

Under this plan the investment risk in the investment portfolio is borne by the policyholder. The linked insurance products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year .



**Paint your own masterpiece!**

**My Life. My Way.**

## **IndiaFirst Life Wealth Maximizer Plan**

(A Unit Linked, Non - Participating, Individual Savings Life Insurance Plan)

## How Will This Brochure Help You?

This brochure gives you details of how your 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're likely to come across some terms you're unfamiliar with. Where possible, we've explained these.

We have used plain language that is 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

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 you need this product

The chances you take and the choices you make pave the way for your future. Whether you want to start a new line of business, take up a hobby or just begin reading a book, the best time to do that is right now. Similar is the case with financial planning, whether you want to accumulate wealth, protect your loved ones through life insurance cover or enhance your corpus, the best time to do it is NOW!

Introducing, our IndiaFirst Life Wealth Maximizer Plan that provides life insurance cover as well as helps grow and accumulate wealth for you and your loved ones. This comprehensive plan will ensure that you not only achieve your financial goals but also earn through market linked returns to build a legacy for your family. With this plan, you also get the opportunity to grow a systematic and exclusive portfolio given the multiple investment strategies and flexibility options chosen in your policy. This plan not only provides you with variety of fund options but also a low cost structure to optimize your funds and returns. Most importantly it provides complete financial security for your family by providing a life cover as well.

With our IndiaFirst Life Wealth Maximizer Plan you can create a lasting legacy in no time!

## Executive Summary

### Key Features

- No more constrained increase of your portfolio! Grow your money while you participate in market linked fund options
- Get the flexibility to choose from seven different fund options as per your requirement
- Choose any one of the below investment strategies in your policy to accomplish your financial goals
  - **Automatic Trigger Based Investment Strategy:** Build a safety net around your hard-earned money by choosing to transfer your positive returns in to relatively safer fund options for steady growth
  - **Fund Transfer Strategy:** Park your premiums in the equity and debt market in a systematic manner and make sure you build an organized portfolio
  - **Age Based Investment Strategy:** Create a portfolio that not only protects your money but also ensures a well-balanced and stronger portfolio as you grow older
- Stay with us for a long term to grow with the market through **Loyalty Benefits, Profit Booster** and **Loyalty Advantage** - our exclusive add on benefits
- Death Benefit in your policy ensures that none of the dreams of your loved ones are compromised even in your absence
- This policy can be purchased through online mode, at your convenience
- Avail unlimited free switches or re-direct your premium to get the maximum benefit out of your money
- Tailor the policy to suit your needs through flexible term and premium paying options
- Tax<sup>#</sup> benefit may be available on the premiums paid and benefits received as per prevailing tax<sup>#</sup> laws.

### Plan at a Glance

#### 1. What is the IndiaFirst Life Wealth Maximizer Plan?

Our IndiaFirst Life Wealth Maximizer Plan is a unit linked, non-participating Individual savings Life Insurance plan, specially designed for high net worth individuals like you, who want to maximize returns on their savings and create additional wealth for a comfortable life ahead.

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## 2. What is the eligibility criteria in the Policy?

Criteria	Parameters		
Age at Entry	Minimum 5 years	Maximum 55 years: In case of 5-year Premium Paying Term (PPT) 65 years: In case of 10/15/20 year PPT 65 years: In case of Single/ Regular Premium	
Age at Maturity	18 years	70 years: In case of 5-year PPT 90 years: In case of 10/15/20 year PPT 90 years: In case of Single/ Regular Premium	
Policy Term (Regular/ Limited Pay)	10 years	85 years	
Single Pay	5 years	30 years	
Premium Payment Term	Premium Payment Term	Policy Term	Maximum Entry Age
	5 Years	10 to 65 years	55 years
	10 years	15 to 85 years	65 years
	15 years	20 to 85 years	65 years
	20 years	25 to 85 years	65 years
	Regular	10 to 85 years	65 years
	Single	5 to 30 years	65 years

Life cover for the minor life starts at the end of two years from the date of commencement of the policy or at the first monthly policy anniversary after attainment of majority i.e. age 18 years, whichever is earlier. In case the Life Assured is a minor, the policy will vest on the Life Assured on attainment of age 18 years.

If the Insured is a minor, then, on death of Policyholder, the Policy immediately and automatically vest in the surviving parent or legal guardian of the minor life assured.

