

Your Wealth, Your Prosperity...

Our Promise

IndiaFirst High Life Plan

A Joint Venture of



Under this plan the investment risk in the investment portfolio is borne by the policyholder

IndiaFirst High Life Plan

Your wealth, your prosperity...and our efforts in building them for you!

We all wish for the best from life – both for ourselves as well as for our loved ones. This includes securing their dreams through building a robust financial corpus. However, while we work hard to achieve this goal, are we sure that we are ensuring that our money is also working as hard?

Our IndiaFirst High Life Plan now helps you ensure that you not only secure your family but also achieve your financial goals through investing your savings in a Dynamic Asset Allocation Fund that strives to make the most out of your money. You also have the option to invest in Debt1 & Liquid1 Fund.

The IndiaFirst High Life Plan offers you an insurance cover on your life and additionally helps you grow and build your wealth through market linked investment. The life cover promises the sum assured in case of the life assured's unfortunate demise and the funds strive to make the most out of the money that you invest with us.

With IndiaFirst High Life Plan, you can now be happy to see your wealth account grow by the day!

1. What is the IndiaFirst High Life Plan?

IndiaFirst High Life Plan is a unit linked savings plan. This will cater to your need of investing in an actively managed market linked plan with a high upside potential.

Key Features

- You can build your savings over a period of time, through investments in any of the 3 funds, including the Dynamic Asset Allocation Fund. You may pay your premium(s) either for a limited period of time or through a single payment.
- The plan offers a life cover in case of untimely/unfortunate demise of the Life Assured.
- We provide you the opportunity to enjoy benefits from

market linked instruments, by investing in our Dynamic Asset Allocation Fund that is based on Price Earning (PE) ratio.

- You get easy access to your money by being able to withdraw partially.
- Under Section 80C you can enjoy Tax Benefits on the premium that you invest. You also get tax benefits on the benefits that you receive on maturity of your policy, under Section 10(10D).

2. What is the term of the plan?

Premium Payment Option	Premium Paying Term	Policy Term
Limited Premium	7 years	10, 15, 20 and 25 years
Single Premium	Onetime payment	5, 10, 15 and 20 years

3. Who is a life assured?

Any Indian citizen can be the Life Assured, as long as he/she is at least 5 years and below 65 years at the time of applying for the plan.

4. Who is a policyholder?

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

5. What are the premium paying modes available?

Limited Premium	Six monthly, yearly
Single Premium	Onetime payment only

6. How much can you invest?

Minimum investment	Six monthly	Yearly
Limited Premium	₹ 25,000	₹ 50,000
Single Premium	-	₹ 100,000

* Note: Single premium can be increased in multiples of ₹1,000. There is no limit for maximum investment.

7. What are the fund options available?

We offer you our unique Dynamic Asset Allocation Fund (SFIN: ULIF015080811DYAALLFUND143) that is based on Price Earning (PE) ratio. The Fund is designed to increase allocation to equity when our in-house investment team perceives that valuation (as measured by PE) is cheap and reduce allocation to equity when valuation is expensive. Additionally, you are also offered Debt1 (SFIN: ULIF010010910DEBT01FUND143) and Liquid1 (SFIN: ULIF014010910LIQUID1FND143) Fund at the inception of the plan.'

How does the Dynamic Asset Allocation Fund work?

- Every premium is allocated (after deducting allocation charge) to the Dynamic Asset Allocation Fund.
- Dynamic Asset Allocation Fund will invest in equity and debt investments and the asset allocation between equity and debt investments would be managed dynamically by our in-house investment team. Primarily the Fund is designed to increase allocation to equity when our in-house investment team perceives that the equity market's valuation (as measured by P/E) is relatively inexpensive and reduce the allocation when the equity market valuation becomes relatively expensive.
- A major portion of the exposure to equity will be invested in the large cap stocks (from S&P CNX Nifty

or BSE 100 Index) and the remaining part could be invested in other equity stocks. The asset allocation proportions will be periodically reviewed and updated based on certain macro economic variables and market valuation trends. The Debt portion of the portfolio will comprise of corporate debt instruments, government securities and money market instruments.

8. How is the sum assured calculated?

The calculation of the sum assured depends on the type of the plan you hold. The fixed sum assured available under this plan is -

	Age under 45 while applying for the plan	Age 45 and above while applying for the plan
Limited Premium	10 * Annualized Premium	7.5 * Annualized Premium
Single Premium	125% of Single Premium	110% of Single Premium

9. Do you get tax benefits under the plan?

Yes. Under Section 80C of the Income Tax Act 1961, 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) of the Income Tax Act 1961. Please consult your tax advisor for further details.

10. How do you get paid on the maturity of the plan?

We pay you the fund value as on the date of maturity of the plan. On maturity, you have the option to receive the entire fund value as a lump sum payment or defer your maturity payment over a period of time through the settlement option.

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

In the unfortunate event of the Life Assured's death, the nominee will receive a lump sum amount while the policy is premium paying or from the due date of first unpaid premium till the expiry of the notice period of 30 days. This amount will be the sum assured or the fund value of the plan, whichever is higher. The sum assured will be reduced by an amount equal to the partial withdrawals made during the 24 months immediately preceding the date of the life assured's death, where the life assured is less than 60 years of age. The sum assured will be reduced by all partial withdrawals taken, if the life assured is 60 years or older.

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. Switching is the option under which you can move some or all your units from one unit linked fund to another; while under premium redirection, you can redirect your future investments towards a different fund or set of funds, with your past allocation of premium staying the same.

13. Can you avail a loan under this plan?

Yes. You can avail of a loan under this plan during the first 5 years of the plan. Please refer to the product brochure for further details.

14. What if you miss your premium payments?

If you miss paying your premiums, you are entitled to exercise one of the following options -

Option 1: Revival of the plan, or

Option 2: Complete withdrawal from the plan without any risk cover

In case you have not paid your premiums, we will send you

a notice within a period of 15 days from the date of expiry of grace period and ask you to exercise the options mentioned above, within a period of 30 days from the date of receipt of notice. We will believe you to have exercised the second option of complete withdrawal from the plan without any risk cover, if you do not exercise any of the options within the specified period of 30 days. This will be treated as discontinuance of plan.

15. Charges applicable under this plan

Year	Limited Premium Allocation Charge	Limited Premium Allocation Charge for Staff
1	6.7%	2%
2-4	4%	0%
5-7	3.5%	0%
Single Premium	2%	0%

Policy Administration Charges:

- For limited premium, the charges are 1.8% of first year's premium per annum inflating by 5% every plan year.
- For Single Premium business, the charges are 1.10% of the single premium for the first ten years and 0%, thereafter.
- This is subject to a maximum of ₹ 6000 per annum.

Fund Management Charges: 1.35% p.a. per fund

Discontinuance Charges

Where policy is discontinued during the policy year	Discontinuance charge for plans having Annualized Premium above ₹ 25,000
1	Lower of 6%*(AP or FV) subject to maximum of ₹ 6000
2	Lower of 4%*(AP or FV) subject to maximum of ₹ 5000
3	Lower of 3%*(AP or FV) subject to maximum of ₹ 4000
4	Lower of 2%*(AP or FV) subject to maximum of ₹ 2000
5 & above	Nil

Note: AP is Annualized Premium and FV is Fund Value

Please refer to the detailed product brochures for further information on each of the plans.

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 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 1,557 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 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.

Disclaimer:

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.

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 the solicitation.

Product UIN No.: 143L015V01

IRDA Reg. No.: 143

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