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# IndiaFirst Education Plan

Your Child, Your Pride... Our Responsibility

**UNDER THIS PLAN THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.**

A Joint Venture of



# IndiaFirst Education Plan

## Before you start reading

### Important Note

The Plan is referred to as IndiaFirst Education Plan throughout the brochure.

### How will this brochure help you?

This brochure gives you details of how the Plan works throughout its lifetime. It's an important document to refer to.

### To help your understanding

We've done our best to explain everything as simply as possible; however you're likely to come across some terms you're unfamiliar with. Where possible, we've explained these where they are used.

We have used plain language that's easy to understand and believe this brochure is a good place to start when considering an investment.



## Introduction

### Your Child, Your Pride... Our Responsibility

We understand that, as a parent, you want to give nothing but the best to your child. Be it your child's education or any dream. You will not allow anything to come in the way of your child's success.

To help you give your child everything that you have dreamt of, we have introduced IndiaFirst Education Plan.



## 1. What is IndiaFirst education plan?

IndiaFirst Education Plan is a unit linked savings plan that not only helps you to grow your money through market linked instruments, but also ensures that your child receives financial support as planned by you, even in your absence.



### Key Features

- Your child will receive funds at every momentous occasion in his/her life as planned by you. Be it high school /college/ professional course and any other life events!
- Your child gets financial security even if any untoward incident results in your death / disability. We will do this by paying the remaining premiums into your policy
- Your child, who we may also refer as the 'Beneficiary', receives the Fund Value at Maturity even if the 'Sum Assured' has been paid out in the unfortunate incident of your demise.
- You have the option to invest in Debt, Equity or a Balanced fund, where you choose the proportion of your investment into each!
- You can make the most of your investments by 'switching' from one fund to another.
- You have the option to build up your corpus through additional deposits.
- You get easy access to your money by being able to withdraw partially.
- Under Section 80C and 10(10D) you can enjoy Tax Benefits on the premium you invest

## 2. What is the term of the plan?

Your plan is a Regular Premium plan and the term period options are 10, 15, 20 and 25 years.

## 3. Who can invest in this plan?

This plan has three entities, the Life Assured, the 'Beneficiary' and the 'Appointee'.

### 3.a. Who is the Life Assured?

In this plan you, the parent, are the 'Life Assured'. You are also the Policyholder. More so, this plan does not end if an untoward incident results in the demise or disability of the Life Assured. We will pay all the balance premiums into the plan.

### 3.B. Who is the Beneficiary?

The Beneficiary is your nominated child. The Beneficiary in this Plan can never be the Policyholder. There shall be no insurance cover on the life of the Beneficiary.

Minimum age at entry	Life Assured - 18 years, Nominated Beneficiary - 90 days
Maximum age at entry	Life Assured - 55 years Nominated Beneficiary- None
Maximum age at maturity	Life Assured - 65 years

### 3.C. Who is the Appointee?

An 'Appointee' is a person whom you can nominate at the time of buying the plan in case your nominated child is a minor. The Appointee takes care of the Plan in your absence.

## 4. What is the mode for payment of premiums?

Premiums can be paid monthly (through ECS or Direct Debit), six-monthly and yearly

## 5. How much can you invest?

Minimum investment	Rs. 12, 000/-
Maximum investment	No limit



## 6. How is the sum assured calculated?

The sum assured is 5 times of your annual premium.

The table below gives you details about your premium and sum assured on all the investment options under a regular premium policy.

Annual (Rs.)	Half Yearly (Rs.)	Monthly (Rs.)	Sum Assured(Rs.)
12,000	6,000	1,000	60,000
15,000	7,500	1,250	75,000
20,000	10,000	1,667	1,00,000
30,000	15,000	2,500	1,50,000
40,000	20,000	3,333	2,00,000
50,000	25,000	4,167	2,50,000
50,100 and above	-	-	5 * Annual Premium (Subject to underwriting, if any)

## 7. What happens in case of demise of the life Assured?

In the unfortunate event of the demise of the Life Assured, during the policy term, the child (beneficiary) will receive the sum assured amount if he/she has attained the age of 18 years. If the child (beneficiary) is a minor, the sum assured will be paid out to the Appointee. Our 'Waiver of Future Premiums' benefit also ensures that the child receives the fund value as planned at maturity.

