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IndiaFirst Savings Plan

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

UNDER THIS PLAN THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

A Joint Venture of

बैंक ऑफ़ बड़ौदा Bank of Baroda

Legal & General

ANDHRA BANK

IndiaFirst
LIFE INSURANCE

IndiaFirst Savings Plan

Before you start reading

Important Note

IndiaFirst Savings Plan is referred to as the Plan throughout the brochure.

How will this brochure help you?

This brochure gives you details of how the Plan works throughout its lifetime. It's an important document to refer to.

To help your understanding

We've done our best to explain everything as simply as possible; however, you're likely to come across some terms you're unfamiliar with. Where possible, we've explained these where they are used.

We have used plain language that's easy to understand and believe this brochure is a good place to start when considering an investment.

Introduction

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

Each of us aspires to own a house, dreams of exotic overseas vacations, wish to secure our family... We, at IndiaFirst recognize the significance of each of these events and more... Hence, we bring to you the perfect investment plus insurance plan to help you accomplish each and every dream!

IndiaFirst Savings Plan helps you grow and develop a body of wealth through market linked investments. We help you save systematically and provide you avenues to invest your savings in funds, on the basis of your risk appetite. The same plan has a life cover, which promises the sum assured to your family in your absence.

With IndiaFirst Savings Plan, you can afford to dream...

1. What is IndiaFirst Savings Plan?

IndiaFirst Savings Plan is a Unit Linked Savings Plan.

Key Features:

- You can build your savings corpus systematically, through investments in various funds.
- The plan has a life cover that is paid to the family immediately, in the unfortunate event of the life assured's demise.
- You have the option to invest in Debt, Equity or a Balanced fund, where you choose the proportion of your investment into each.
- You can make the most of your investments by 'switching' from one fund to another.
- You have the option to build up your corpus through additional deposits.
- You get easy access to your money by being able to withdraw partially.
- Under Section 80C you can enjoy Tax Benefits on the premium you invest. You also get tax benefits on the benefits you receive at maturity of your policy, under Section 10(10D).

2. What is the term of the plan?

Regular Premium	Three options	15, 20 and 25 years
Single Premium	Fixed term	15 years

3. Who can invest in this plan?

This plan has three entities, the 'Life Assured', the 'Beneficiary' and the 'Appointee'.

3a. Who is the 'Life Assured'?

Life Assured is the person, on whose life the plan depends. On death of the Life Assured, the benefit is paid out and the plan ends. The Life Assured must be 90 days old [1] or below 65 years at the time of entry.

3b. Who is a 'Policyholder'?

A policyholder is a person who holds the plan. The policyholder may or may not be the life assured. The policyholder must be at least 18 years of age or below 65 years at the time of entry.

3c. Who is the 'Appointee'?

An 'Appointee' is a person whom you can nominate at the time of buying the plan in case your nominee is a minor. The 'Appointee' takes care of the plan in your absence.

4. What is the mode for payment of premiums?

Regular Premium	Monthly (through ECS or Direct Debit), Six-monthly, Yearly
Single Premium	One time premium only

[1] The life cover under the plan will commence from the 1st day of the plan anniversary following the date on which the life assured attains the age of 5 years.

5. How much can you invest?

Minimum investment – Regular premium	Rs. 12, 000/-
Minimum investment – Single premium	Rs. 30, 000/-
Maximum investment	No limit

?υ Note: Single premiums can be increased in multiples of Rs. 1,000/-

6. How is the sum assured calculated?

The calculation of the sum assured depends on the type of the policy you hold.

Regular Premium	5 times of your annual premium
Single Premium	110% of your single premium

The table below gives you details about your premium and sum assured on all the investment options under a regular premium policy.

Annual (Rs.)	Half Yearly (Rs.)	Monthly (Rs.)	Sum Assured(Rs.)
12,000	6,000	1,000	60,000
15,000	7,500	1,250	75,000
20,000	10,000	1,667	1,00,000
30,000	15,000	2,500	1,50,000
40,000	20,000	3,333	2,00,000
50,000	25,000	4,167	2,50,000
50,100 and above	-	-	5 Annual Premium (Subject to underwriting, if any)

7. What are the payments on maturity?

On maturity you can choose -

- To receive the entire fund value as a lump sum payment
- To defer your maturity payment through the Settlement option

You may choose to receive this payment in installments over a period of time specified by you. This period is called a **Settlement Period.** During this period, the fund management and administration charges will be levied.

