

# Your Money, Your Dreams... Our Care...!

IndiaFirst Money Balance Plan

A Joint Venture of



## Your Money, Your Dreams... Our Care...!

We all work hard to fulfill our dreams - for ourselves as well as our loved ones. However, as we move on in life, our wealth creation and protection needs along with the amount of risk we can take change. Hence, it is not only important to ensure that our hard earned money works hard for us, but is also kept safe for our future needs.

Our IndiaFirst Money Balance Plan offers you an insurance cover on your life and additionally helps you earn and secure returns on the money that you invest with us.

With our 'automatic trigger based' investment strategy, we help you save systematically and transfer the earnings on your investment in a relatively safe fund that gives consistent returns. Most importantly, 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 Money Balance Plan - 143L017V01. 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.: OP0018

With our IndiaFirst Money Balance Plan,  
you can now see your money do wonders for you!



### Unique 'Automatic Trigger' Based Investment Strategy

- **Enjoy maximum equity exposure and also secure your earnings!** - You can invest in an equity fund and opt to transfer the earnings on your investment in a safe fund which gives consistent returns at low risk with our unique 'automatic trigger' based investment strategy.
- **'Automatic trigger' to secure your returns!** - We transfer your earnings on investment from Equity1 Fund to Debt1 Fund on a daily basis, if the return is 10% or higher, so that you can enjoy the upside of the equity market and also secure your returns on your investments.
- **Automatic Balancing of your portfolio as time passes!** - Our 'automatic trigger' based investment strategy ensures that your returns from equity are moved regularly to a debt fund that actually balances your portfolio and ensures you have a healthy balance of equity and debt as you grow older!

### Provides Protection in more ways than one

- **Choose your Life cover amount as per your needs** - You can choose a life cover up to 40 times your premium based on your age.
- **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.
- **Withdraw money when you need it:** In case of any emergency, you can withdraw money partially from your fund after five years.

### Match your Financial Dreams

- **Pay now and enjoy returns on your investment for longer:** You can enjoy the benefits up to 25 years by paying regularly or for a short period of time (limited pay). Alternatively, you can simply choose to pay only once and remain invested for up to 20 years.
- **Lump sum payout at the end of the plan term:** The accumulated fund value is paid out to you at maturity of the plan.
- **Receive your final maturity amount over a period of time:** You can continue to remain invested and choose to receive your maturity fund value over a period of five years after the end of the plan term.

### Opportunity to Optimize your Investments

- **Maximize returns:** Maximum investment into your fund ensures that you make the most of market linked returns.
- **Move your funds at your will:** You can now optimize the returns on your investment by switching your funds free of charge 52 times a year into the asset class of your choice!
- **Option to move from one plan to another at no extra cost:** You have the flexibility to switch to any other unit linked plan of IndiaFirst Life Insurance without any extra cost of switching under our 'Portability' option. However, this is available after completion of five policy years from the commencement of the plan.

### Tax Free Investment Opportunity

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

Note: SFIN Number for the Funds are as follows  
Equity1 (SFIN: ULIF009010910EQTY1FUND143) and Debt1 (SFIN: ULIF010010910DEBT01FUND143) Fund