## 8. Under what circumstances do you get Waiver of Future Premiums?

- In the unfortunate event of the demise of the Life Assured during the term of the policy, all future premiums as a lump sum is invested by the Company.
- In case of an unfortunate accident that causes the Life Assured to be permanently and totally disabled during the term of the policy all future premiums as a lump sum is invested by the Company.

## 9. What are the payments on maturity?

On maturity you may be paid based on the following ways –

- Fund Value will be paid as a lump sum to you (the insured parent).
- In the unfortunate event of the demise of the Life Assured during the policy term, the child (beneficiary) will still receive the fund value at maturity if he/she has attained the age of 18 years. If the child (beneficiary) is a minor, the fund value will be paid out to your Appointee.

You may choose to receive this payment in installments over a period of time specified by you. This period is called a **Settlement Period**. During this period, the fund management and administration charges will be levied.

### 9A. When does the Settlement Period start?

Your Settlement Period starts from the date of maturity and can be applicable for a maximum period of 5 years.

### 9B. Can you secure your funds during the Settlement Period?

You can choose to switch your fund investment into a Liquid Fund (or any other fund allowed under this product) just before you enter the Settlement Period.

### 9C. Does the life cover benefit continue during the Settlement Period?

No, there is no life cover during the Settlement Period. However, in case of your untimely demise, the fund value as on the date of intimation of death, will be paid to the nominated child or the Appointee. However during this period you do not get the privilege of 'Waiver of Future Premium'.



#### 9D. Who bears the investment risk during the Settlement Period?

During the Settlement Period the investment risks will be borne by the policyholder.

#### 9E. Are you allowed to make Switches or Partial Withdrawals during the Settlement Period?

No. Switches or Partial Withdrawals are not allowed during the Settlement Period.

## 10. 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.

#### 10.a. 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 Section 80C of the Income Tax Act, 1961

#### 10.b. What are the tax implications on the maturity amount and withdrawals?

You can get full tax benefits on the maturity amount and the withdrawal amounts under Section 10(10D), of the Income Tax Act, 1961. But this applies only if the premium in any year during the policy term does not exceed 20% of the sum assured.

#### 10.c. Are death benefits tax-free?

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

## 11. What are the different fund options available?

We provide you with 3 fund options. You can choose what percentage of premium you would like to allocate to each of these funds.

Fund Name	What does the fund do?	Asset Allocation			Risk Profile
		Equityz	Debt	Money Market	
Equity (SFIN: ULI FO01161109 EQUITY FUND143)	Provides you high real rate of return in the long term by investing more in equity investments. There is a high probability though, of negative returns in the short term.	80% to 100%	0%	0% to 20%	High
Balanced (SFIN: ULIF 005161109 BALANCED FN143)	Provides you investment returns that exceed the rate of inflation in the long term. There is a moderate probability though, of negative returns in the short term.	50% to 70%	30% to 50%	0% to 20%	Medium
Debt (SFIN: ULIF 003161109 DEBTFUND 00143)	Provides you investment returns that exceed the rate of inflation in the long term. There is a low probability of negative returns in the short term.	0%	70% to 100%	0% to 30%	Moderate



## 12. Are additional deposits in the policy allowed?

Yes. When you have excess funds, you can make additional deposits in your policy and increase your investments. These top-ups can be made any time during the policy term. However, you are allowed top-ups only if you have paid your premiums regularly. The top ups do not impact the Sum Assured or Waiver benefit.

### 12.a. Are there any limits to these top-ups?

Minimum Top-up	Rs. 5,000/-
Maximum top-up	25% of the total premium paid till date (minus the total amount of top-ups till date)



## 13. How do you move from one fund to another?

You can move from one fund to another either by switching or by redirecting your premium.

### 13.1. What is switching?

Switching is the option under which you can move some or all your units from one unit linked fund to another.

