IndiaFirst Life Long Guaranteed Income Plan (UIN: 143N054V05)

A Non-Linked, Non – Participating, Limited Premium Endowment Life Insurance Plan

IndiaFirstLife

Because life is full of certainties

What is the IndiaFirst Life Long Guaranteed Income Plan?

In order to support you and your family in all stages of life by providing life cover throughout the term of your policy as well as an assured income benefit, we bring our distinctive offering of **IndiaFirst Life Long Guaranteed Income Plan** (A Non-Linked, Non – Participating, Limited Premium Endowment Life Insurance Plan), which

- ✓ Provides you with a Guaranteed## income to support your financial requirements
- ✓ Option of Income for fixed period or whole of life (till 99 years of age) basis your age
- ✓ Get 100%/115%^^ of all the premiums paid at the end of income period basis annual premium payable
- ✓ Automatic Life Cover continuation (applicable after you have paid two full years' premiums) in case you miss paying your premium1 for one year.

This plan is an impeccable blend of disciplined savings with the benefit of guaranteed## income and life cover, thus providing the best to you and your family.

What makes this plan unique?

Product USPs

Income Options

- Definite Income Option
- Whole of Life Income Option

Distinctive Features

- Get 100%/115%^^ of all the premiums paid at end of the income benefit period
- Pay for shorter period with options suiting your time horizon and fulfil your long-term goals

Continued Cover

- Life cover continuation benefit for one full year even if you miss paying your premium1 (post payment of two full years' premiums)

Key Reasons to Invest in IndiaFirst Life Long Guaranteed Income Plan

Guaranteed## Income

- Definite Income Option - Get guaranteed## income for a fixed period of 20 years
- Life Income Option - Get guaranteed## income till 99 years of age

Return of Premiums#

- The plan returns 100/115%^^ of all the premiums paid at the end of the income benefit period basis annual premium payable

Continued Coverage

The plan permits continuation of risk cover for one full year even if a premium payment is missed1 (applicable after you have paid two full years' premiums)

Key Reasons to Invest in IndiaFirst Life Long Guaranteed Income Plan

Flexible Death Benefit

- Option to receive death benefit as a lumpsum or as regular income for 5,10 or 15 years

Rider**Benefits

- Option to add IndiaFirst Term Rider and IndiaFirst Life Waiver of Premium Rider for enhanced benefits

Tax* Benefits

- Enjoy tax benefits on the premiums you pay and the benefits you receive as per the applicable tax laws

Who can invest in IndiaFirst Life Long Guaranteed Income Plan?

Criteria	Parameters
Age at Entry (as on last birthday)	8 – 50 years for Definite Income Option 30 – 60 years for Whole of Life Income Option
Minimum Age at Maturity (as on last birthday)	18 years for Definite Income Option 40 years for Whole of Life Income Option
Maximum Age at Maturity (as on last birthday)	60 years for Definite Income Option 70 years for Whole of Life Income Option
Premium Payment Option	Limited Pay
Policy Term	10 years
Premium Payment Term	5/6/7 years
Income Benefit Period	20 years for Definite Income Option Till Age 99 years for Whole of Life Income Option
Minimum Premium	Yearly- Rs. 48,000 / Half-yearly- Rs. 24,571 / Quarterly- Rs. 12,432 / Monthly- Rs. 4,176
Maximum Premium	No limit; subject to board approved underwriting policy
Minimum Sum Assured on Death	Rs. 4,80,000
Maximum Sum Assured on Death	No limit; subject to board approved underwriting policy
Premium Paying Frequency – Modal Factors	Half - Yearly: 0.5119 / Quarterly: 0.2590 / Monthly: 0.0870

Benefits under IndiaFirst Life Long Guaranteed Income Plan

Parameters	Benefits

Income Benefit

- **Definite Income Option^**: X% of annualized premium is paid as income, starting from the end of the Policy Term for a definite income period of 20 years & Y% of return of premium# at the end of income period. X% is defined as follows:

For annualized premium less than or equal to 5 lakhs:-

Age at Entry/PPT	5 years	6 years	7 years
8 to 29 years	41%	48%	55%
30 to 45 years	40%	47%	54%
46 to 50 years	37%	44%	51%

For annualized premium more than 5 lakhs:-

Age at Entry/PPT	5 years	6 years	7 years
8 to 29 years	49.20 %	57.60 %	66.00 %
30 to 45 years	48.00%	56.40%	64.80%
46 to 50 years	44.40%	52.80%	61.20%