7a. When does the Settlement Period start?

Your Settlement Period starts from the date of maturity and can be applicable for a maximum period of 5 years.

7b. Can you secure your funds during the Settlement Period?

You can choose to switch your fund investment into a Liquid Fund (or any other fund allowed under this product) just before you enter the Settlement Period.

7c. Does the life cover benefit continue during the Settlement Period?

No, there is no life cover during the Settlement Period. However, in case of the untimely demise of the Life Assured, the fund value will be paid to the nominee.

7d. Who bears the investment risk during the Settlement Period?

During the Settlement Period the investment risks will be borne by the policyholder.

7e. Are you allowed to make Switches or Partial Withdrawals during the Settlement Period?

No. Switches or Partial Withdrawals are not allowed during the Settlement Period.

8. Tax benefits under this plan

Currently you are eligible for the below mentioned tax benefits. These are subject to change from time to time. However, you are advised to consult your tax consultant.

8a. What are the tax benefits on the premiums paid?

You are eligible for tax deductions up to Rs. 1,00,000/- on premiums paid under Section 80C of the Income Tax Act, 1961.

8b. What are the tax implications on the maturity amount and withdrawals?

You can get full tax benefits on the maturity amount and the withdrawal amounts under Section 10(10D), of the Income Tax Act, 1961. But this applies only if the premium in any year during the policy term does not exceed 20% of the sum assured.

8c. Are death benefits tax free?

Yes, death benefits are also tax free under section 10(10) D of the Income Tax Act, 1961.

9. What happens in case of demise of the Life Assured?

In the unfortunate event of the demise of the Life Assured, the nominee will receive a lump sum amount. If the nominee is a minor, the sum assured will be paid out to the Appointee.

If the Life Assured is above 5 years of age at the time of death, this amount will be the Sum Assured or the Fund Value of the plan, whichever is higher. If the Life Assured is below 5 years of age at the time of death, this amount will be the Fund Value of the plan.[2]

9a. What is the impact of partial withdrawals on the death benefit?

The sum assured will be reduced by the amount of partial withdrawals based on the following -

Below 60 years of age	Sum assured is reduced by an amount equal to the partial withdrawals made during the 24 months immediately preceding your demise
Above 60 years of age	Sum assured is reduced by all partial withdrawals

[2] The life cover under the plan will commence from the 1st day of the plan month following the date on which the life assured attains the age of 5 years

10. What are the different fund options available?

We provide you with 3 fund options. You can choose what percentage of premium you would like to allocate to each of these funds.

Fund Name	What does the fund do?	Asset Allocation			Risk Profile
		Equity	Debt	Money Market	
Equity (SFIN: ULIF 001161109 EQUITY FUND143)	Provides you high real rate of return in the long term by investing more in equity investments. There is a high probability though, of negative returns in the short term.	80% to 100%	0%	0% to 20%	High
Balanced (SFIN: ULIF 005161109 BALANCED FN143)	Provides you investment returns that exceed the rate of inflation in the long term. There is a moderate probability though, of negative returns in the short term.	50% to 70%	30% to 50%	0% to 20%	Medium
Debt (SFIN: ULIF 003161109 DEBTFUND 00143)	Provides you investment returns that exceed the rate of inflation in the long term. There is a low probability of negative returns in the short term.	0%	70% to 100%	0% to 30%	Moderate

11. Are additional deposits in the plan allowed?

Yes. When you have excess funds, you can make additional deposits in your plan and increase your investments. These top ups can be made any time during the term of the plan. However, you are allowed top ups only if you have paid your premiums regularly. The top ups will have no impact on the Sum Assured.

11a. Are there any limits to these top ups?

Minimum Top-up	Rs. 5,000/-
Maximum top-up	25% of the total premium paid till date (minus the total amount of top-ups till date)

Example, if you have paid an Annual Premium of Rs.15, 000/- for 6 policy years, your total premium till date is Rs. 90,000/-.Assuming you have not made any additional top-ups till date, you can now invest up to Rs.22, 500/- (25% of Rs. 90,000/-) as a top up.

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.

12.a. What is switching?

Switching is the option under which you can move some or all your units from one unit linked fund to another.