#### 13.1.A. Are there any limits for switching?

Minimum Switching Amount	Rs. 5, 000/-
Maximum Switching Amount	Fund value

#### 13.1.B. What are the charges for switching between funds?

You are allowed only 2 free-switches every month, i.e., 24 free-switches a year. However, the unused free-switches cannot be carried forward to the next month/ year.

### 13.2. Premium redirection

Under Premium Redirection you can redirect your future investments towards a different fund or set of funds. However, under the premium redirection option your past allocation of premium does not change.

**Example:** At the age of 30, you choose to invest your premiums in an equity fund, which is prone to high returns (in the long term) and high risk (in the short term). 5 years hence, you have additional responsibilities and do not wish to take high risks with your investments. You can change your investment preference by redirecting future premiums to Debt or Balanced Funds which have low to moderate risks in short term. You can continue to keep your existing investment in equity.



## 14. Are partial withdrawals allowed?

Yes. You get access to your money by being able to withdraw partially under the following circumstances -

Regular Premium	If you have paid your policy premiums for the first 3 years, you can withdraw money partially from the 4th year
Additional Top-ups	You can withdraw money partially after 3 years from the date of each top-up
Minimum withdrawal	Rs. 5,000/-
Maximum withdrawal	Up to 25% of the fund value(10%, if the withdrawal takes place before 5 years from date of commencement of the policy), only if your fund is left with a minimum balance equal to 110% of annual premium after the withdrawal

**Example:** if you pay an annual premium of Rs. 15,000 and have accumulated a fund value of Rs. 80,000 over a few years, you can withdraw up to Rs.20,000/- (25% of the fund value)

There are no partial withdrawal charges applicable.

## 15. How can you protect your investments from market fluctuations?

You can protect your investments from market fluctuations by transferring your money to a 'liquid' fund anytime during the last 3 years of your policy. A reminder about this option will be sent to you prior to the 3rd last policy anniversary with further details about the same.

### 15A. How does the transfer of investments to the 'Liquid Fund' actually happen?

If you select this option, 3% of your investment in each of the policy funds will be automatically switched to the Liquid Fund in each of the last thirty six monthly anniversaries prior to maturity.

### 15B: Does the proportionate allocation of remaining funds change on transfer to the Liquid Fund?

No. When we transfer your funds to the Liquid Fund, the ratio in which your remaining funds are allocated does not change.

### 15C: How are funds deployed under the Liquid Fund?

Fund Name	What does the fund do?	Asset Allocation			Risk Profile
		Equityz	Debt	Money Market	
Liquid (SFIN: ULIF 007161109 LIQUID FUND143)	Provides steady investment returns achieved through high investment in money market securities. There is a low probability of negative returns in the short term	0%	0% to 20%	80% to 100%	Low



## 16. What are the charges applicable under this policy?

Type of Charge	Charge Details	Description										
Premium Allocation Charge	<table border="1"> <thead> <tr> <th>Year</th> <th>Allocation Charge</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>20%</td> </tr> <tr> <td>2 &amp; 3</td> <td>7%</td> </tr> <tr> <td>4-10</td> <td>3%</td> </tr> <tr> <td>11+</td> <td>1%</td> </tr> </tbody> </table> <p>Top Up Premiums are subject to a 2% allocation charge.</p>	Year	Allocation Charge	1	20%	2 & 3	7%	4-10	3%	11+	1%	We deduct the shown percentage (in the table to the left) from your premium as Premium Allocation Charge. We deduct this charge before we make any investments or before we apply any other charge.
Year	Allocation Charge											
1	20%											
2 & 3	7%											
4-10	3%											
11+	1%											
Fund Management Charge (FMC)	<table border="1"> <thead> <tr> <th>Fund Name</th> <th>Annual Rate</th> </tr> </thead> <tbody> <tr> <td>Equity</td> <td>1.25% p.a.</td> </tr> <tr> <td>Balance</td> <td>1.25% p.a.</td> </tr> <tr> <td>Debt</td> <td>1.25% p.a.</td> </tr> <tr> <td>Liquid</td> <td>1.25% p.a.</td> </tr> </tbody> </table>	Fund Name	Annual Rate	Equity	1.25% p.a.	Balance	1.25% p.a.	Debt	1.25% p.a.	Liquid	1.25% p.a.	We deduct FMC and applicable Service tax on a daily basis from the Fund Value before calculation of the Net Asset Value.
Fund Name	Annual Rate											
Equity	1.25% p.a.											
Balance	1.25% p.a.											
Debt	1.25% p.a.											
Liquid	1.25% p.a.											
Policy Administration Charge	<table border="1"> <thead> <tr> <th>Year</th> <th>% of Premium</th> </tr> </thead> <tbody> <tr> <td>1 - 5</td> <td>2.25%</td> </tr> <tr> <td>6 onwards</td> <td>1%</td> </tr> </tbody> </table>	Year	% of Premium	1 - 5	2.25%	6 onwards	1%	We deduct a monthly administration charge by cancelling units in advance. We do so at the beginning of each monthly anniversary of the policy. The charges deducted will not exceed Rs.100 per month.				
Year	% of Premium											
1 - 5	2.25%											
6 onwards	1%											
Charges for Death and Waiver of Premium on Death and Disability	<p>Annual Charge is expressed in rupees per 1000 Sum Assured. (Please refer to Annexure 1&amp;2 for indicative rates)</p> <p>On the triggering of the Waiver of Premium benefit as a result of disability, the waiver charges will continue until the end of the waiting period but stop thereafter in case disability claim is accepted. The death benefit charges will however continue for the main Death Benefit but not the waiver of premium</p>	Deduction of the charge on the 1st business day of each policy month by way of cancellation of units.										