## 3. What are the premium paying modes available?

You can pay your premium(s) through single, limited and regular premiums.

<b>Single Premium</b>	Onetime payment only
<b>Limited Premium</b>	Yearly, Half-Yearly, Quarterly, Monthly
<b>Regular Premium</b>	Yearly, Half-Yearly, Quarterly, Monthly

## 4. How much minimum can you pay?

Minimum Premium	Monthly	Quarterly	Half Yearly	Yearly
Regular Premium/ Limited Premium (INR)	20,833	62,500	1,25,000	2,50,000
Single Premium (INR)	5,00,000			
Top up Premium	10,000			

Maximum Premium	Monthly	Quarterly	Half Yearly	Yearly
Regular Premium/Limited Premium/ Single Premium	No limit subject to board approved underwriting policy			

### 5. How is the sum assured calculated?

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

#### Minimum Sum Assured

Regular and Limited Premium	For Age 5 to 49 years - 7* Annualized Premium For Age 50 and Above - 5 * Annualized Premium
Single Premium	For Age 5 to 49 years - 1.25 times of single premium For Age 50 and Above - 1.10 times of single premium

#### Maximum Sum Assured

The maximum sum assured is set at 'X' times the annualized/ single premium for regular premium, limited premium and single premium plans. Here 'X' will be taken from the table below -

- For Regular & Limited Premium:

Age band/ PPT	For Regular Premium Policies	For Limited Premium Policies (5 yrs-PPT)	For Limited Premium Policies (10/15/20 yrs-PPT)
5 -25	30	20	30
26-30	30	20	30
31-35	25	15	25
36-39	25	15	20
40-65	10	10	10

- For Single premium:

Age band	For policy term 5	For other policy terms
5 -25	10	10
26-30	10	7
31-35	10	5
36-39	10	4
40-44	1.25	1.25
45 - 65	1.25	1.25

For Top-up premium, the age at the time of payment of top-up premium will be considered for the calculation of top-up sum assured

Top-up premiums once paid cannot be withdrawn from the top-up fund value for a period of 5 years from the date of payment of top-up premiums except in case of complete withdrawal of the policy.

## 6. How does the policy work?

Mr. Agrawal, 35 years, owns a CA Firm. He purchased the IndiaFirst Life Wealth Maximizer Plan to ensure the parallel monthly income for his daughter during her college education.

He decides to pay an annual premium of Rs.2,50,000 (exclusive of GST) for a limited period of 10 years & Policy term of 40 years. He chose the Age Based Investment Strategy.

In case of his death anytime during the term of the policy term, his loved ones will be safeguarded with the sum assured of Rs.62,50,000.

Staying committed to paying premiums will also benefit him in the form of Loyalty Advantage (6th year onwards till the end of the premium payment term), Profit Booster (every 5th year starting from end of 10th policy year) and Loyalty Benefit (6th year onwards till the end of the plan term) throughout the term.

At the end of the plan term, he will receive a fund value of Rs. 2,49,27,563@8% or Rs.47,23,919 @4%.

Overall, Mr. Agarwal paid us Rs.25,00,000 and stands to receive benefits of Rs.2,49,27,563 @8% at the end of the plan term

NOTE: - All premiums are paid at the beginning of the policy year and all the policy benefits are paid at the end of the policy year.

## 7. What are Rider Benefits under this policy?

You can avail riders under this plan for more comprehensive coverage

- i. IndiaFirst Life Accidental Death Benefit Rider (143A020V01)
- ii. IndiaFirst Life Total and Permanent Disability Rider (143A022V01)

For More details, please refer rider sales brochure

## 8. Investment Strategies in your policy

IndiaFirst Life Wealth Maximizer Plan boasts of multiple options of investment strategies. You can choose and opt for any one of the below strategies to ensure that you are getting the optimum returns out of your premiums.

### A. Automatic Trigger Based Investment Strategy (ATBIS)

Before the Policy Commencement Date or at any policy anniversary, you may opt for ATBIS if you want to enjoy the upside of market linked investment while minimizing the downsides. This investment strategy will secure your returns regularly and provide you with a balanced portfolio over the years.

In case you opt for ATBIS we will put your funds in Equity1 Fund and automatically transfer the earnings on your funds in Equity1 Fund to Debt1 Fund based on a predefined trigger rate of 10%.