Are there any limits for switching?

Minimum Switching Amount	Rs. 5, 000/-
Maximum Switching Amount	Fund Value

What are the charges for switching between funds?

You are allowed only 2 free switches every month, i.e., 24 free switches a year. However, the unused free switches cannot be carried forward to the next month/year.

What is Premium Redirection?

Under premium redirection you can redirect your future investments towards a different fund or set of funds. However, under the premium redirection option your past allocation of premium does not change.

Example: At the age of 30, you choose to invest your premiums in an Equity Fund, which is prone to high returns (in the long term) and high risk (in the short term). Five years hence, you have additional responsibilities and do not wish to take high risks with your investments. You can change your investment preference by redirecting future premiums to Debt or Balanced Funds which have low to moderate risks in short term. You can continue to keep your existing investment in Equity.

13. Are partial withdrawals allowed?

Yes. You get access to your money by being able to withdraw partially under the following circumstances –

Regular Premium	If you have paid your premiums for the first 3 years, you can withdraw money partially from the 4th plan year.
Single Premium	You can withdraw from the 4th plan year.
Additional Top ups	You can withdraw money partially after 3 years from the date of each top up.

13a. Are there any limits on partial withdrawals?

Minimum withdrawal	Rs. 5,000/-
Maximum withdrawal – Regular Premium	Up to 25% of the fund value, (10%, if the withdrawal takes place before 5 years from date of commencement of the plan) only if your fund is left with a minimum balance equal to 110% of annual premium after the withdrawal
Maximum withdrawal – Single Premium	Fund value after the withdrawal should not be less than Rs.30,000/-

Example: if you pay an annual premium of Rs. 15,000 and have accumulated a fund value of Rs. 80,000 over a few years, you can withdraw up to Rs.20,000/- (25% of the fund value) There are no partial withdrawal charges applicable.

14. How can you protect your investments from market fluctuations?

You can protect your investments from market fluctuations by transferring your money to a 'liquid' fund anytime during the last 3 years of your plan. A reminder about this option will be sent to you 3 years prior to the maturity date with further details about the same.

14a. How does the transfer of investments to the 'Liquid Fund' actually happen?

If you select this option, 3% of your investment in each of the plan funds will be automatically switched to the Liquid Fund in each of the last thirty six monthly anniversaries prior to maturity of the plan.

14b. Does the proportionate allocation of remaining funds change on transfer to the Liquid Fund?

No. When we transfer your funds to the Liquid Fund, the ratio in which your remaining funds are allocated does not change.

14c. How are funds deployed under the Liquid Fund?

Fund Name	What does the fund do?	Asset Allocation			Risk Profile
		Equity	Debt	Money Market	
Liquid (SFIN: ULIF 007161109 LIQUID FUND143)	Provides steady investment returns achieved through high investment in money market securities. There is a low probability of negative returns in the short term.	0%	0% to 20%	80% to 100%	Low

15. What are the charges applicable under this policy?

<table>
<tr><th>Type of Charge</th><th>Charge Details</th><th>Description</th></tr>
<tr><td>Premium Allocation Charge</td><td><table><tr><th>Year</th><th>Charge</th></tr><tr><td>1</td><td>20%</td></tr><tr><td>2&3</td><td>7%</td></tr><tr><td>4-10</td><td>3%</td></tr><tr><td>11+</td><td>1%</td></tr></table>Single Premiums and Top Up Premiums are subject to a 2% allocation charge at the time of payment.</td><td>We deduct the shown percentage (in the table to the left) from your premium as Premium Allocation Charge. We deduct this charge before we make any investments or before we apply any other charge.</td></tr>
<tr><td>Fund Management Charge (FMC)</td><td><table><tr><th>Fund Name</th><th>Annual Rate</th></tr><tr><td>Equity</td><td>1.25% p.a.</td></tr><tr><td>Balanced</td><td>1.25% p.a.</td></tr><tr><td>Debt</td><td>1.25% p.a.</td></tr><tr><td>Liquid</td><td>1.25% p.a.</td></tr></table></td><td>We deduct FMC and applicable Service tax on a daily basis from the Fund Value before calculation of the Net Asset Value.</td></tr>
<tr><td>Policy Administration Charge</td><td><table><tr><th>Year</th><th>% of Regular Premium</th><th>% of Single Premium*</th></tr><tr><td>1 -5</td><td>2.5%</td><td>1.3%</td></tr><tr><td>6 onwards</td><td>1%</td><td>-</td></tr></table>*An initial charge of Rs.1200/- will be additionally levied on the Single Premium.</td><td>We deduct a monthly administration charge by cancelling units in advance. We do so at the beginning of each monthly anniversary of the plan. The charges deducted will not exceed Rs.100 per month.</td></tr>
<tr><td>Mortality Charges</td><td>Annual Mortality Charge is expressed in rupees per 1000 Sum Assured. (Please refer to Annexure 1 for indicative rates)</td><td>We deduct this charge on the 1st business day of each plan month by way of cancellationof units.</td></tr>
</table>