There are a few other charges that may be applicable on your plan if you choose to utilize some of the options available -

Surrender Charge	No. of full year's premium paid	Surrenders made during 4 <sup>th</sup> policy year	Surrenders made during 5 <sup>th</sup> policy year	The Surrender Charge is a percentage of the fund value we hold back, on Surrender of the policy. No surrender value is payable before completion of 3 policy years. No surrender charge is applicable after completion of 5 policy years irrespective of number of premiums paid.
	Less than 1 year	100%	-	
	1	35%	-	
	2	30%	25%	
	3	25%	20%	
	4	20%	15%	
	5	-	10%	
Switching Charge	You can make 2 switches a month/ 24 Switches in any policy year. We currently do not levy a switching charge; however we reserve the right to introduce charges.			We levy the switching charge through cancellation of units.
Partial Withdrawal Charge	There are no partial withdrawal charges applicable.			-
Revival Charge	There will be a charge of Rs. 500/- on revival of the policy.			We levy the revival charge on reinstatement of the policy.

#### 16A. What are the additional charges applicable?

Revival Charges	In case of Revival/ Reinstatement, there will be a charge of Rs. 500/- on revival of the policy. This can go up to a maximum of Rs. 2,000, subject to prior approval from IRDA.
Switching Charge, Premium Redirection Charge	Currently no charges are applicable. However we reserve the right to introduce charges, subject to prior approval from IRDA. This shall not exceed Rs. 500 per transaction.
Fund Management Charge	We may increase this up to 1.35% per fund, subject to prior approval from IRDA.

#### 16B. How are charges recovered?

Premium allocation charges are recovered from the premium you pay us. It is deducted upfront from the premium before any other charge deduction or investment allocation. In case of other charges we will recover the same by cancellation of units at the prevailing unit price. If you hold units in more than one fund, the cancellation of units will be effected in the same proportion as the value of units held in each fund.



### 17C. Is Service Tax applicable? If yes, who bears it?

Yes. All charges mentioned above are exclusive of the Service Tax and applicable cess. Thus the Service Tax will have to be borne by you, the policyholder.

## 17. Your options if you miss paying the premiums.

### 17A. Can you continue to get the benefit of life cover even if you miss paying your premiums?

Yes. We offer a 2 year revival period during which we let you continue your life cover even if you miss paying your premiums.

#### However -

- You need to have paid your due premiums for at least 3 continuous years
- Your surrender value needs to be more than 110 % of the annual premium.

The Waiver of Future Premium benefit shall not be applicable in the revival period.

