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IndiaFirst Life
Guaranteed Single Premium Plan
(Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan)

How Will This Brochure Help You?

This brochure gives you details of how the policy 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 may come across some terms you're unfamiliar with, which wherever possible, we've tried to explain.

We have used plain language that's easy to understand and believe this brochure is a good place to start when planning your future under this insurance contract.

About IndiaFirst Life Insurance Company Limited (IndiaFirst Life)

Headquartered in Mumbai, IndiaFirst Life Insurance Company Limited (IndiaFirst Life), with a paid-up share capital of INR 754 crores, is one of the country's youngest life insurance companies. Its current shareholders include Bank of Baroda, Union Bank of India, and Carmel Point Investments India Private Limited, which hold 65%, 09%, and 26% stakes in the company. Carmel Point Investments India Pvt Ltd. is incorporated by Carmel Point Investment Ltd, a body corporate incorporated under the laws of Mauritius and owned by private equity funds managed by Warburg Pincus LLC, New York, United States. The company's key differentiator is its simple, easy-to-understand products that are fairly priced and efficiently serviced. For details, please visit <https://www.indiafirstlife.com/>.

Why do you need this product

As the bread winner of your family you have their dreams to realize and aspirations to fulfil. Hence, it is very important to have a life insurance plan that provides dual benefit of Protection and Savings, required to ensure the success of your financial goals. Protection ensures that your loved ones are taken care of, even when you are not around, and Savings ensures that life goals that you had planned for can be achieved.

IndiaFirst Life Guaranteed Single Premium Plan, a Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan which is designed to ensure a long-term financial safety net for your loved ones with a life cover throughout the tenure of the policy, along with savings in the form of guaranteed lumpsum payout at the end of the policy term to attain your financial goals.

Key Features

- Create long-term financial protection for your loved ones through life insurance cover for up to 30 years
- One-time payment (Single Pay) to ensure financial security through life insurance cover for the entire policy term
- Provide your loved ones the benefit of guaranteed lumpsum or income

payouts, over a period of 5 years in case of death of life assured

- Option to avail Insurance Cover of either 1.25 times of Single Premium or 10 times of Single Premium (till Age at Entry 45 years)
- Guaranteed Maturity Benefit to cater to life's milestones, worry-free
- Get enhanced protection through Accidental Death Benefit Rider and Total & Permanent Disability Rider by paying additional premium.
- Enhanced Maturity Benefit for higher premium bands
- This policy can be purchased through online mode, at your convenience

Plan at a Glance

1. What is the IndiaFirst Life Guaranteed Single Premium Plan?

This a Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan that provides life insurance cover during the entire policy term. The plan requires a single premium payment by the customer prior to policy inception and gives the benefit of financial protection along with savings in a single policy. This policy will financially protect your loved ones through a life insurance cover in case of an unfortunate event, while providing a guaranteed lumpsum benefit at the end of the policy term.

2. What are the basic eligibility criteria in this policy (product at a glance)?

Criteria	Details	
Minimum Age at Entry	90 days	For Death Benefit multiple of 1.25 times/ 10 times of Total Premiums Paid
Maximum Age at Entry	70 years	For Death Benefit multiple of 1.25 times Total Premiums Paid
	45 years	For Death Benefit multiple of 10 times of Total Premiums Paid
Minimum Age at Maturity	18 years	For Death Benefit multiple of 1.25 times/ 10 times of Total Premiums Paid
Maximum Age at Maturity	85 years	For Death Benefit multiple of 1.25 times Total Premiums Paid
	60 years	For Death Benefit multiple of 10 times of Total Premiums Paid
Premium Payment Term	Single Pay	
Policy Term	5 years, 10 years, 15 years, 20 years, 25 years, 30 years	
Sum Assured on Maturity	Minimum	Maximum
	INR 1,12,000	No limit subject to Board approved underwriting policy
Single Premium (excluding GST)	Minimum	Maximum
	INR 1,00,000	No limit subject to Board approved underwriting policy

Note:

- For minor life, the risk cover will commence immediately once policy gets issued. The policy will vest on life assured on attainment of majority i.e. 18 years.
- Total Premiums Paid means Single Premium received, excluding any Extra Premium and applicable taxes..
- Ages specified are as on last birthday.
- Applicable taxes will be levied on the premium. The level of tax will be as per the rate of Applicable Tax for the product, declared by the Government from time to time.

