IndiaFirst Life Total and Permanent Disability (TPD)
(UIN: 143A022V01)

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Shield Your Family's Future with IndiaFirst Life Total and Permanent Disability Rider

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IndiaFirst Life Total and Permanent Disability Rider at a Glance

<table>
<tr><td>Minimum Entry Age</td><td>18 Years as on Last Birthday</td></tr>
<tr><td>Maximum Entry Age</td><td>60 Years as on Last Birthday</td></tr>
<tr><td>Minimum Maturity Age</td><td>23 Years as on Last Birthday</td></tr>
<tr><td>Maximum Maturity Age</td><td>65 Years as on Last Birthday</td></tr>
<tr><td>Minimum Policy Term</td><td>
<table>
<tr><th>Premium Paying Variant</th><th>Minimum Policy term</th></tr>
<tr><td>Regular Premium (PPT = PT)</td><td>5 years</td></tr>
<tr><td>Single Premium</td><td>5 years</td></tr>
<tr><td rowspan="10">Limited Premium (PPT <PT)</td><td>For PPT (2-4) years - 5 years</td></tr>
<tr><td>PPT 5 - 6 years</td></tr>
<tr><td>PPT 6 - 7 years</td></tr>
<tr><td>PPT 7 - 8 years</td></tr>
<tr><td>PPT 8 - 9 years</td></tr>
<tr><td>PPT 9 - 10 years</td></tr>
<tr><td>PPT 10 - 11 Years</td></tr>
<tr><td>PPT 11 – 12 years</td></tr>
<tr><td>PPT 12 – 13 years</td></tr>
</table>
</td></tr>
<tr><td>Maximum Policy Term</td><td>47 Years
Available Rider Policy Term shall be subject to Maximum Maturity Age
The Rider Policy Term cannot be higher than the base plan Policy term</td></tr>
</table>

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IndiaFirst Life Total and Permanent Disability Rider at a Glance

Minimum Premium Payment Term	Limited Premium - 2 Years Regular Premium – 5 Years Single Premium
Maximum Premium Payment Term	Limited Premium – 12 Years Regular Premium – 47 Years The Rider Premium Payment term cannot be higher than the base plan PPT
Minimum Sum Assured	As per base policy
Maximum Sum Assured	Rs. 1,00,00,000 The rider sum assured should be less than or equal to the Sum assured under the base policy.
Benefits	

Events	How and when benefits are payable	Size of such benefits
TPD due to sickness or an accident	Benefit Payable on total and permanent disability due to sickness/accident caused solely by external, violent, unforeseeable, and visible means occurring independently of any other cause, within 180 days of such trauma, proved to the satisfaction of the insurer, subject to conditions for Total and Permanent Disability, being met and acceptance of the claim by us.	100% of TPD Sum Assured will be paid as lump sum.

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IndiaFirst Life Total and Permanent Disability Rider at a Glance

<table>
<tr><td>Benefits</td><td>'Total and Permanent Disability' or ‘TPD’ means disablement, of the Life Assured, which meets one of the two Criteria’s mentioned below:
1. Loss of use of limbs or visual loss
2. Loss of Independent Living
For more details, please refer rider sales literature</td></tr>
<tr><td>Maturity Benefit</td><td>There is no maturity benefit payable under this rider policy</td></tr>
<tr><td>Death Benefit</td><td>There is no Death benefit payable under this rider policy</td></tr>
<tr><td>Surrender Benefit (Applicable after payment of 1 full year premium)</td><td>The rider policy can be surrendered without surrendering the base policy, on surrender, the rider policy will cease and will acquire an Exit Value (EV) subject to criteria given value
<table>
<tr><th>Premium payment variant</th><th>Exit Value</th></tr>
<tr><td>Single Premium</td><td>50%* ((Unexpired Coverage Term (in years)/Original Coverage Term (in years)) * Total Premiums Paid</td></tr>
<tr><td>Limited Premium</td><td>30%* ((Unexpired Coverage Term (in years))/Original Coverage Term (in years)) * Total Premiums Paid</td></tr>
<tr><td>Regular Premium</td><td>There is no exit value applicable</td></tr>
</table>
</td></tr>
</table>

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IndiaFirst Life Total and Permanent Disability Rider at a Glance

Waiting Period	A waiting period of 90 days is applicable from the date of commencement of risk or date of revival or reinstatement which is later. The life assured will not be entitled to any benefits if the Total and Permanent Disability occurs within the waiting period and will receive 100% of total premiums paid till the date of TPD, provided the policy is in-force.
Products to which the rider will be attached	<table><tr><th>Sr. No</th><th>Name of the Base Product</th><th>UIN</th></tr><tr><td>1</td><td>IndiaFirst Life Wealth Maximizer Plan</td><td>143L029V04</td></tr><tr><td>2</td><td>IndiaFirst Life Radiance Smart Invest Plan</td><td>143L067V01</td></tr><tr><td>3</td><td>IndiaFirst Life Money Balance Plan</td><td>143L017V06</td></tr></table> If any of the above products undergo modification for any reason, the rider policy will be available for attachment to the modified version of the product The Rider will be available for attachment to the previous versions of the above-mentioned products as well

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How Does This Rider Policy work?

Mr Sharma, aged 35 years, purchases a IndiaFirst Life Term with unit linked Life Insurance policy with 6 year premium payment term and 15 year policy term (Rs. 20 Lakhs as base policy sum assured), with himself as life assured. Further, he gets an additional protection, with our IndiaFirst Life Total and Permanent disability Rider (Rs 60 Lakhs rider SA with 6 year rider PPT and 15 year policy term)

Scenario's	Events	Rider Benefit
1	Mr. Sharma met with an accident in 3rd policy year and lost his one limb within 180 days of such accident	100% Rider SA i.e. Rs 60 Lakhs will be payable on Total and Permanent Disability
2	Mr. Sharma met with an accident in 5th year and lost both his arms within 180 days of such accident and is unable to perform 3 daily activities*	
3	Mr. Sharma met with an accident in 5th year and lost both his arms after 190 days of such accident	No Rider Benefit shall be payable

* Please refer Rider brochure for more details

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Disclaimer:

"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. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Total and Permanent Disability Rider UIN 143A022V01 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 Riders brochure carefully before concluding the sale. Trade logo displayed belongs to IndiaFirst Life Insurance Co. Ltd under License.

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