

specified period of 30 days. This will be treated as discontinuance of plan

14. Charges applicable under this plan

Year	Onetime Allocation Charge
1	6.7%
2-4 years	4%
5 year onwards	3.5%

Where the Plan is discontinued during the plan year	Discontinuance charge for plans having annualised premium up to ₹ 25,000	Discontinuance charge for plans having annualised premium above ₹ 25,000
1	Lower of 20%*(AP or FV) subject to maximum of ₹ 3,000	Lower of 6%*(AP or FV) subject to maximum of ₹ 6,000
2	Lower of 15%*(AP or FV) subject to maximum of ₹ 2,000	Lower of 4%*(AP or FV) subject to maximum of ₹ 5,000
3	Lower of 10%*(AP or FV) subject to maximum of ₹ 1,500	Lower of 3%*(AP or FV) subject to maximum of ₹ 4,000
4	Lower of 5%*(AP or FV) subject to maximum of ₹ 1,000	Lower of 2%*(AP or FV) subject to maximum of ₹ 2,000
5 & above	Nil	Nil

Note: Where AP is Annualised Premium and FV is Fund Value

Policy Administration Charges

- For regular premium, the charges are 1.8% of first year's premium per annum inflating by 5% every plan year.
- Policy Administration charges is subject to a maximum of ₹ 6,000 per annum.

Fund Management Charge: 1.35% p.a. per fund

Please refer to the detailed product brochure for further information on each of the plans.

About IndiaFirst Life Insurance Company Limited:

IndiaFirst Life Insurance Company is a joint venture of Bank of Baroda, Andhra Bank and Legal & General (UK). Bank of Baroda is one of the largest public sector banks in the country with an enviable network of over 3050 branches that spreads across the geography of India and over 70 branches across 22 countries globally! Andhra Bank has been serving the Indian customer for over 85 years and currently has a network of over 1557 branches. 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 150 years. It provides life assurance, pensions, investments and general insurance plans to over 5.5 million customers across UK. It brings rich fund management and insurance experience to India

The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the 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. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please know the associated risks and the applicable charges from your Insurance agent or the Intermediary.

Insurance is the subject matter of the solicitation.
 Product UIN No.: 143L011V01
 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
 Toll Free No.: 1800 209 7800
 SMS <FIRST> to 56677, SMS charges apply.
 Advt. Ref. No.: SL0010



Your child, your pride...
 Our joy!

IndiaFirst Young India Plan



Under this plan the investment risk in the investment portfolio is borne by the policyholder.

IndiaFirst Young India Plan

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

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 loved ones.

To help you give your loved ones everything that you have dreamt of, we have introduced the IndiaFirst Young India Plan.

1. What is IndiaFirst Young India Plan ?

IndiaFirst Young India Plan is a unit linked, non participating plan.

Key features

- Your child or loved one will receive funds at every important occasion in his/her life as planned by you - be it high school/college/professional course and any other life events!
- You have an insurance cover on your life which ensures that your loved ones are taken care off. The beneficiary receives a lump sum amount (sum assured) in case any unfortunate event results in the life assured's death.
- The family gets financial security even if any unfortunate event results in the life assured's death/disability. We will do this by paying the remaining premiums into the plan or directly to you.
- The beneficiary may receive the fund value at maturity even if the sum assured has been paid out, in the unfortunate event of the life assured's demise, if opted for

- You have the option to invest in five funds across different asset classes, where you choose the proportion of your investment into each
- You can make the most of your investments by 'switching' or 'redirecting your premium' from one fund to another
- You get easy access to your money by being able to withdraw partially
- Tax benefits are available on the premiums paid, maturity benefits as well as death benefits under the current tax laws

2. What is the term of the plan ?

Your plan is a regular premium plan with term options of 10, 15, 20 and 25 years.

3. Who can be the life assured ?

In this plan you, the policyholder and the life assured are the same person.

Minimum age at the time of applying for the plan	18 years as on last birthday
Maximum age at the time of applying for the plan	55 years as on last birthday
Maximum age at the end of the plan term	65 years as on last birthday

4. How much can you invest?

	Six monthly	Yearly
Minimum investment	₹ 6,000	₹ 12,000
Maximum investment	No limit	No limit

5. What are the different fund options available?

We provide you with five fund options viz. Equity1 (SFIN: ULIF009010910EQUTY1FUND143), Balanced1 (SFIN: ULIF011010910BALAN1FUND143), Debt1 (SFIN: ULIF010010910DEBT01FUND143), Index Tracker (SFIN: ULIF012010910INDTRAFUND143) and Value fund (SFIN: ULIF013010910VALUEFUND0143). You may choose the percentage of premium you would like to allocate to each of these funds.

6. What are the premium paying modes available?

You may pay your premiums six monthly or yearly.

7. What is the sum assured under this plan?

You may choose the extent of your life cover under this plan. The sum assured limits are -

	Minimum sum assured
Regular premium	105% (premium paying term * annualised premium)

The maximum sum assured is set at 'X' times annualised premium, where X will be taken from the table below -

Plan under/Age band while applying for the plan (years)	Up to 45	46 - 50	51-55	56-60
Regular premium	40	30	25	20

8. Do you get tax benefits under the plan?

Yes. Under Section 80C of the Income Tax Act 1961, you can enjoy tax benefits on the premium you invest. You also get tax benefits on the benefits you receive at maturity of your plan, under Section 10 (10D) of the Income Tax Act 1961. Please consult your tax advisor for further details.

9. How do you get paid on the maturity of the plan?

On maturity we will pay you the fund value as a lump sum amount. Alternatively, if opted for, we will pay the child or beneficiary the fund value in the unfortunate event of the

life assured's demise during the plan term if he/she has attained 18 years of age. We will pay the fund value to your appointee, if the beneficiary is a minor.

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

10. What happens in case of the life assured's demise?

The child/beneficiary will receive the sum assured amount if he/she has attained 18 years of age, in the unfortunate event of the life assured's demise, during the plan term. The sum assured will be paid out to the appointee if the beneficiary is a minor.

There is also an Additional Benefit payable that is equal to the sum of all future premium(s) payable on death or disability due to accident of the life assured. You may choose this benefit to be paid in one of the following two ways -

- Paid to the nominee immediately on the disability/ death of the life assured. The fund value is also paid out and the plan terminates.
- We will pay all the future premiums immediately to the plan by creating units under funds that exist at that time. The fund value will be paid at the maturity date. Hence, this benefit also ensures that the beneficiary receives the fund value as planned by the life assured, at the end of the plan term.

11. How do you move from one fund to another?

You may move from one fund to another either by switching or by redirecting your premium. Switching is the option under which you can move some or all your units from one unit linked fund to another; while under Premium Redirection, you can redirect your future investments towards a different fund or set of funds, with your past allocation of premium staying the same.

12. Can you avail of a loan under this plan?

Yes. You can avail of a loan under this plan. Please refer to the product brochure for further details.

13. What if you miss your premium payments?

If you miss paying your premiums, you are entitled to exercise one of the following options -

Option 1: Revival of the plan, or

Option 2: Complete withdrawal from the plan without any risk cover

In case you have not paid your premiums, we will send you a notice within a period of 15 days from the date of discontinuance of the plan and ask you to exercise the options mentioned above, within a period of 30 days from the date of receipt of notice.

We will believe you to have exercised the second option of complete withdrawal from the plan without any risk cover, if you do not exercise any of the options within the