3. What do you get at the end of the policy term (maturity benefit)?

On survival up to the end of policy term provided the policy is in-force, you shall receive the Sum Assured on Maturity.

Where, Sum Assured on Maturity (SAM) is defined as the absolute amount of benefit which is guaranteed to become payable at the end of the policy term i.e. on maturity of the policy in accordance with the terms and conditions of the policy. SAM is equal to Guaranteed Maturity Multiple (GMM) times Single Premium (excluding any extra premium) where GMM varies with the Age of the policyholder, Death Benefit Multiple opted and Policy Term.

There is an enhancement of maturity benefit factor when paying high premium as per below table -

Premium Bands / Policy Term	5	10	15	20	25	30
5,00,000 to 9,99,999	1.01	1.01	1.01	1.01	1.01	1.01
10,00,000 and above	1.02	1.02	1.02	1.02	1.02	1.020

The above factors are multiplicative in nature and will be applied on the Guaranteed Maturity Multiple provided in Annexure A.

The maturity benefit defined above will be paid either as lump sum amount or in monthly instalments over the period of 5 years as opted by the policyholder/nominee at any time during policy period / on death of Life Assured. In case of instalment payment of maturity benefit, the instalment benefit amount will be calculated as dividing lump sum amount (say, S) by annuity factor (i.e. $a(n)(12)$) i.e. $S/a(n)(12)$ where n is the instalment period of 5 years. The interest rate used to determine annuity factor is {5-year G-Sec rate less 2.00%, rounded down to the nearest 25 bps}, where the 5-year G-Sec is at the beginning of the financial year. The applicable interest rate for FY 24-25 is 5% p.a. (i.e. ~7.18% (5-year G-Sec rate) less 2.00%). Once the instalment payment starts, it shall remain level throughout the instalment period.

On payment of the maturity benefit, the policy will terminate, and no more benefits will be payable.

4. What happens in case of life assured's demise in this policy (death benefit)?

In case of death of the Life Assured during the policy term, the following death benefit will be paid to the claimant/beneficiary, provided the policy is in-force. The defined death benefit is paid out and the policy terminates.

The claimant/beneficiary will receive higher of:

- Sum Assured on Death (SAD)
- Surrender value as on Date of Death

Where Sum Assured on Death is defined as: Death Benefit Multiple times Total Premiums Paid.

The death benefit defined above will be paid either as lump sum amount or in monthly instalments over the period of 5 years as opted by the policyholder/nominee at any time during policy period / on death of Life Assured. In case of instalment payment of death benefit, the instalment benefit amount will be calculated as dividing lump sum amount (say, S) by annuity factor (i.e. $a(n)(12)$) i.e. $S/a(n)(12)$ where 'n' is the instalment period of 5 years. The interest rate used to determine

annuity factor is {5-year G-Sec rate less 2.00%, rounded down to the nearest 25 bps}, where the 5-year G-Sec is at the beginning of the financial year. The applicable interest rate for FY 24-25 is 5% p.a. (i.e. ~7.18% (5-year G-Sec rate) less 2.00%) Once the instalment payment starts, it shall remain level throughout the instalment period. On payment of the death benefit, the policy will terminate, and no more benefits will be payable.

5. How does this policy work?

We have explained the working of the policy with a sample illustration below.

Mr. Kumar, 40 years bought the IndiaFirst Life Guaranteed Single Premium Plan. He decides to pay a single premium of INR 10 Lakhs (excluding taxes) for a policy term of 20 years.

