

# Anytime is the right time to secure your family's happiness.

IndiaFirst Anytime Plan

A Joint Venture of



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## Your protection, our security...

You aspire, you prosper... but you also need to protect your family from any uncertainties of life. You need to ensure that no untoward event upsets the well being of your loved ones.

In this fast paced world, we need to find the easiest and smartest way to meet our needs. With the IndiaFirst Anytime Plan, getting a life cover is just a few clicks away.

Our IndiaFirst Anytime Plan is a pure term insurance plan that ensures that your loved ones are taken care of, even in your absence.

## 1. What is IndiaFirst Anytime Plan?

IndiaFirst Anytime Plan is a protection plan which offers an insurance cover on your life.

### Key features

- Enjoy a life cover for a period of up to 30 years at a reasonable price
- The life assured's family is secured, as they get an assured lump sum benefit immediately, in case of the life assured's untimely death
- No intermediaries - you can now get your life cover anytime and anywhere by directly logging onto our website [www.indiafirstlife.com](http://www.indiafirstlife.com)
- Under section 80C you can enjoy tax benefits on the premium you invest
- Under section 10 (10D) your family also gets tax break on the benefits they receive from your plan

## 2. Who can participate in this plan?

This plan may include, the 'Life Assured' and the 'Policyholder'.

- A life assured is the person, on whose life the plan depends. The plan ends and the benefit is paid out on the death of the life assured
- A policyholder is the person who holds the plan. The policyholder may or may not be the life assured. A policyholder must be at least 18 years old at the time of entry in the plan

Any Indian citizen can be the life assured, subject to -

Minimum age while applying for the plan	18 years as on last birthday
Maximum age while applying for the plan	60 years as on last birthday

## 3. What is the maximum maturity age?

The maximum maturity age should not be more than 70 years as on your last birthday.

#### 4. What are the term options available under this plan?

Regular premium	5 to 30 years
Single premium	5 to 30 years

#### 5. What are the premium paying modes available?

Regular premium	Monthly (through ECS or Direct Debit), six monthly, yearly
Single premium	Onetime payment only

#### 6. What is the minimum and maximum life cover available?

Minimum life cover/sum assured	Rs. 10,00,000
Maximum life cover/sum assured	Rs. 49,00,000

\*The life cover should be in multiples of Rs. 1,00,000

#### 7. What is the benefit payable in case of the life assured's demise?

In the unfortunate event of the life assured's demise during the plan term, the nominee will receive a lump sum amount equal to the sum assured.

#### 8. What is maturity benefit payable under this plan?

There is no maturity or survival benefit payable under this plan. This is a non participating pure term assurance plan.

#### 9. What are the tax benefits under this plan?

Currently you are eligible for the below mentioned tax benefits. These are subject to change from time to time. However, you are advised to consult your tax consultant.

#### What are the tax benefits on the premiums paid?

You are eligible for tax deductions up to Rs. 1,00,000 on premiums paid under this plan as per section 80C of the Income Tax Act, 1961

#### Are death benefits tax-free?

Yes, death benefits are also tax-free under section 10 (10D) of the Income Tax Act, 1961.

#### 10. What are your options if you miss paying the premiums?

We provide you a grace period of 30 days in case of six-monthly or yearly premium mode and 15 days in case of monthly premium mode. This period starts from the due date of each premium payment. All your plan benefits continue during this grace period.

If you do not pay your premiums before the end of the grace period, your life cover ceases and your plan will lapse.

#### What are your options to revive the plan?

You can revive your plan within a specified period, if

you have been unable to pay premiums due to constraints by -

- Simply paying the unpaid premium amount and
- Begin the regular payment of premiums

You can revive your plan as long as you do it within 2 years from the due date of the first unpaid premium but before the maturity date. The revival is subject to satisfaction of medical and financial requirements raised by the company.

**Please read the product brochure for further information**

#### About IndiaFirst Life Insurance Company Ltd.

The company is a joint venture of Bank of Baroda, Andhra Bank and Legal & General Group (UK). Bank of Baroda is one of the largest public sector bank in the country with an enviable network of 3050 branches that spreads across the geography of India and has over 78 offices across 25 countries globally! Andhra Bank has been serving the Indian customer for over 85 years and currently has a network of 1557 branches. Both the banks are nationalized and provide the best products and services to every Indian citizen. Legal & General group is one of UK's leading financial institutions with a heritage of over 170 years. It provides life assurance, pensions, investments and general insurance plans to over 5.5 million customers across UK and brings rich fund management and insurance experience into India.

Insurance is the subject matter of the solicitation

Product UIN No - 143N009V01

Address of IndiaFirst Life Insurance Company Limited:

301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097.

Registered Address: C-26, Baroda Corporate Centre, N Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400051.

Website: [www.indiafirstlife.com](http://www.indiafirstlife.com)

Registration No.: 143

Toll Free No.: 1800 209 7800

SMS <FIRST> to 56677, SMS charges apply.

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