There are a few other charges that may be applicable on your plan if you choose to utilize some of the options available -

<table>
<tr><th>Type of Charge</th><th>Charge Details</th><th>Description</th></tr>
<tr><td>Surrender Charge</td><td>
<table>
<tr><th>No. of full year's premium paid</th><th>Surrenders made during 4th plan year</th><th>Surrenders made during 5th plan year</th></tr>
<tr><td>Less than 1 year</td><td>100%</td><td>-</td></tr>
<tr><td>1</td><td>35%</td><td>-</td></tr>
<tr><td>2</td><td>30%</td><td>25%</td></tr>
<tr><td>3</td><td>25%</td><td>20%</td></tr>
<tr><td>4</td><td>20%</td><td>15%</td></tr>
<tr><td>5</td><td>-</td><td>10%</td></tr>
</table>
<table>
<tr><th>Policy Year</th><th>Charge (Single Premium)</th></tr>
<tr><td>1</td><td>Surrender Not Allowed</td></tr>
<tr><td>2</td><td>Surrender Not Allowed</td></tr>
<tr><td>3</td><td>Surrender Not Allowed</td></tr>
<tr><td>4</td><td>4%</td></tr>
<tr><td>5</td><td>2%</td></tr>
</table>
</td><td>The Surrender Charge is a percentage of the fund value we hold back, on Surrender of the plan.

No surrender value is payable before completion of 3 plan years.

No surrender charge is applicable after completion of 5 plan years irrespective of number of premiums paid.</td></tr>
<tr><td>Switching Charge</td><td>You can make 2 switches a month/-24 Switches in any plan year. We currently do not levy a switching charge; however we reserve the right to introduce charges.</td><td>—</td></tr>
<tr><td>Partial Withdrawal Charge</td><td>There are no partial withdrawal charges applicable.</td><td>—</td></tr>
<tr><td>Revival Charge</td><td>There will be a charge of Rs. 500/- on revival of the plan.</td><td>We levy the revival charge on reinstatement of the plan.</td></tr>
</table>

15a. What are the additional charges applicable?

Revival Charge	In case of revival/ reinstatement, there will be a charge of Rs. 500/- on revival of the plan. This can go up to a maximum of Rs. 2, 000, subject to prior approval from IRDA.
Switching Charge, Premium Redirection Charge	Currently no charges are applicable. However we reserve the right to introduce charges, subject to prior approval from IRDA. This shall not exceed Rs. 500 per transaction.
Fund Management Charge	We may increase this up to 1.35% per fund, subject to prior approval from IRDA.

15b. How are charges recovered?

Premium allocation charges are recovered from the premium you pay us. It is deducted upfront from the premium before any other charge deduction or investment allocation. In case of other charges we will recover the same by cancellation of units at the prevailing unit price. If you hold units in more than one fund, the cancellation of units will be effected in the same proportion as the value of units held in each fund.

15c. Is Service Tax applicable? If yes, who bears it?

Yes. All charges mentioned above are exclusive of the Service Tax and applicable cess. Thus the Service Tax will have to be borne by you, the policyholder.

16. What are your options if you miss paying your premiums?

16a. Can you continue to get the benefit of life cover even if you miss paying your premiums?

Yes. We offer a 2 year revival period during which we let you continue your life cover even if you miss paying your premiums.

However –

- You need to have paid your due premiums for at least 3 continuous years
- Your surrender value needs to be more than 110 % of the annual premium.

If your surrender value is less than 110% of the annual premium amount, we'll pay you the surrender value subject to the condition that surrender value payable will not be less than one full year's premium and the plan will be considered terminated.