At the end of the policy term, he will receive a maturity benefit of INR 35,70,000 as opted during policy inception. Maturity Benefit shall be subject to applicable tax laws.

Even in case he dies during the policy term, his loved ones will be safeguarded with the Death Benefit of INR 12.5 Lakhs. His nominee(s) can choose to receive the death benefit as lumpsum or as income over a period of 5 years.

6. Are there any Riders available in this policy?

Following riders can be attached to this product:

- a) IndiaFirst Life Accidental Death Benefit Rider (UIN:143B019V01)
- b) IndiaFirst Life Total and Permanent Disability Rider (UIN: 143B021V01).

Please refer to rider policy brochure for details.

7. What are the tax benefits in this policy?

Tax benefits may be available on premiums paid and benefits receivable as per prevailing Income Tax Laws. These are subject to change from time to time as per the Government Tax laws. Please consult your tax consultant before buying this policy.

8. Can I get a loan in this policy?

Yes, you may avail loan facility under this policy.

The amount of the loan that you may avail at any point of time will depend on the surrender value. You can avail a loan up to 80% of the acquired surrender value, if any. The minimum loan amount which can be availed is Rs. 25,000. The current rate of interest on loan for FY 2024-25 is 10% p.a. (simple interest) which may vary from time to time. It is arrived by adding a margin of 250 basis point the effective annual 10-year G-Sec and rounding up to the nearest 50 basis points (10.00% ~ 7.18% + 2.50%) The

derived interest rate will be applicable during the next financial year. Any change in basis of calculation of loan interest rate is subject to prior approval from the Authority.

On availing loan, this Policy will be assigned to us. We will reassign this Policy to you provided you have repaid the entire loan amount along with interests. We will recover any unpaid loan amount along with interest before paying the death benefit to the Nominee(s) / Appointee/ legal heir(s) or the maturity benefit to the Life Assured. If the outstanding loan along with interest exceeds 90% of the surrender value, company will send a notice to the policy holder to repay the loan partially or completely. If loan is not repaid subsequent to receipt of the notice, then we will adjust the outstanding loan along with interest before any payment of benefits. After recovering the outstanding loan along with interest, remaining benefit, if any, will be payable.

9. Can you surrender your policy?

It is advisable to continue your policy to enjoy full benefits of your policy. However, we understand that in certain circumstances you may want to surrender your policy. The policy will acquire Surrender value immediately on the payment of Single Premium.

At the time of surrender, higher of Guaranteed Surrender value (GSV) or Special Surrender value (SSV) will be payable. The GSV applicable will vary by policy term and policy year of

surrender. In case of (SSV), it will also vary basis attained age of life assured.

The GSV factors are dependent upon policy year of surrender and policy term and will be calculated as follows:

GSV factor applicable at the time of surrender multiplied with the Total Premiums Paid (TPP).

GSV factors are mentioned in Annexure B.

Special Surrender Value reflects the notional asset share, guaranteed maturity or survival benefits under the policy.

The SSV will be calculated as follows:

SSV Factor1* Sum Assured on Death (SAD)+

SSV Factor2 * Sum Assured on Maturity (SAM)

SSV1 Factor and SSV2 Factor will be determined by us as per the applicable regulations and will vary from time to time.

The SSV factor will be determined by us from time to time subject to prior Regulatory approval.

10. What is the Free Look Period available in your policy?

You can return your policy within the Free Look period;

You can return your policy within the Free Look period; In case you disagree with any of the policy terms and conditions and have not made any claim, you shall have the option of returning the policy to us for cancellation, stating the reasons for the same, within 30 days from the

date of receipt of the policy whether received electronically or otherwise.

Do you get any refund when you cancel your policy within Free Look Period?

