



Stuck on the road to financial freedom? Push your way through...

IndiaFirst Smart Save Plan

A Joint Venture of



IndiaFirst Smart Save Plan

You dream, you aspire.... And we help you achieve.

Each of us aspires to own a house, dreams of exotic overseas vacations, wishes to secure our family...

IndiaFirst Smart Save Plan offers you a life insurance cover on your life and additionally helps you grow and develop a body of wealth through market linked instruments.

We help you save systematically and provide you different options to invest your savings in funds, on the basis of your risk appetite. The life cover promises the sum assured in case of the life assured's unfortunate demise.

*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 Smart Save Plan - 143L010V01. 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.: OP 0009

Few key reasons why you should invest your hard earned money in the IndiaFirst Smart Save Plan are -



Sure way to accumulate a pool of wealth

- **Regular savings:** Contribute regularly in periodic intervals towards your dreams
- **Flexible investment options:** You have the flexibility to invest in Equity1, Balanced1, Debt1, Liquid1, Index Tracker or a Value fund, where you choose the proportion of your investment into each
- **Protect your savings:** An option of protecting your long term investments by systematically transferring your funds into a Liquid1 fund over the last three years 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

Opportunity to earn reasonable returns

- **Maximise returns:** Maximum investment into your fund ensures that you make the most of market linked returns
- **Switch funds:** You can now optimise the returns on your investment by switching your funds free of charge 2 times a month into the asset class of your choice

Tax free investment opportunity

- **Maximise 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

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 from us during the first five years of the plan

Match your financial dreams!

- **Liquidity:** Access to funds and liquidity in the form of partial withdrawals
- **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