***IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER***

IndiaFirstLife | PROMOTED BY बैंक ऑफ़ बड़ौदा Bank of Baroda

# IndiaFirst Life TULIP

**Term with Unit Linked Insurance Plan**
(A Non-par, Unit Linked, Individual Savings Life Insurance Plan)



- **Up to 50X[1] Life Cover**
- **Boost Fund Value with Return of Charges[5]**
- **Wealth Creation through Market-Linked Returns**
- **Built-in Riders for Enhanced Protection[6]**

## MORE REASONS TO BUY THIS PLAN

- Choose from 3 unique investment strategies & 10 diverse fund options to maximize your wealth
- Get Enhanced Protection through Accidental Death Benefit Rider (3X of Base Sum Assured) and Total & Permanent Disability Rider[6]
- Get up to 700% of Premium Allocation Charges at Maturity[2]
- Avail unlimited free switches to maximize your fund growth
- Return of 100% Mortality Charges at Maturity[3]
- Enjoy Tax Benefits[4]

## BENEFITS

**01 Maturity Benefit**
On survival of Life Assured till the maturity date, Total Fund Value as on the date of Maturity, shall be payable.

**02 Death Benefit**
In case of death of Life Assured during the policy term, the higher of total fund value or Sum Assured shall be payable.

## SAMPLE ILLUSTRATION

| Age | PPT | PT | You Pay (Total) | You Get | | Give/Get |
|---|---|---|---|---|---|---|
| | | | | @ 8%* (₹) | @ 4%* (₹) | |
| 40 | 6 | 15 | 6,00,000 | **11,25,298** | **7,15,102** | 1.9 |
| 45 | 6 | 15 | 6,00,000 | **10,75,548** | **6,89,165** | 1.8 |
| 50 | 6 | 15 | 6,00,000 | **9,90,432** | **6,47,433** | 1.7 |

Above illustration for 6 pay, 15 term, with annual premium of 1 lakh annually assuming 100% investment in Equity1 fund, for 20x Sum Assured multiple (20 lakhs). Premium exclusive of GST, ADB rider 3 times of death benefit (60 lakhs) and TPD rider equal to the death benefit (20 lakhs) (with additional premium of ₹7,462, ₹8,850, ₹11,050 respectively for healthy males aged 40, 45 and 50).

* The 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

## ELIGIBILITY CRITERIA

| Criteria | Parameters | |
|---|---|---|
| Age at Entry | Minimum | Maximum |
| | 18 years | 65 years |
| Age at Maturity | 33 years | 85 years |
| Policy Term | 15, 20 years | |
| Premium Payment Term | 6 years | |
| Minimum Premium | INR 36,000 (Annual)<br>INR 18,000 (Half Yearly)<br>INR 9,000 (Quarterly)<br>INR 3,000 (Monthly) | No Limit, subject to BAUP |
| Premium Payment Modes | Yearly, Half Yearly, Quarterly, Monthly | |

## Fund Options

| | |
|---|---|
| 01. Equity1 | 06. Dynamic Asset Allocation Fund |
| 02. Balanced1 | 07. Equity Elite Opportunities |
| 03. Debt1 | 08. Liquid 1 Fund |
| 04. Value | 09. Flexi Cap Equity |
| 05. Macro Trends[New] | 10. Sustainable Equity |

### Investment Strategies under this Plan

- Self-Managed Strategy
- Age Based Strategy
- Smart Switch Strategy

[1] Death benefit multiple varies with the Age, PT, PPT as chosen by the Policyholder.
[2] 700% of Return of Premium Allocation charge is applicable to Policy term 20 years & premium payment term of 6 years. Please refer to the sales brochure for more details.
[3] Mortality Charges deducted during are the policy term are to your Fund Value at maturity. Please refer to the sales brochure for more details.
[5] Mortality Charges and Premium Allocation Charges deducted are returned during the policy term and added to your Fund Value. Please refer to the sales brochure for more details.
[4] Tax exemptions are as per applicable tax laws from time to time.
[6] IndiaFirst Life Accidental Death Benefit (UIN-143A020V01) & IndiaFirst Life Total & Permanent Disability Rider (UIN-143A022V01) will be available with the product with ADB rider SA of 3 times the base product's death benefit & TPD rider SA equal to the base product's death benefit. Product may also be purchased without the rider, subject to underwriting guidelines.

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

Disclaimers: The linked insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. The NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital/market/publicly available index and the insurance is responsible for his/her decision. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Term with Unit Linked Insurance Plan (UIN: 143L072V02) 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. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. The various funds offered under this contract are names of the fund and do not in any way indicate the quality of these plans, their prospects and returns. IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North Tower, Building 4, Nesco IT Park, Nesco Centre, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 18002098700. Email id: customer.first@indiafirstlife.com, Website: www.indiafirstlife.com. Fax No.: +912268570600. Trade logo displayed above belongs to our promoter M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License. Purchase of any Insurance product by Bank's Customer is purely voluntary, and is not linked to availment of any other facility from the Bank. ARN No.: IndiaFirst/OP/01417/Sep2024

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