Yes. We will refund an amount (within 7 days of receipt of such request) equal to the –

Premium paid

Less i. proportionate risk premium for the period of cover and the expenses

Less ii. Any stamp duty charges

Less iii. Expenses incurred on medical examination of the proposer, if any

11. What happens in case the life assured commits suicide (Suicide Exclusion)?

In case of life assured's death due to suicide within 12 months from the risk commencement date under the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 80% of the total premiums paid till the date of death or the Surrender value available as on the date of death whichever is higher, provided the policy is in-force.

12. Nomination:

The member can appoint a nominee as per Section 39 of the Insurance Act, 1938 as amended from time to time. For more details please refer to our website www.indiafirstlife.com

13. Assignment:

As per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time. For more details please refer to our website www.indiafirstlife.com

14. You are prohibited from accepting rebate in any form Prohibition of Rebate: Section 41 of the Insurance Act, 1938, as amended from time to time, states

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person, to take 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.

2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

15. What happens in case of submission of information which is false or incorrect?

Fraud/ Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938, as amended from time to time.

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended Insurance Laws (Amendment) Act, 2015 dated 23.03.2015 are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from
 - a. the date of issuance of policy or
 - b. the date of commencement of risk or
 - c. the date of revival of policy or
 - d. the date of rider to the policy whichever is later.
 2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
 - a. the date of issuance of policy or
 - b. the date of commencement of risk or
 - c. the date of revival of policy or
 - d. the date of rider to the policy whichever is later.
- For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.
3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
 - a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
 - b. The active concealment of a fact by the insured having knowledge or belief of the fact;
 - c. Any other act fitted to deceive; and
 - d. Any such act or omission as the law specifically declares to be fraudulent.
 4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
 5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
 6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.

7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
9. The insurer can call 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 of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Insurance Laws (Amendment) Act, 2015 dated 23.03.2015 for complete and accurate details.]

16. Policy Servicing & Grievance Handling Mechanism

You may contact us in case of any grievance at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com.

- a. A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within 2 (two) weeks from the date of receipt of the grievance. In case We don't receive a revert from You within 8 weeks from the date of registration of grievance, then We will treat the complaint as closed.
- b. However, if you are not satisfied with our resolution provided or have not received any response within 2 (two) weeks, then, you may approach our Grievance Officer at any of our branches or you may write to our Grievance Redressal Officer at grievance.redressal@indiafirstlife.com.

An acknowledgment to all such grievances received will be sent immediately receipt of the grievance.

c. If you are not satisfied with the response or do not receive a response from us within 2 (two) weeks, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC)

TOLL FREE NO: 155255

Email ID: complaints@irdai.gov.in

You can also register your complaint online at

<https://bimabharosa.irdai.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department,
Insurance Regulatory and
Development Authority of India,
Sy. No. 115/1, Financial District,
Nanakramguda

Gachibowli, Hyderabad- 500032,
Telangana

IRDAI TOLL FREE NO: 18004254732

Annexure A

Guaranteed Maturity Multiples for Death Benefit Multiple of 1.25 times Single Premium