Where Y% is defined as follows:-

For annualized premium less than or equal to 5 lakhs	100%
For annualized premium more than 5 lakhs	115%

- **Whole of Life Income Option^:** X% of annualized premium is paid as income, starting from the end of the Policy Term to age 99 years and Y% of return of premium# at the end of income period. X% is defined as follows:

For annualized premium less than or equal to 5 lakhs

Age at Entry/PPT	5 years	6 years	7 years
30 to 45 years	34%	39%	47%
46 to 60 years	30%	34%	43%

For annualized premium more than 5 lakhs

Age at Entry/PPT	5 years	6 years	7 years
30 to 45 years	39.10%	44.85%	54.05%
46 to 60 years	34.50%	39.10%	49.45%

Where Y% is defined as follows:-

For annualized premium less than or equal to 5 lakhs	100%
For annualized premium more than 5 lakhs	115%

At the end of the Income Period, Y% of return of premium# paid under the policy will be returned to you and the all benefits under the policy shall cease.

For non-Annual Income Benefit frequencies, Income benefit payouts shall be determined by multiplying the annual income benefit with the factors as per income benefit frequency chosen by you, as per the below table:

Yearly	1
Half-yearly	0.49
Quarterly	0.24
Monthly	0.08

^ - Provided all due premiums have been paid & the life assured survives till the end of the Policy Term

Benefits under IndiaFirst Life Long Guaranteed Income Plan

Parameters	Benefits
Death Benefit	Death Benefit is paid out to nominee either as lumpsum or as a monthly income over next 5/10/15 years Death Benefit which is the Higher of Sum Assured on Death or 105% of total premiums paid as on date of death, will be paid and the policy will terminate, where Sum Assured on Death is Death Benefit Multiple x Annualized premium. On death of the life assured during the income benefit period, the nominee shall continue receiving the future income benefit till the end of income benefit period along with Y% of return of premium# at the end of income benefit period. The nominee shall have an option to receive the future benefit as a lump sum, which shall be the present value of future income payouts along with Y% of return of premium# discounted at the rate of 9% p.a
Maturity Benefit	• Guaranteed## income benefit starting from the end of Policy Term, paid for the Income Benefit period as per the applicable Income Benefit option; • At the end of income benefit period, Y% of return of premium# paid under the policy are returned back to you, post which all benefits under the policy shall cease On the date of maturity, option to receive the maturity benefit as a lumpsum amount which shall be the present value of future income benefit & Y% of return of premium# paid, discounted at the rate of 9% p.a. At any time during the income benefit period, an option to receive the remaining benefit as a lumpsum amount, which shall be the present value of income payments & Y% of return of premium# paid under the policy, discounted at the rate of 9% p.a

Other Points under IndiaFirst Life Long Guaranteed Income Plan

- Life Cover Continuance Benefit
  - Post Acquiring paid up value, your policy will remain in force for a period of 1 year from the date of 1st unpaid premium
- Rider Benefits**
  - IndiaFirst Term Rider
  - IndiaFirst Life Waiver of Premium Rider
- Policy loan – Available as per the terms and conditions mentioned in the sales literature
- Revival Period – 5 years from the date of first unpaid premium
- Surrender Benefit
  - Higher of Guaranteed Surrender Value or Special Surrender Value
  - Allowed after 2 years

Important Things to Remember

- In case of non-payment of premium before the expiry of grace period, policy will acquire paid-up value provided at least two (2) full years premium have been paid.

- There is a free look period of 15 days within which you can cancel your plan if

  You disagree to any of those terms or conditions. The free-look period for policies purchased through distance marketing or electronic mode will be 30 days.

- Non disclosure of material facts may lead to rejection of claims, please refer to Section 45 of the Insurance Act, 1938 as amended from time to time, in the Sales Literature or visit our website for more details

Disclaimer

*Tax exemptions are as per applicable tax laws from time to time
##All the benefits under this plan are guaranteed as long as the policy remains in force.
1Applicable after you have paid two full years' premiums
#Return of Premium is defined as sum total of annualized premium. It is excluding rider premium, modal loading factor, applicable tax and underwriting extra premium, if any
^^ This is applicable only for annualized premium above 5 lacs.
**Please refer rider brochure for more details. Riders are not mandatory and are available for an additional cost.

- IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Long Guaranteed Income Plan UIN 143N054V05 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale.
- 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. Trade logo displayed belongs to IndiaFirst Life Insurance Co. Ltd under License.

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