If your surrender value is less than the 110% of the annual premium amount, we'll pay you the surrender value subject to the condition that surrender value payable will not be less than one full year's premium and the policy will be considered terminated. In the unfortunate event of your demise (after 3 premium payments), during the revival period, the Sum Assured plus Fund Value (as on date of intimation of death) will be paid to your beneficiary/appointee and the policy will terminate. If you have missed paying any premium in the first three policy years, then in the unfortunate event of your demise the fund value (as on date of intimation of death) will be paid to your nominee/ appointee and the policy will terminate.



### 17B. What are your options to revive the policy?

You can revive your policy within a specified period subject to underwriting if you have been unable to pay premiums by -

- Simply paying the pending premium amount
- Begin the regular payment of premiums

### 17C. Are there any constraints to revive your plan?

Yes. 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 Waiver of Future Premium benefits will not be applicable during the revival period. The revival is subject to satisfactory medical and financial underwriting. If you do not revive your plan by the end of the Revival Period and if you have not paid regular premiums for more than 3 years, the policy terminates and we pay you the surrender value.

### 17D. Is there a grace period for missed premiums?

We provide you a grace period of 45 days for payment of all premiums in any payment mode. This period starts from the due date of each premium payment. All your plan benefits continue during this grace period.

### 17E. Under what circumstances does your plan lapse?

If the premiums remain unpaid by the end of the grace period then the policy will lapse.

## 18. Can you surrender your plan?

Yes. You have the flexibility to surrender your plan. If you do so within the first 3 years, we will pay you the value of the policy (after deducting 'surrender' charge, detailed in charges) on the completion of 3 years.

## 19. Can you cancel your policy?

Yes you can cancel your policy if you disagree with any of the terms and conditions within the first 15 days (free-look period) of the receipt of your policy. You can return the policy to us, while stating the specific objections.



### 19A. Do you get any refund when you cancel your plan?

Yes. We will refund an amount equal to the Premium paid less pro-rata Death Benefit and Waiver Benefit charges less any stamp duty paid less expenses incurred on medical examination (if any). This amount is adjusted by the fund performance between the date of receipt of premium and the date of cancellation.

## 20. Do you get any loan benefits under your plan?

No. We will not be able to give loans under your plan.

## 21. How do we value the units your plan?

We will value your units in line with the unit linked guidelines issued by the IRDA. As per the prevailing guidelines of the Authority, Unit Price will be calculated as follows<sup>1</sup> -

Market value of the investment held by the fund

Plus: value of current assets

Less: value of current liabilities and provisions, if any,

Divided: by the number of units existing on the valuation date (before creation/redemption of units).

When divided by the total number of units in the fund at the valuation date (before any units are redeemed), we get the unit price of the fund under consideration.

## 22. Allocation of premiums to units.

The allotment of units to you, the policyholder will be done only after we receive the premium proceeds. The premium allocation to the units varies according to the following situations -

New Business	We will allocate new units on the day we receive premiums if we receive these before 3pm. If we receive them after 3pm, then they are allocated the next day.
Renewal Premiums	We will allocate the premium on the due date, whether or not it has been received before due date. (This assumes that the full stipulated premium is received on the due date). We will keep the renewal premiums received before due date in the deposit account. It will not earn any returns until the renewal premium due date. On the due date, we will use the same for unit funds

### 22A. How do we value your units at the time of renewals and redemptions of your premiums?

We will value your units in line with the Unit Linked guidelines issued by the IRDA.

- For renewal premiums/ funds switch received till 3:00pm:  
We will apply the closing Unit Price of the day on which your renewal premium/funds switch is received. This can happen only if we receive it by 3.00 p.m. along with a local cheque or a demand draft payable at par at the place where the premium is received.
- For renewal premiums/ funds switch received after 3:00pm:  
We will apply the closing Unit Price of the next business day if we receive your renewal premiums after 3.00 p.m. This has to be along with a local cheque or a demand draft payable at



<sup>1</sup>Effective from 18th August, 2011



par at the place where the premium is received.

- For outstation cheques/ demand drafts: If the cheque you issue for premium renewal is an outstation cheque/demand draft, we will apply the closing Unit Price of the day on which cheques/demand draft is realized.
- In case the renewal premium has been paid before due date: We will apply the closing NAV of the due date for the renewal premium.
- We will not accept any amount less than the due stipulated regular/limited premium payable stated in the contract.