Age at Entry \ Policy Term	5	10	15	20	25	30
0	1.250	1.750	2.250	3.500	5.000	6.750
1	1.250	1.750	2.250	3.500	5.000	6.750
2	1.250	1.750	2.250	3.500	5.000	6.750
3	1.250	1.750	2.250	3.500	5.000	6.750
4	1.250	1.750	2.250	3.500	5.000	6.750
5	1.250	1.750	2.250	3.500	5.000	6.750
6	1.250	1.750	2.250	3.500	5.000	6.750
7	1.250	1.750	2.250	3.500	5.000	6.750
8	1.250	1.750	2.250	3.500	5.000	6.750
9	1.250	1.750	2.250	3.500	5.000	6.750
10	1.250	1.750	2.250	3.500	5.000	6.750
11	1.250	1.750	2.250	3.500	5.000	6.750
12	1.250	1.750	2.250	3.500	5.000	6.750
13	1.250	1.750	2.250	3.500	5.000	6.750
14	1.250	1.750	2.250	3.500	5.000	6.750
15	1.250	1.750	2.250	3.500	5.000	6.750
16	1.250	1.750	2.250	3.500	5.000	6.750
17	1.250	1.750	2.250	3.500	5.000	6.750
18	1.250	1.750	2.250	3.500	5.000	6.750
19	1.250	1.750	2.250	3.500	5.000	6.750
20	1.250	1.750	2.250	3.500	5.000	6.750
21	1.250	1.750	2.250	3.500	5.000	6.750
22	1.250	1.750	2.250	3.500	5.000	6.750
23	1.250	1.750	2.250	3.500	5.000	6.750
24	1.250	1.750	2.250	3.500	5.000	6.750
25	1.250	1.750	2.250	3.500	5.000	6.750
26	1.250	1.750	2.250	3.500	5.000	6.750
27	1.250	1.750	2.250	3.500	5.000	6.750
28	1.250	1.750	2.250	3.500	5.000	6.750
29	1.250	1.750	2.250	3.500	5.000	6.750
30	1.250	1.750	2.250	3.500	5.000	6.750
31	1.250	1.750	2.250	3.500	5.000	6.750
32	1.250	1.750	2.250	3.500	5.000	6.750
33	1.250	1.750	2.250	3.500	5.000	6.750
34	1.250	1.750	2.250	3.500	5.000	6.750
35	1.250	1.750	2.250	3.500	5.000	6.750
36	1.250	1.750	2.250	3.500	5.000	6.750
37	1.250	1.750	2.250	3.500	5.000	6.750
38	1.250	1.750	2.250	3.500	5.000	6.750
39	1.250	1.750	2.250	3.500	5.000	6.750
40	1.250	1.750	2.250	3.500	5.000	6.750
41	1.250	1.750	2.250	3.500	5.000	6.750
42	1.250	1.750	2.250	3.500	5.000	6.750
43	1.250	1.750	2.250	3.500	5.000	6.750
44	1.250	1.750	2.250	3.500	5.000	6.750
45	1.250	1.750	2.250	3.500	5.000	6.750
46	1.250	1.750	2.250	3.500	5.000	6.750
47	1.250	1.750	2.250	3.500	5.000	6.750
48	1.250	1.750	2.250	3.500	5.000	6.750
49	1.250	1.750	2.250	3.500	5.000	6.750
50	1.250	1.750	2.250	3.500	5.000	6.750
51	1.250	1.750	2.250	3.500	5.000	6.750
52	1.250	1.750	2.250	3.500	5.000	6.750
53	1.250	1.750	2.250	3.500	5.000	6.750
54	1.250	1.750	2.250	3.500	5.000	6.750
55	1.250	1.750	2.250	3.500	5.000	6.750
56	1.250	1.750	2.250	3.500	5.000	NA
57	1.250	1.750	2.250	3.500	5.000	NA
58	1.250	1.750	2.250	3.500	5.000	NA
59	1.250	1.750	2.250	3.500	5.000	NA
60	1.250	1.750	2.250	3.500	5.000	NA
61	1.250	1.750	2.250	3.500	NA	NA
62	1.250	1.750	2.250	3.500	NA	NA
63	1.250	1.750	2.250	3.500	NA	NA
64	1.250	1.750	2.250	3.500	NA	NA
65	1.250	1.750	2.250	3.500	NA	NA
66	1.250	1.750	2.250	NA	NA	NA
67	1.250	1.750	2.250	NA	NA	NA
68	1.250	1.750	2.250	NA	NA	NA
69	1.250	1.750	2.250	NA	NA	NA
70	1.250	1.750	2.250	NA	NA	NA

Guaranteed Maturity Multiples for Death Benefit Multiple of 10 times Single Premium

