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

# IndiaFirst Future Plan

You evolve, you mature... And we help you prosper

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

A Joint Venture of



# IndiaFirst Future Plan

## Before you start reading

### Important Note

The Plan is referred to as IndiaFirst Future 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

### You evolve, you mature... And we help you prosper

The best years of 'Life' ought to be your retirement years. You have worked hard all your life, and you deserve the best things in life in these golden years.

We identify with you. We are therefore presenting the perfect plan that will empower you for this golden period. Our retirement plan helps you set aside money in your prime years when you are generating income and enjoy a healthy lump sum or a steady income in your retirement years.

With IndiaFirst Future Plan, you can now look forward to your golden years.



## 1. What is IndiaFirst Future plan?

IndiaFirst Future Plan is a Unit Linked Plan, under which you can choose the age at which you wish to retire, and the premium you invest towards your retirement. You get the fund value as proceeds at your chosen age of retirement (vesting age).

### Key Features

- You can choose the age at which you want to retire.
- You have the option to invest in Debt, Equity, Balanced or a Liquid 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 retirement corpus through additional deposits.
- You get easy access to your money by being able to withdraw partially.
- You can enjoy tax free returns up to 1/3rd of the fund value as at your chosen date of retirement (called Vesting Age).

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

|                               |                    |
|-------------------------------|--------------------|
| Minimum term- Regular Premium | 15 years           |
| Minimum term- Single Premium  | 15 years           |
| Maximum term                  | As per vesting age |

## 3. Who can invest in this plan?

Throughout IndiaFirst Future Plan, there is only one entity involved, i.e., the 'Policyholder'.

### 3a. Who is a policyholder?

A policyholder is you, the person who holds the plan.

|                                       |          |
|---------------------------------------|----------|
| Minimum age at entry                  | 18 years |
| Minimum age at maturity (vesting age) | 40 years |
| Maximum age at entry                  | 65 years |
| Maximum age at maturity (vesting age) | 80 years |

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

|                 |  |
|-----------------|--|
| Regular Premium | Monthly (through ECS or Direct Debit), Six-monthly, Yearly |
| Single Premium  | One time premium only                                      |

## 5. How much can you invest?

|                                      |              |
|--------------------------------------|--------------|
| Minimum investment – Regular premium | Rs. 12,000/- |
| Minimum investment – Single premium  | Rs. 50,000/- |
| Maximum investment                   | No limit     |

Note: Single premiums can be increased in multiples of Rs. 1,000/-



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

| Annual (Rs.)     | Half Yearly (Rs.) | Monthly (Rs.) |
|------------------|-------------------|---------------|
| 12,000           | 6,000             | 1,000         |
| 15,000           | 7,500             | 1,250         |
| 20,000           | 10,000            | 1,667         |
| 30,000           | 15,000            | 2,500         |
| 40,000           | 20,000            | 3,333         |
| 50,000           | 25,000            | 4,167         |
| 50,100 and above | As applicable     | As applicable |

## 6. How does this plan work?

The plan works in 2 phases:

### Phase I: Accumulate your investments

In this phase, you choose the age at which you wish to retire. You also choose the amount you wish to contribute towards your retirement corpus as premiums. The premium payment mode and options have been detailed earlier. The premiums contributed by you are invested in funds of your choice.

### Phase II: Disbursement of retirement corpus at your vesting age

At the vesting age the fund value is paid to you in a lump sum. More options with respect to payments related to retirement benefit are detailed in the following point.

## 7. How do you get paid back at your vesting age?

You can choose any one of the following three options to get paid back at your vesting age -

|          |   |
|----------|---|
| Option 1 | Take 1/3rd of the total sum that is tax free and use the balance 2/3rd to purchase an annuity from us or any other life insurance company |
| Option 2 | Purchase an annuity with the entire sum either from us or any other life insurance company  |
| Option 3 | Take the entire sum (which will be taxed as per income tax rules)   |

## 8. 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.

### 8a. What are the tax benefits on the premiums paid?

You are eligible for tax deductions on premiums paid under Section 80C of the Income Tax Act, 1961. These deductions from your taxable income are valid for premiums paid up to Rs. 1,00,000/-

### 8b. What are the tax implications on the maturity amount?

You can get tax benefits for 1/3rd of the maturity amount.

### 8c. What if you choose to invest the entire amount in buying an annuity?

If you choose to invest the entire amount in buying an annuity, there would be no tax liability at the time of purchase.



## 9. What happens in case of demise of the policyholder?

In the unfortunate event of the demise, of the Policyholder, the nominee will receive a lump sum amount. This sum will be equal to the fund value at the date of receiving intimation of death.

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

We provide you with 4 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 |
|---|--|------------------|-------------|--------------|--------------|
|   |  | Equity           | Debt        | Money Market |              |
| Equity Fund Pension<br>(SFIN: ULIF 002161109<br>EQUFUND PEN143)   | 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 Fund Pension<br>(SFIN: ULIF 006161109<br>BALFUND PEN143) | 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 Fund Pension<br>(SFIN: ULIF 004161109<br>DEBFUND PEN143)     | 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     |
| Liquid Fund Pension<br>(SFIN: ULIF 008161109<br>LIQFUND PEN143)   | 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          |

## 11. Are additional deposits in the plan allowed?

Yes. When you have excess funds, you can make additional deposits in your plan and increase your investments. These top ups can be made any time during the term of the plan. However, you are allowed top ups only if you have paid your premiums regularly.