In respect of funds in Equity1 Fund, at the end of each day we will check each customer account to see if the return on the net amount of money invested in the Equity1 Fund (after allowing for Premium Allocation Charge, Policy Administration Charge, Mortality Charge, switch in and switch out) has crossed a target rate of 10%. In case the return is 10% or higher, the amount equal to the appreciation will be transferred to the Debt 1 Fund. i.e. if the value of units in the Equity1 Fund is more than 10% of the net amount put in Equity1 Fund, the amount equal to the appreciation will be shifted to the Debt1Fund.

You have the option to cancel the Automatic Trigger Based Investment Strategy for future transactions by submitting a written request to us anytime during the Policy Term.

### B. Fund Transfer Strategy

Timing the market is almost impossible and never profitable. Instead, enter the market systematically and enjoy the benefits of rupee cost averaging. Before the Policy Commencement Date or at any policy anniversary, you may choose the Fund Transfer Strategy to earn enhanced systematic returns from the equity market over a period of time.

You can select your fund options in this strategy, where your premium after deduction of applicable charges will be allocated to chosen debt oriented fund, along with existing units in that fund, if any. The units in the chosen debt oriented fund are then transferred systematically on a monthly basis to the chosen equity oriented fund in the following way:

- Policy Month 1 - 1/12 of the units available at the beginning of the policy month 1
- Policy Month 2 - 1/11 of the units available at the beginning of the policy month 2
- Policy Month 3 - 1/10 of the units available at the beginning of the policy month 3

.....

- Policy Month 11 - 1/2 of the units available at the beginning of the policy month 11
- Policy Month 12 - Balance units available at the beginning of the policy month 12

All the future premiums will also follow the same pattern as long as Fund Transfer Strategy is active. This strategy is applicable to the Annual and Single mode of premium payment only.

You have the option to cancel the Fund Transfer Strategy for future transactions by submitting a written request to us anytime during the Policy Term

In case of revival when the annual premium is not paid in the commencement month of the policy year, then this strategy will be applicable as follows:

e.g. If the policy is revived in the 9th month from due date of first unpaid premium; then strategy will be applicable from policy month 9 onwards i.e. with 1/4 of the units available at the beginning of the policy month 9, 1/3 of the units available at the beginning of the policy month 10, 1/2 of the units available at the beginning of the policy month 11 and balance units available at the beginning of policy month 12

### C. Age Based Investment Strategy

Before the Policy Commencement Date or at any policy anniversary, you should opt for this strategy if you want 'your money' to act 'your age'. In simple words, this strategy helps adjust the risk appetite to your age and hence maintains a well-balanced portfolio over the duration of your savings.

In case you opt for this strategy, your premium after deduction of applicable charges will be distributed between Equity1 Fund, Debt1 Fund and Value Fund based on your age. As you grow older and move from one band to another, your funds are redistributed. This strategy will balance your portfolio and adjust the risk exposure as you grow older. The age wise fund distribution is shown in the below table.

Age (Years)	Equity1	Debt1	Value
5 - 25	40%	30%	30%
26 - 35	35%	40%	25%
36 - 45	30%	50%	20%
46 - 55	25%	60%	15%
56 - 65	20%	70%	10%
66 - 70	15%	80%	5%
71 - 90	5%	90%	5%

On every calendar month units shall be rebalanced as necessary to achieve the proportions as mentioned in the above table

You have the option to cancel the Age Based Investment Strategy for future transactions by submitting a written request to us anytime during the Policy Term

Please note: Only one strategy can be effective at any given point in time. In case, you do not opt for any of the Investment Strategies in the policy, you can always optimize your premiums by choosing to park it in various fund options. It is mandatory for you to either choose one of the investment strategies or fund options in this policy.

## 9. Benefits in the policy

### A. Maturity Benefit

#### What do you receive at the end of the policy term?

You, the policyholder will receive Fund Value, inclusive of Top-up fund value, if any, at the end of the policy term.

#### Are there any additional benefits if Policyholder stays in the policy for a long duration?

Yes, apart from receiving all policy linked benefits, there are additional benefits, as mentioned below, to be added to your corpus if you stay in the policy for a long duration. These benefits will additionally enhance your money further. The benefits will depend on your policy type and the duration of savings.