16b. What are your options to revive the plan?

You can revive your plan within a specified period, subject to underwriting, if you have been unable to pay premiums by –

- Paying the pending premium amount
- Begin the regular payment of premiums

16c. Are there any constraints to revive your plan?

Yes. You can revive your plan as long as you do it within 2 years from the due date of the first unpaid premium but before the maturity date. The revival is subject to satisfactory medical and financial underwriting. If you do not revive your plan by the end of the Revival Period and if you have paid regular premiums for less than 3 years, the plan terminates and we pay you the surrender value.

16d. Is there a grace period for missed premiums?

We provide you a grace period of 45 days for payment of all premiums in any payment mode. This period starts from the due date of each premium payment. All your plan benefits continue during this grace period.

16e. Under what circumstances does your plan lapse?

If the premiums remain unpaid by the end of the grace period then the plan will lapse.

17. Can you surrender your plan?

Yes. You have the flexibility to surrender your plan. If you do so within the first 3 years, we will pay you the value of the plan (after deducting 'surrender' charge, detailed in charges) on the completion of 3 years.

18. Can you cancel your plan?

Yes you can cancel your plan if you disagree with any of the terms and conditions within the first 15 days (free look period) of the receipt of your plan. You can return the plan to us, while stating the specific objections.

18a. Do you get any refund when you cancel your plan?

Yes. We will refund an amount equal to the Premium paid less pro-rata death benefit, less any stamp duty paid less expenses incurred on medical examination (if any). This amount is adjusted by the fund performance between the date of receipt of premium and the date of cancellation.

19. Do you get any loan benefits under your plan?

No. We will not be able to give loans under your plan.

20. How do we value the units your plan?

We will value your units in line with the unit linked guidelines issued by the IRDA. As per the prevailing guidelines of the Authority, Unit Price will be calculated as follows[1] –

Market value of the investment held by the fund

Plus: value of current assets

Less: value of current liabilities and provisions, if any,

Divided: by the number of units existing on the valuation date (before creation/redemption of units).

When divided by the total number of units in the fund at the valuation date (before any units are redeemed), we get the unit price of the fund under consideration.

21. Allocation of premiums to units.

21a. When and how does your premium get allocated to units in your plan?

The allotment of units to you, the policyholder will be done only after we receive the premium proceeds. The premium allocation to the units varies according to the following situations –

New Business	We will allocate new units on the day we receive premiums if we receive these before 3pm. If we receive them after 3pm, then they are allocated the next day.
Renewal Premiums	We will allocate the premium on the due date, whether or not it has been received before due date. (This assumes that the full stipulated premium is received on the due date). We will keep the renewal premiums received before due date in the deposit account. It will not earn any returns until the renewal premium due date. On the due date, we will use the same for unit funds.

21b. How do we value your units at the time of renewals and redemptions of your premiums?

We will value your units in line with the Unit Linked guidelines issued by the IRDA.

- **For renewal premiums/funds switch received till 3:00pm:** We will apply the closing unit price of the day on which your renewal premium/funds switch is received. This can happen only if we receive it by 3.00 pm along with a local cheque or a demand draft payable at par at the place where the premium is received.
- For renewal premiums/funds switch received after 3:00pm: We will apply the closing unit price of the next business day if we receive your renewal premiums after 3.00 p.m. This has to be along with a local cheque or a demand draft payable at par at the place where the premium is received.

[1]Effective from 18th August, 2011

- For outstation cheques/demand drafts: If the cheque you issue for premium renewal is an outstation cheque/demand draft, we will apply the closing unit price of the day on which cheque/demand draft is realized.
- In case the renewal premium has been paid before due date we will apply the closing unit price of the due date for the renewal premium.
- We will not accept any amount less than the due stipulated regular/limited premium payable stated in the contract.

22. Broad risks with your plan

22a. Is your plan prone to risks? If yes, who bears the risk?

Yes your plan does carry risks.

- The premium paid in Unit Linked life insurance policies are subject to investment risks associated with capital markets. The NAVs of the units may go up or down based on the performance of the fund. Other factors influencing the capital market also affect the NAV. Hence, you as the policyholder are responsible for all your decisions.
- IndiaFirst Life Insurance Company Limited is the name of our insurance company. IndiaFirst Savings Plan is only the name of our policy and does not in any way indicate the quality of the policy, its future prospects or returns.

