii. Any stamp duty paid

Less iii. Expenses incurred on medical examination of the proposer, if any

*Premiums refunded are excluding GST

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What are the tax benefits under this plan?

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 investing.

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

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[1]Riders are not mandatory and are available for an additional cost. Please refer rider brochure for more details. Riders will go live in system subsequently.

Disclaimer

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. E-mail – customer.first@indiafirstlife.com, Website – www.indiafirstlife.com, Fax - +9122 6857 0600.

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Thank You!

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