## 23. Broad risks with your plan

The allotment of units to you, the policyholder will be done only after we receive the premium proceeds. The premium allocation to the units varies according to the following situations -

### 23A. Is your plan prone to risks? If yes, who bears the risk?

Yes your plan does carry risks.

- The premium paid in Unit Linked life insurance policies are subject to investment risks associated with capital markets. The NAVs of the units may go up or down based on the performance of the fund. Other factors influencing the capital market also affect the NAV. Hence, you as the policyholder are responsible for all your decisions.
- IndiaFirst Life Insurance is the name of our insurance company. IndiaFirst Education Plan is only the name of our policy and does not in any way indicate the quality of the policy, its future prospects or returns.

### 23B. Do you get guaranteed returns from any of the funds mentioned in your plan?

- No, Equity Fund, Balance Fund, Debt Fund and Liquid Fund do not offer a guaranteed or assured return.
- Equity Fund, Balance Fund, Debt Fund and Liquid Fund are the names of the funds offered currently with IndiaFirst Education Plan. They do not indicate the quality of the respective funds, their future prospects or returns, in any manner.

### 23C. Does the past performance of your plan guarantee future performance as well?

The past performance of our other funds does not necessarily indicate the future performance of any of these funds.

## 24 What happens in case the person insured commits suicide?

If the life assured commits suicide, the death benefit we will pay will be limited to the fund value. It will not include the insured benefits. This applies if the death by suicide occurs within 12 months from the date of risk commencement or date of revival of this policy. This is irrespective of whether the life assured was sane or insane at the time death.

## 25. You are prohibited from accepting rebate in any form:

### Prohibition of Rebate: Section 41 of the Insurance Act, 1938 states:?

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to five hundred rupees.



## 26. What happens in the case of submission of information which is false or incorrect

### Indisputability Clause: Section 45 of the Insurance Act, 1938 states

- No policy of Life Insurance shall, after the expiry of two years from the date on which it was effected, be called in question by an Insurer on the ground that a statement made in the proposal for insurance or any report of a medical officer or referee or friend of the Insurer or in any other document leading to the issue of the Policy, was inaccurate or false, unless the insurer shows such statement was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy holder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose. Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms and conditions of the policy are adjusted on subsequent proof that that the age of the life insured was incorrectly stated in the proposal.

## 27. About IndiaFirst Life Insurance

IndiaFirst Life Insurance Company Limited is a joint venture between Bank of Baroda, Andhra Bank and Legal & General Group (UK).

Bank of Baroda is the 3rd largest public sector bank in the country with an enviable network of over 3000 branches that spreads across the geography of India and over 70 branches across 22 countries globally! This behemoth financial institution is over 100 years old and has been built on financial prudence, corporate governance and most importantly - the trust of valuable customers like you.

Andhra Bank has been serving the Indian customer for over 85 years and currently has a network of over 1500 branches. The bank has developed best in class deposit and lending schemes for its valued customers.

Both the banks are nationalized and provide best in class products and services to every Indian citizen.

Legal & General Group 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 crore customers across countries. Legal & General Group brings rich fund management and insurance experience into India and aspires to provide first-rate products and services to the doorstep of every Indian customer in conjunction with the 2 trusted public sector banks.

Unit-linked life insurance products are different from the traditional insurance products and are subject to risk factors. Premiums paid in unit-linked life insurance policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down, based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.

IndiaFirst Life Insurance Company Limited is only name of the Insurance Company and IndiaFirst Education Plan is only the name of the unit-linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.

Please know the associated risks and the applicable charges from your Insurance Agent or the Intermediary.

Insurance is the subject matter of Solicitation



Product UIN No << 143L002V01 >>

Address of IndiaFirst Life Insurance Company Limited: 301, 'B' Wing,  
The Qube, Infinity Park, Dindoshi - Film City Road,  
Malad (East), Mumbai 400 097

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

Toll Free No. 1800 209 7800

SMS No <FIRST> to 56677\*, SMS charges apply.

Advt Ref. No Sb0001

