



Your loved ones, your pride... Our joy!

IndiaFirst Young India Plan

A Joint Venture of



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

IndiaFirst Young India Plan is a unit linked savings plan that offers you an insurance cover on your life and additionally helps you to grow your money 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.

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 Young India Plan - 143L011V01. 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 0010'

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



Provides for growing expense

- **Regular savings:** Contribute regularly in periodic intervals towards the dreams for your loved ones
- **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 policy to plan
- **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
- **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 up to 2 times a month!

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

Financial security to your loved ones even if any untoward incident results in your death/disability

- **Loan facility :** Loan facility available for the first five years of the plan

- **Lump sum payout at death:** A lump sum death benefit is immediately paid to the family in case of the life assured's untimely demise, along with additional benefit
- **Additional benefit on death/disability:** Additionally, the company pays the future premiums in case of any emergency that causes the life assured's demise or an accident that renders him/her disabled. The accumulated wealth will be paid out to the nominee as per the option chosen at the time of inception:
 - **Option I -** Sum of all future premiums is paid to the policyholder/nominee immediately on the life assured's disability/death. In case of death, the fund value is paid out and plan terminates
 - **Option II -** We pay all the future premiums immediately to the plan by creating units under funds as exist at that time. The fund value will be paid at the maturity date

Funds available for your nominee on every momentous occasion of his/her life

- **Lump sum on maturity:** Your nominee receives the accumulated fund value at maturity, just as you desired
- **Liquidity:** Access to funds and liquidity in the form of partial withdrawals and loans
- **Maturity proceeds over time:** You can choose to receive your maturity fund value over a period of five years after the end of the plan term

Note: SFIN Number for the Funds are as follows

Equity1 (ULIF009010910EQUITY1FUND143), Balanced1 (ULIF011010910BALAN1FUND143), Debt1 (ULIF010010910DEBT01FUND143), Index Tracker (ULIF012010910INDTRAFUND143) and Value fund (ULIF013010910VALUEFUND0143) and Liquid1 (ULIF014010910LIQUID1FUND143).