#### a. Loyalty Benefit

Stay with us for the entire term of the policy and earn your Loyalty Benefit from end of 6th policy year onwards. You can get the loyalty benefit when your policy is in force or in paid-up status. The benefit shall be added at the end of every policy year starting from end of 6th policy year; as a percentage of the average of daily fund value including top up fund value, if any, in the same policy year.

Loyalty Benefit applicable for Regular/Limited Premium policies:

Premium Band	250,000 - 499,999	500,000 - 999,999	1,000,000 and above
End of Policy Year 6 - 10	0.35%	0.35%	0.35%
End of Policy Year 11 and onwards	0.50%	0.75%	0.80%

In case you have bought a Single Premium Policy, Loyalty Benefit will be 0.25% of average daily fund value during the policy year starting from end of 6th onwards. is as follows:

#### b. Profit Booster

Give an additional boost to your money with the Profit Booster. You can earn this benefit in both inforce or in paid-up status of your policy. The Profit Booster shall be applicable every 5th year starting from end of 10th policy year; as a percentage of the average of daily fund value including top up fund value, if any, during the immediate previous 2 policy years provided your policy term is 15 years and above.

Premium Band	250,000 - 499,999	500,000 - 999,999	1,000,000 and above
Profit Booster end of every 5th policy year starting from the end of 10th policy year	1%	1%	1%

There will be no Profit Booster in case of a Single Premium Policy.

#### c. Loyalty Advantage

Loyalty Advantage will make sure that you get all the benefits for paying your premiums regularly. You will receive this benefit at the end of the every policy year starting from the end of 6th policy year; as a percentage of the average of daily fund value including top up fund value, if any. You will receive this benefit given that your policy is in force and all your due premiums have been paid. You will get this advantage in the same policy year where this is applicable till the end of the premium payment term.

In case, you do not pay premiums for a few policy years during the policy term, you will not accrue any loyalty advantage for those policy years. You will start accruing this advantage from the same year as you start paying your due premiums.

Premium Band	250,000 - 499,999	500,000 - 999,999	1,000,000 and above
Limited 5 Pay	0%	0%	0%
Limited 10 Pay	0.10%	0.10%	0.10%
Limited 15 & 20 Pay and Regular Pay	0.15%	0.15%	0.15%

The above Loyalty Advantage shall not be applicable for the Single Premium.

#### What are the payout options at the end of the policy term?

On maturity you may choose to

- Receive the entire fund value as a lump sum payment
- Receive your maturity payout in monthly instalments upto a period of 5 years as per your choice, by opting for the 'Settlement Option'. During the Settlement period, applicable fund management charges & mortality charges will be applicable. The policyholder can ask to withdraw the balance/complete fund value at any time during the settlement period.

You may choose to receive this payment in equal units at regular intervals (i.e. monthly/quarterly/ half-yearly/yearly as chosen by the policyholder) over a period of time specified by you. This period is called the Settlement Period. During this period, only the fund management and mortality charges will be applicable. You can ask for the balance fund value at any time during the settlement period.

### **When does the settlement period start?**

Your settlement period starts from the maturity date and is applicable upto a period of 5 years, as chosen by you. However, you have to opt for the Settlement Option at least 3 months prior to the date of maturity.

### **Does the life cover benefit continue during the settlement period?**

Yes, in case of the Life Assured's demise during settlement period, we will pay the higher of fund value as on the date of intimation of death or 105% of total premiums paid, to the Nominee / Appointee / Legal Heir and the policy shall terminate immediately.

On complete withdrawal during settlement period life cover ceases immediately.

### **Who bears the investment risk during the settlement period?**

The investment risk & inherent risk will be borne by the policyholder during the settlement period.

### **Are you allowed to make switches and partial withdrawals during the settlement period?**

No., Switches and partial withdrawals are not allowed.

## **B. Death Benefit**

### **What happens in case of the Life Assured's demise?**

In the untimely event of the life assured's demise while the policy is in force or from the due date of first unpaid premium till the expiry of the grace period, the Nominee(s)/Appointee/Legal Heir, as the case may be, will receive the benefit under the policy equal to higher of fund value as on date of death or sum assured, either

- As a lump sum payout; or
- As monthly instalments over the a period of 5 years, as opted by the policyholder/ nominee at any time during policy period or 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. ~6.90% (5-year G-Sec rate) less 2.00%). The annuity factor defined above will not be changed once the instalment payment starts.

The amount will be paid out to the appointee if the nominee is a minor. However, at any point of time, the death benefit will not be less than 105% of the total premiums paid during the policy term.

