

13. What happens if you miss paying your premiums?

1-3 years	The plan does not acquire any value, if you stop paying premium during the first three plan years. We offer a 2 year revival period during which you can revive your plan. No benefit will be payable during this period.
4th plan year onwards	The plan acquires a guaranteed paid up value, if you stop paying your premiums after three full years. The paid up value will be the proportional basic sum assured plus the accumulated bonus. We will pay the paid up value at the date of maturity or on death of the life assured before maturity date. The plan stops participating in the profit once it becomes paid up.

"The proportional sum assured is equal to -
Basic sum assured * No. of years of premiums paid/Total no. of years that premiums are payable"

14. Can you surrender your plan?

Yes. While we do not encourage you to surrender your plan, you may choose to surrender the same for immediate cash any time after the payment of 3 full premiums.

Guaranteed Surrender Value (GSV)	30% of total premium paid Less: i. First year premium ii. Any extra premium paid iii. Any rider premium paid
Special Surrender Value (SSV)	Paid up value * SSV factor at the time of surrender

The SSV factor will be determined by us from time to time.

"Please refer to the product brochure for detailed information".

About IndiaFirst Life Insurance Company Limited

IndiaFirst Life Insurance Company is a joint venture of Bank of Baroda, Andhra Bank and Legal & General (UK). Bank of Baroda is one of the largest public sector banks in the country with an enviable network of over 3050 branches that spread across the geography of India and over 70 branches across 22 countries globally! Andhra Bank has been serving the Indian customer for over 85 years and currently has a network of over 1557 branches. Both the banks are nationalised and provide best in class products and services to every Indian citizen. Legal & General is one of UK's leading financial institutions with a heritage of over 150 years. It provides life assurance, pensions, investments and general insurance plans to over 5.5 million customers across UK. It brings rich fund management and insurance experience to India.

Insurance is the subject matter of the solicitation
Product UIN No.: 143N012V01, 143B001V01
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
Registration No.: 143
Toll Free No.: 1800 209 7800

SMS <FIRST> to 56677, SMS charges apply.
Advt. Ref. No.: SL0011



Your joy, Our security.....

IndiaFirst Secure Save Plan

A Joint Venture of

IndiaFirst
LIFE INSURANCE

IndiaFirst Secure Save Plan

Your joy, our security...

All of us dream about the perfect house, the best education, the latest car – the finest that life has to offer for our loved ones. We understand the importance of these dreams and present you a simple plan to help you secure them.

Our IndiaFirst Secure Save Plan offers you an assured amount plus additional returns in the form of bonus declared by the company.

We will pay the sum assured plus all bonuses paid till date in case of the life assured's untimely demise, ensuring the financial security of his/her loved ones.

1. What is the IndiaFirst Secure Save Plan?

IndiaFirst Secure Save Plan is a non linked with profit savings plan.

Key features

- You can build your savings systematically, through regular premium contributions based on your income and needs
- The plan offers a death benefit equal to the basic sum assured in case of the life assureds' untimely demise. The death benefit along with the simple reversionary bonus accumulated (till death) and additional sum assured as per the term rider (if chosen) will be paid out
- The basic sum assured along with simple reversionary bonus and terminal bonus, if any, will be paid at the end of the plan term
- Under Section 80C you can enjoy tax benefits on the premium you invest. You also get tax benefits on the benefits you receive at maturity of your plan, under Section 10(10D)

2. What is the term of the plan?

This is a regular premium plan with the option of choosing a 10 to 30 year plan term.

3. Who is a life assured?

Life assured is the person, on whose life the plan depends. On the life assureds' death, the benefit is paid out and the plan terminates. Any Indian citizen can be the life assured, as long as -

Minimum age at the time of applying for the plan	5 years as on last birthday
Maximum age at the time of applying for the plan	65 years as on last birthday
Maximum age at end of the plan term	75 years as on last birthday

4. Who is a policyholder?

A policyholder is the person who holds the plan. The policyholder may or may not be the life assured. You must be at least 18 years as on your last birthday at the time of applying for the plan, to be a policyholder.

5. What are the premium paying modes?

Regular premium – monthly, six monthly, yearly.

6. How much can you invest?

	Minimum investment
Monthly	₹ 1,044
Six monthly	₹ 6,143
Yearly	₹ 12,000

7. What is the life cover under this plan?

The life cover is equal to the basic sum assured that is payable under the plan. You can choose the sum assured as per your requirements. The sum assured limits are –

Minimum sum assured	₹ 1,00,000
Maximum sum assured	₹ 20,00,00,000

8. Do you get tax benefits under this plan?

Yes. Under Section 80C of the Income Tax Act 1961, you can enjoy tax benefits on the premium you invest upto ₹ 1,00,000. You also get tax benefits on the benefits you receive at maturity of your plan, under Section 10(10D) of the Income Tax Act 1961. Please consult your tax advisor for further details. Death benefits are also tax free under section 10(10) D of the Income Tax Act, 1961.

9. What do you receive at the end of the plan term?

The basic sum assured along with the simple reversionary bonus and terminal bonus, if any, is paid

at the end of the plan term. The simple reversionary bonus will be announced by the company at the end of the financial year. The rate of the simple reversionary bonus may differ from time to time.

10. What happens in case of the life assured's demise?

A lump sum amount will be paid to the nominee in the unfortunate event of the life assured's demise. The lump sum amount will be equal to the basic sum assured plus the simple reversionary bonus accumulated till death, if any. The amount will be paid out to the appointee if the nominee is a minor. Also the sum assured chosen under IndiaFirst Term Rider will be paid to the nominee.

11. Can you avail of a loan under this plan?

Yes, you may benefit from a loan facility under this plan.

The amount of the loan that you may avail at any point of time will depend on the surrender value. You may avail of a loan amount up to 90% of the available surrender value. The minimum loan amount should be ₹1,000.

12. Are there any additional riders along with this plan?

You can also choose additional life cover with the help of the IndiaFirst Term Rider. The additional life cover chosen under the IndiaFirst Term Rider cannot exceed the basic sum assured amount under the plan