22b. Do you get guaranteed returns from any of the funds mentioned in your plan?

- No, Equity Fund, Balanced Fund, Debt Fund and Liquid Fund do not offer a guaranteed or assured return.
- Equity Fund, Balanced Fund, Debt Fund and Liquid Fund are the names of the funds offered currently with IndiaFirst Savings Plan. They do not indicate the quality of the respective funds, their future prospects or returns, in any manner.

22c. Does the past performance of your plan guarantee future performance as well?

The past performance of our other funds does not necessarily indicate the future performance of any of these funds.

23. What happens in case the person assured commits suicide?

If the life assured commits suicide, the death benefit we will pay will be limited to the fund value. It will not include the insured benefits. This applies if the death by suicide occurs within 12 months from the date of risk commencement or date of revival of this plan. This is irrespective of whether the life assured, was sane or insane at the time death.

24. You are prohibited from accepting rebate in any form:

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 states:

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to five hundred rupees.

25. What happens in the case of submission of information which is false or incorrect

Indisputability Clause: Section 45 of the Insurance Act, 1938 states

- No policy of Life Insurance shall, after the expiry of two years from the date on which it was effected, be called in question by an Insurer on the ground that a statement made in the proposal for insurance or any report of a medical officer or referee or friend of the Insurer or in any other document leading to the issue of the Policy, was inaccurate or false, unless the insurer shows such statement Was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy holder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose. Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms and conditions of the policy are adjusted on subsequent proof that that the age of the life insured was incorrectly stated in the proposal.

26. About Indiafirst Life Insurance

IndiaFirst Life Insurance Company is a joint venture between Bank of Baroda, Andhra Bank and Legal and General (UK).

Bank of Baroda is the 3rd largest public sector bank in the country with an enviable network of over 3000 branches that spreads across the geography of India and over 75 offices across 25 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 1500 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 170 years. It provides life assurance, pensions, investments and general insurance plans to over 5.5 million customers across UK alone. Legal and General brings rich fund management and insurance experience into India and aspires to provide first-rate products and services to the doorstep of every Indian customer in conjunction with the 2 trusted public sector banks.

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.

IndiaFirst Life Insurance Company Limited is only name of the Insurance Company and IndiaFirst Savings Plan is only the name of the unit-linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns.

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.

Standard mortality Rates per Rs 1,000 of sum at risk for males:

Annual Mortality Charge Rates					
Age last birthday	Males Rate	Age last birthday	Males Rate	Age last birthday	Males Rate
5	1.20	31	1.92	57	11.84
6	1.15	32	1.94	58	12.79
7	1.14	33	1.97	59	13.79
8	1.15	34	2.03	60	15.01
9	1.15	35	2.10	61	16.48
10	1.14	36	2.18	62	18.18
11	1.17	37	2.29	63	20.11
12	1.24	38	2.41	64	22.28
13	1.34	39	2.54	65	24.68
14	1.43	40	2.71	66	26.60
15	1.49	41	2.90	67	29.00
16	1.55	42	3.08	68	32.66
17	1.60	43	3.26	69	36.72
18	1.65	44	3.47	70	41.20
19	1.69	45	3.72	71	46.15
20	1.73	46	4.02	72	51.61
21	1.77	47	4.38	73	57.62
22	1.80	48	4.84	74	64.23
23	1.83	49	5.38	75	71.48
24	1.85	50	5.98	76	79.43
25	1.87	51	6.64	77	88.13
26	1.89	52	7.36	78	97.64
27	1.90	53	8.14	79	108.01
28	1.91	54	8.97	80	119.31
29	1.92	55	9.87		
30	1.92	56	10.83		

For females above age 17 apply a three year age reduction to the above. However, for females aged 18 to 20 apply the rate as at age 18. The above rates are for standard lives. Substandard lives may have a loading applied in accordance with the underwriting policy.

Insurance is the subject matter of Solicitation
Product UIN No. 143L004V01
IRDA Reg. No. 143
Address of IndiaFirst Life Insurance Company Limited: 301, 'B' Wing,
The Qube, Infinity Park, Dindoshi - Film City Road,
Malad (East), Mumbai 400 097
Website: www.indiafirstlife.com
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