In case of paid-up policies, on death of the life assured, an amount equal to the higher of the paid-up sum assured or fund value will be payable to the Nominee/ Appointee/ Legal Heir, as per the payout option selected by the policyholder at the inception of the policy.

In case of the life assured's demise, where the Life Assured is a minor and the commencement of life cover is yet to begin, the death benefit will be equal to the Fund Value.

### **What is the impact of partial withdrawals/systematic partial withdrawal on death benefit?**

In case of life assured's untimely demise, the Nominee(s)/ Appointee/ Legal Heir will receive the death benefit, where the sum assured will be reduced by an amount equal to the partial/systematic partial withdrawals made from base fund value not from top-up fund value, during the 24 months immediately preceding the date of death of the life assured.

### **What is the death benefit if the policy acquires a paid-up status?**

The Sum Assured/ paid up sum assured will be reduced by the amount of partial/systematic partial withdrawals made during the 24 months immediately preceding the date of death of the life assured

A lump sum amount equal to higher of the paid-up sum assured or fund value will be payable to the Nominee(s)/ Appointee/ Legal Heir, while the policy is in paid-up status.

## **10. What are the flexibility options in the policy?**

You have multiple options in the policy to ensure that it is exclusively built around your needs. Apart from different policy terms, premium payment terms, fund options and investment strategies to choose from, you can also use options like Switching, Partial Withdrawals, Systematic Partial Withdrawals, and Top-Up Premium to ensure that your financial planning is in sync with your financial goals.

## A. What is Switching?

You can move from one fund to another by switching your funds. This is not allowed in case the life assured is less than 18 years old.

### Are there any limits for switching?

Under switching you may transfer some or all your units from one unit linked fund to another.

Minimum switching amount	INR 5,000
Maximum switching amount	Fund Value

### What are the charges for switching between funds?

You are allowed to make unlimited number of switches in a calendar month. These switches are free of charge.

## B. What are partial withdrawals?

### Are they allowed?

In case of any financial emergencies you can choose to withdraw from your accumulated funds by means of Partial Withdrawal.

Your policy gives you the flexibility to access your money in case of any emergency, by withdrawing partially only after the completion of your fifth policy year.

Partial withdrawal is allowed only after the life assured attains age 18 years.

<b>Regular Premium/ Limited Premium</b>	If you have paid all due premiums for the first 5 years, you can withdraw your money partially after the fifth policy year.
<b>Single Premium</b>	You can withdraw after completion of the fifth policy year.

### Are there any limits on partial withdrawals?

<b>Minimum withdrawal amount</b>	INR 10,000
<b>Regular Premium/Limited Premium</b>	Up to 25% of the fund value at a time of partial withdrawal, only if your fund is left with a minimum balance equal to 110% of your annual premium after the withdrawal
<b>Single Premium</b>	Up to 25% of the fund value at a time of partial withdrawal, where your fund value should not be less than INR 1,00,000 after the withdrawal

Example: You can withdraw up to INR 20,000 if you pay an annual premium of INR 15,000 and have accumulated a fund value of INR 80,000 over a few years (25% of the fund value).

Partial withdrawal is not allowed as long as Systematic Partial Withdrawal is in effect.

## C. Premium Re-direction

From second policy year onwards, you have the option of redirecting the premium from one Fund to another Fund by giving a written notice to us.

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

Premium redirections are free of charge as on FY'24-25.

## D. What is Systematic Partial Withdrawal Option?

You can choose the option of Systematic Partial Withdrawal after completion of first 5 policy years provided life assured is 18 years and above. You can choose this option either at the proposal stage or place a subsequent request after policy issuance. In either scenario, you need to choose the percentage of pay out and meet viability conditions as follows:

- The systematic partial withdrawal amount should not be less than Rs.1000 and not more than 25% p.a. of the fund value at a monthly, quarterly, half-yearly or yearly frequency after completion of first 5 policy years.
- The fund value should not fall below 110% of one annual premium for regular/limited premium paying policies and should not fall below Rs. 100,000 for single premium at any time during the tenure of Systematic Partial Withdrawal if fund grows @ 4%, provided premiums are paid as and when due.

