

# Your Wealth, Your Prosperity... Our Promise

IndiaFirst High Life Plan

A Joint Venture of



## 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!

Disclaimer: 'IN UNIT LINKED INSURANCE PLANS, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. The premiums paid in unit linked life insurance policies are subject to investments risks associated with capital markets and the NAVs or the units may go up or down based on the performance of the fund and factors influencing the capital market and the Insured is responsible for his/her decisions. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary. The premiums and funds are subject to certain charges such as the Premium Allocation Charge, Policy Administration Charge, Fund Management charge and applicable Mortality Charges. The customer will also have to bear a discontinuance charge if the policy is discontinued before the end of 5 policy years. We have a right to increase/introduce charges subject to prior approval from IRDA. UIN - IndiaFirst High Life Plan - 143L015V01. Insurance is the subject matter of the solicitation. IndiaFirst Life Insurance Company Limited. IRDA Registration No. 143. Registered address: C-26, Baroda Corporate Center, G-Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051. Corporate address: 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097. www.indiafirstlife.com SMS <FIRST> to 56677 SMS Charges apply. Toll free No - 1800 200 5700 Advtg. Ref. No.: OP0017

“Few key reasons why you should invest your hard earned money in the IndiaFirst High Life Plan are –”



### Unique Dynamic Asset Allocation Fund

- **Dynamic Asset Allocation Fund:** Now you can maximize your returns by investing in our Unique Dynamic Asset Allocation Fund, where your investments will be managed dynamically by our in-house investment team.
- **Participate in market opportunities:** Our qualified investment team will invest as per the valuation to increase/reduce the allocation to equity based on the P/E ratio.
- **Diversify your investments:** You have the option of investing a part of your funds in relatively less volatile funds such as Debt1 Fund and Liquid1 Fund.

### Provides protection in case of unforeseen emergencies

- **Lump sum payout at death:** A lump sum benefit is immediately paid to the family in case of the life assured's untimely demise. The lump sum will be either the fund value or the sum assured, whichever is higher.
- **Loan facility:** You can avail of a loan during the first five years of the plan.
- **Partial Withdrawal:** In case of any emergency, you can withdraw money partially from your fund after five years.

### Opportunity to earn reasonable returns

- **Pay now and enjoy returns on your investment for longer:** You can choose to pay once or for just seven years, and remain invested for up to 25 years.
- **Maximize returns:** Maximum investment into your fund ensures that you make the most of market linked returns.
- **Switch funds:** You can now optimize the returns on your investment by switching your funds free of charge 2 times a month into the asset class of your choice.

- **Redirect Future Premiums:** You can balance your portfolio by redirecting your future investments towards a different fund or set of funds from 2nd year onwards.

### Match your financial dreams!

- **Save towards your future:** You can enjoy the benefits up to 25 years by paying only once or for seven years (limited pay).
- **Lump sum on maturity:** The accumulated fund value is paid out to you at maturity of the plan.
- **Maturity proceeds over a period:** You can choose to receive your maturity fund value over a period of five years after the end of the plan term.
- **Portability of plan:** You have the flexibility to switch to any other unit linked plan of IndiaFirst Life Insurance without any extra cost of switching.

### Tax free investment opportunity

- **Maximize tax benefits:** Enjoy tax benefits on the premium you invest and benefits you receive at maturity under Section 80C and 10(10D) respectively as per the Income Tax Act, 1961.