Age at Entry \ Policy Term	5	10	15	20	25	30
0	1.127	1.571	2.183	3.033	4.230	5.913
1	1.176	1.645	2.286	3.176	4.433	6.200
2	1.224	1.714	2.382	3.311	4.625	6.471
3	1.232	1.723	2.392	3.333	4.655	6.513
4	1.236	1.725	2.391	3.331	4.661	6.521
5	1.237	1.723	2.386	3.323	4.657	6.515
6	1.236	1.718	2.378	3.311	4.640	6.494
7	1.234	1.712	2.367	3.297	4.619	6.470
8	1.232	1.705	2.356	3.281	4.595	6.443
9	1.229	1.697	2.344	3.264	4.570	6.415
10	1.225	1.689	2.332	3.248	4.546	6.385
11	1.221	1.681	2.322	3.231	4.521	6.348
12	1.217	1.674	2.312	3.216	4.497	6.311
13	1.213	1.667	2.302	3.202	4.476	6.276
14	1.209	1.662	2.294	3.190	4.456	6.244
15	1.206	1.658	2.288	3.179	4.438	6.216
16	1.204	1.654	2.283	3.171	4.424	6.189
17	1.203	1.652	2.279	3.163	4.409	6.164
18	1.202	1.651	2.276	3.156	4.395	6.139
19	1.201	1.650	2.273	3.150	4.382	6.112
20	1.201	1.649	2.271	3.143	4.367	6.081
21	1.201	1.649	2.269	3.137	4.351	6.048
22	1.201	1.648	2.266	3.128	4.333	6.012
23	1.201	1.647	2.262	3.118	4.310	5.967
24	1.201	1.646	2.257	3.106	4.283	5.914
25	1.200	1.644	2.250	3.091	4.251	5.852
26	1.200	1.642	2.243	3.074	4.214	5.780
27	1.199	1.638	2.234	3.053	4.170	5.698
28	1.198	1.634	2.222	3.028	4.118	5.602
29	1.197	1.629	2.210	2.999	4.057	5.492
30	1.195	1.623	2.195	2.964	3.987	5.369
31	1.193	1.616	2.178	2.924	3.907	NA
32	1.191	1.607	2.157	2.879	3.817	NA
33	1.188	1.597	2.133	2.827	3.714	NA
34	1.184	1.586	2.106	2.767	3.598	NA
35	1.180	1.574	2.074	2.698	3.469	NA
36	1.176	1.560	2.037	2.620	NA	NA
37	1.171	1.544	1.997	2.532	NA	NA
38	1.165	1.525	1.950	2.434	NA	NA
39	1.159	1.503	1.896	2.324	NA	NA
40	1.151	1.479	1.834	2.202	NA	NA
41	1.143	1.450	1.766	NA	NA	NA
42	1.133	1.417	1.689	NA	NA	NA
43	1.122	1.379	1.603	NA	NA	NA
44	1.109	1.337	1.508	NA	NA	NA
45	1.094	1.289	1.403	NA	NA	NA

Annexure - B

Guaranteed Surrender value Factors as % of Total Premiums Paid						
Year of Surrender / Policy Term	5	10	15	20	25	30
1	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%
4	90%	90%	90%	90%	90%	90%
5	92%	92%	90%	90%	90%	90%
6		92%	92%	92%	92%	92%
7		95%	92%	92%	92%	92%
8		95%	95%	95%	95%	95%
9		95%	95%	95%	95%	95%
10		95%	95%	95%	95%	95%
11			95%	95%	95%	95%
12			97%	97%	97%	97%
13			97%	97%	97%	97%
14			97%	97%	97%	97%
15			97%	97%	97%	97%
16				99%	99%	99%
17				99%	99%	99%
18				99%	99%	99%
19				99%	99%	99%
20				99%	99%	99%
21					100%	100%
22					100%	100%
23					100%	100%
24					100%	100%
25					100%	100%
26						100%
27						100%
28						100%
29						100%
30						100%

Disclaimer:

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