### What happens if the above mentioned criteria are not met?

#### At Issuance,

- If the viability condition is not met at the time of issuance, you will be advised to alter the terms and conditions such as tenure and percentage of Systematic Partial Withdrawal or premium amount or frequency, policy, term or premium paying term of the policy such that it supports the condition that fund value is not less than 110% of annual premium for regular/limited premium paying policies and is not less than Rs. 100,000 for single premium at any time during the tenure of Systematic Partial Withdrawal if fund grows @ 4%, provided premiums are paid as and when due. The system will check the viability as mentioned above and will proceed only once these conditions are met.
- If Systematic Partial Withdrawal is accepted at proposal stage there cannot be partial withdrawal as long as the request for Systematic Partial Withdrawal is valid.

#### Post Issuance,

- If the above viability condition is met, then the request for Systematic Partial Withdrawal is processed and communication will be sent to you for the acceptance of your request.
- If the above viability condition is not met, then you will be advised to alter the combination of tenure and/or percentage of Systematic Partial Withdrawal. The system will check the viability as mentioned above and will proceed only once these conditions are met.
- Once the Systematic Partial Withdrawal is accepted, there cannot be any partial withdrawal as long as the Systematic Partial Withdrawal request is in effect.

As and when systematic partial withdrawal comes in to effect then any death benefit sum assured will be reduced as per partial withdrawal methodology mentioned in death benefit section.

In case you do not want to continue with Systematic Partial Withdrawal Option; you may cancel this any time by giving a notice.

### E. What is Top-up Premium?

This is an option in the policy which allows you to park an amount over and above your regular/ limited or single premiums in the policy. This facility increases your amount of savings in the policy. You can avail this option any time before the last five policy years during your policy term given that all your due premiums have been paid. Every payment of top-up premium will increase top-up sum assured.

### Are there any limits on Top-up Premiums?

<b>Minimum Top-up amount</b>	Rs. 10,000
<b>Maximum Top-up amount</b>	Total Regular/Limited/Single Premiums paid at the time of top-up payment

### F. What are the different fund options available in the policy?

There are multiple fund options available in this policy.

Fund Name	What does the fund do?	Asset Allocation			Returns and Risk Profile
		Equity	Debt	Money Market	
Equity1 (SFIN:ULIF00901091 OEQUY1FUND143)	The Equity1 Fund aims to generate high real rates of return in the long term through diversified equity investment with moderately reduced probability of negative returns in the short term by some exposure to debt and money market instruments.	80% to 100%	0%	0% to 20%	The potential returns from this fund are the highest but the risk is high.

Debt1 (SFIN:ULIF010010910 DEBT01FUND143)	The Debt1 fund aims to provide returns which exceed inflation in the long term with low probability of negative returns in the short term through diversified exposure to debt and money market instruments.	0%	70% to 100%	0% to 30%	The potential returns are lower than the Tailor Made Fund but the risk is moderate
Balanced1 (SFIN:ULIF011010910 BALAN1FUND143)	Provides your savings 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%	The potential returns are lower than the Equity Fund but the risk is moderate to high
Value (SFIN:ULIF013010910 VALUEFUND0143)	Provides you moderate to high real rate of return in the long term by putting more in equity investments. We will try to provide long term capital appreciation through participation in equity shares that are relatively undervalued to their expected long term high earnings and growth potential. There is a high probability though, of negative returns in the short term.	70% to 100%	0%	0% to 30%	The potential returns from this fund are the highest but the risk is very high.
Index Tracker (SFIN:ULIF012010910 INDTRAFUND143)	To provide high growth opportunities with an objective of long term capital appreciation through participation primarily in equity and equity related instruments.	90% to 100%	0%	0% to 10%	The potential returns from this Fund are the highest but the risk is high.
Dynamic Asset Allocation Fund (SFIN:ULIF015080811 DYAALLFUND143)	To provide high growth opportunities with an increased/ decreased allocation to equity with our in-house investment team's equity market's valuation (as measured by P/E)	0% to 80%	0% to 80%	0% to 40%	The potential returns from this fund are the highest however the risk is high.
Equity Elite Opportunities (SFIN:ULIF02028071 6EQUELITEOP143)	To provide capital appreciation by participating primarily in equity with combination of money market instruments. The investment strategy will involve flexibility of investing in large cap and mid cap stocks so as to benefit out of the opportunities arising in various sectors/ themes from time to time.	60% to 100%	0%	0% to 40%	The potential returns and risks from this Fund are high.