### 11a. Are there any limits to these top ups?

|                |             |
|----------------|-------------|
| Minimum Top up | Rs. 2,000/- |
| Maximum Top up | No limit    |



## 12. 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.

### 12a. What is switching?

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

#### Are there any limits for switching?

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

#### 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.

#### What is 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). Five 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 moderate risks in short term. You can continue to keep your existing investment in Equity.

## 13. 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 premiums for the first 3 years, you can withdraw money partially from the 4th year. |
| Single Premium     | You can withdraw from the 4th plan year.  |
| Additional Top ups | You can withdraw money partially after 3 years from the date of each top up.                              |

### 13a. Are there any limits on partial withdrawals?

|                                    |   |
|------------------------------------|---|
| Minimum withdrawal                 | Rs. 5,000/-   |
| Maximum withdrawal Regular Premium | Up to 25% of the fund value, (10%, if the withdrawal takes place before 5 years from date of commencement of the plan) only if your fund is left with a minimum balance equal to 110% of annual premium after the withdrawal. |
| Maximum withdrawal Single Premium  | Fund value after the withdrawal should not be less than Rs.50,000/-   |

**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.



## 14. 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 during the last 3 years of your plan. A reminder about this option will be sent to you 3 years prior to the maturity date with further details about the same.

### 14a. 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 plan funds will be automatically switched to the Liquid Fund in each of the last thirty-six monthly anniversaries prior to maturity of the plan.

### 14b. Does the proportionate allocation of the 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.

## 15. What are the charges applicable under this plan?

| 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>15%</td> </tr> <tr> <td>2&amp;3</td> <td>7%</td> </tr> <tr> <td>4+</td> <td>2%</td> </tr> </tbody> </table> <p>Single Premiums and Top up Premiums are subject to a 2% allocation charge.</p>                             | Year                 | Allocation Charge | 1                    | 15%        | 2&3     | 7%         | 4+        | 2%         |        | 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                            | 15%   |                      |                   |                      |            |         |            |           |            |        |   |  |  |
| 2&3                          | 7%  |                      |                   |                      |            |         |            |           |            |        |   |  |  |
| 4+                           | 2%  |                      |                   |                      |            |         |            |           |            |        |   |  |  |
| 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> <th>% of Single Premium*</th> </tr> </thead> <tbody> <tr> <td>1-5</td> <td>2.5%</td> <td>1.3%</td> </tr> <tr> <td>6 onwards</td> <td>1%</td> <td>-</td> </tr> </tbody> </table> <p>*An initial charge of Rs.1200/- will be additionally levied on the Single Premium.</p> | Year                 | % of Premium      | % of Single Premium* | 1-5        | 2.5%    | 1.3%       | 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 plan. The charges deducted will not exceed Rs. 100 per month. |  |
| Year                         | % of Premium  | % of Single Premium* |                   |                      |            |         |            |           |            |        |   |  |  |
| 1-5                          | 2.5%  | 1.3%                 |                   |                      |            |         |            |           |            |        |   |  |  |
| 6 onwards                    | 1%  | -                    |                   |                      |            |         |            |           |            |        |   |  |  |



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

#### 15a. What are the additional charges applicable?

|  |  |
|--|--|
| Revival Charge                               | In case of revival/reinstatement, there will be a charge of Rs. 500 on revival of the plan. 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.  |



### **15b. 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.

### **15c. 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.

## **16. What are your options if you miss paying your premium?**

### **16a. What are your options to revive the policy?**

You can revive your policy within a specified period if you have been unable to pay premiums due to constraints, by -

- Paying the pending premium amount
- Begin the regular payment of premiums

### **16b. Are there any time 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. 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 plan will be considered terminated.

If you do not revive your plan by the end of the Revival Period and if you have not paid regular premiums for less than 3 years, the plan terminates and we pay you the surrender value.

### **16c. 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.

### **16d. Under what circumstances does your plan lapse?**

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

## **17. Can you surrender your plan?**

Yes. You have the flexibility to surrender your plan. The surrender value of the policy (after deducting 'surrender' charge, detailed in charges) is payable on the completion of 3 years.

## **18. Can you cancel your plan?**

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

### **18a. Do you get any refund when you cancel your plan?**

Yes. We will refund an amount equal to the premium paid less any stamp duty paid. This amount is adjusted by the fund performance between the date of receipt of premium and the date of cancellation.

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

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



## 20. How do we value the units of 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.

## 21. Allocation of premiums to units.

### 21a. When and how does your premium get allocated to units in 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 -

|                  |   |
|------------------|---|
| 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 adjust 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. |

### 21b. 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 3.00pm 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 pm. This has to be along with a local cheque or a demand draft payable at par at the place where the premium is received.
- **For outstation cheque/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 cheque/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.

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



## 22. Broad risks with your plan

### 22a. 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 Future 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.

### 22b. Do you get guaranteed returns from any of the funds mentioned in your plan?

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

### 22c. 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.

## 23. 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.

## 24. 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 the age of the life insured was incorrectly stated in the proposal.



## 25. About the IndiaFirst Life Insurance

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

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 75 offices across 25 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 U.K.'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 U.K. alone. 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.

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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 Future 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.

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Insurance is the subject matter of Solicitation

Product UIN No 143L003V01

IRDA Reg. No 143

Address of IndiaFirst Life Insurance Company Limited : 2nd floor, South Wing, UTI Tower, G-N, Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400051.

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

Advt Ref. No SB0002