You can choose to allocate your premium under these to get the best out of your money.

### 11. Tax benefits under 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 purchasing this policy.

### 12. What are the charges under this policy?

Type of Charge	Charge Details		Description
Premium Allocation Charge	<b>Regular Premium/Limited Premium</b>		We deduct the shown percentage (in the table to the left) from your premium as Premium Allocation Charge and applicable service tax. This is deducted before we make any investments or before we apply any other charge.
	Year 1	6%	
	Year 2 to 5	4%	
	Year 6 and above	2%	
	A discount of 2% in Y1 is applicable for policies sold through Online channel i.e. company's web site.		
Fund Management Charge (FMC)	<b>Single Premium/Top-Up Premium</b>		We deduct FMC and applicable service tax on a daily basis from the fund value before calculation of the NAV (Net Asset Value).
	Allocation charge is 2% of single premium.		
	A discount of 1% is applicable for policies sold through Online channel i.e. company's web site.		
	Fund Name	Annual Rate	
	Equity1	1.35%	
	Debt1	1.35%	
	Balanced1	1.35%	
	Index Tracker	1.35%	
Dynamic Asset Allocation	1.35%		
Equity Elite Opportunities	1.35%		
Value	1.35%		
Mortality Charge	Annual Mortality Charge is expressed in rupees per 1000 sum at risk which, is the sum assured or 105% of the total premiums paid at any time whichever is higher less fund value less partial withdrawals made during two years preceding the death of the life assured subject to this become positive. Mortality charges for paid-up policies are levied on the sum at risk, which is the paid-up sum assured less partial withdrawal made during two years preceding the death of the life assured, if any less fund value subject to this amount being positive. The sample rate table is appended as Annexure - A in the document.		We deduct this charge and applicable service tax on the first business day of each policy month by way of cancellation of units.

Policy Administration Charge	There are no policy administration charges applicable.
Partial Withdrawal Charge	There are no partial withdrawal charges applicable.
Switching Charge	You are allowed to make unlimited switches in a calendar month. We currently do not levy a switching charge. However we reserve the right to introduce charges, subject to prior approval from IRDAI.
For Regular Premium or Limited Premium, then, we will levy the following Discontinuance Charges :	
Where the Policy is discontinued during the Policy year	Discontinuance Charge for policies having annualized premium above INR 50000 as a percentage of the Annualized Premiums or the Fund Value (as on the date of Discontinuance of Policy), whichever is lower
1	6%, subject to maximum of INR 6000
2	4%, subject to maximum of INR 5000
3	3%, subject to maximum of INR 4000
4	2%, subject to maximum of INR 2000
5 and onwards	Nil
For Single Premium, then, we will levy the following Discontinuance Charges:	
Where the Policy is discontinued during the Policy year	Discontinuance Charge for Policies having Single Premium above INR 3,00,000 as a percentage of the Single Premium or the Fund Value (as on the date of Discontinuance of Policy), whichever is lower
1	1%, subject to maximum of INR 6000.
2	0.70%, subject to maximum of INR 5000.
3	0.50%, subject to maximum of INR 4000.
4	0.35%, subject to maximum of INR 2000.
5 and onwards	Nil

### 13. How are the charges recovered?

Premium allocation charge is recovered from the premium you pay us. It is deducted upfront from the premium before any other charge deduction or allocation. In case of other charges we will recover the same by cancellation of units at the prevailing unit price.

The cancellation of units will be effected in the same proportion as the value of units held in the fund.

### Are taxes applicable? If yes, who bears it?

Yes, we will deduct the applicable taxes in accordance with the applicable provisions of Income tax Act, 1961 on all the applicable charges levied by us under this Policy. The taxes deducted by us is in addition to the charges under the policy. The tax rates are subject to change basis any change in the directives issued by the Government.

### 14. How do we value units in your policy?

We will value your units in line with the unit linked guidelines issued by the IRDAI. As per the prevailing guidelines of the Authority, Unit Price will be calculated as follows:

Market value of the assets, 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.

### 15. Allocation of premium to units

Every premium (new business or renewal), is allocated into fund options as selected in the proposal form or through subsequent request or as per the investment strategy opted, after deducting allocation charges, if any.

### When and how does your premium get allocated to units in your policy?

The allotment of units to you, the policyholder will be done only after we receive the premium amount.

**New Business:** We will allocate new units on Business the day we receive premiums if we receive these before 3:00 p.m. They are allocated the next day if we receive them after 3:00 p.m.

**Renewal Premiums:** We will allocate the premium on the Premiums due date, whether or not it has been received before due date. (This assumes that the full premium is received on the due date). We will keep the renewal premiums received before the 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.

### 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 IRDAI.

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

**For outstation cheques/ demand drafts:** We will apply the closing unit price of the day on which cheques/ demand draft is realized if the cheque you issue for premium renewal is an outstation cheque/demand draft.

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

We provide you a grace period of 30 days for payment of all premiums under quarterly, half yearly and yearly modes and 15 days under monthly mode. This period starts from the due date of each premium payment. All your plan benefits continue during this grace period

### 17. What happens if you discontinue paying your premiums?

#### Discontinuance of the Policy during lock-in period

- a. If you have not paid the due premiums (Regular/ Limited) by the end of the grace period, the policy shall be discontinued due to non-payment of premium and the fund value after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund and the risk cover shall cease.
- b. On such discontinuance, we will communicate the status of the policy, within three months of the first unpaid premium, to you and provide the option to revive the Policy within the Revival Period of three years; from the date of first unpaid premium or
  - i. completely withdraw from the Policy without any risk cover
- c. We will levy Fund management charges of discontinued fund during this period and no other charges will be applied.

The Fund Value will continue to be a part of the Discontinued Funds till the time you exercise one of the above options and we will deduct all the applicable charges.

  - i. During the Lock-in- period, if you exercise the option of reviving this policy but does not revive the policy, then we will pay the proceeds of discontinued policy fund to you at the end of the revival period or lock in period, whichever is later. The current minimum return on the discontinued policy fund shall be 4% p.a. compounded or as prescribed by IRDAI from time to time. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period.
  - ii. During the Lock-in- period, if you do not exercise the option as set out in (i.) above, the policy shall continue without any risk cover if any, and the policy fund shall remain invested in the discontinuance policy fund. At the end of the lock-in period, we will pay the proceeds of the discontinuance fund to you and terminate the policy.
  - iii. You also have the option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.

#### Discontinuance of the Policy after the Lock-in-period

- a. If you do not pay the due Regular Premiums or Limited Premiums, as the case may be, by the end of grace period, then the policy will be converted in to a paid-up policy with reduced paid-up sum assured (original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy). We will deduct all charges as per terms and conditions of the policy during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.
- b. On such discontinuance, we will communicate the status of the policy, within three months of the first unpaid premium, to you and provide the option to:
  - i. revive the Policy within the Revival Period of three years; or
  - ii. Completely withdraw from the policy
- c. In case you exercise the option of reviving this policy but does not revive the policy during the revival period, we will pay the fund value at the end of the revival period.

- d. In case you do not exercise any option as set out above in (b.i or b.ii), the policy shall continue to be in reduced paid up status. At the end of the revival period, we will pay the proceeds of the policy fund to you and terminate the policy.
- e. You also have the option to surrender the policy anytime and we will pay the proceeds of the policy to you.

### 18. How can you revive your policy?

#### Revival of the Discontinued Policy during lock-in period

- a. We will revive your policy at our discretion in accordance with our board approved underwriting policy, if you have sent us a written request within the revival period and have:
  - i. paid all the due unpaid Regular Premium/ Limited Premium, as the case maybe without any interest/late fees;
  - ii. submitted a declaration of good health;
  - iii. undergo (Life Assured) a medical examination, if required and bears the costs, if any.

Upon revival of the policy, the risk cover will be restored along with the investments made in the Funds as chosen by you out of the Discontinued Plan Fund, less the applicable charges. All the due and unpaid premiums without charging any interest/late fees plus Premium Allocation Charge and Policy Administration Charge will be collected, and the balance amount will be invested in the chosen Fund to purchase the Units at the NAV as on the date of revival. The Discontinuance Charge, if any, already deducted will be added back to the fund value and the amount will be used to purchase the Units at the NAV as on the date of revival.

#### Revival of the Discontinued Policy after lock-in period

- a. If you send us a written request to revive this Policy, then, this Policy can be revived within the Revival Period of three years at our discretion in accordance with our board approved underwriting policy if you have:
  - i. paid all the due unpaid Regular Premium or Limited Premium, as the case maybe; without any interest/late fees and
  - ii. submitted a declaration of good health; and
  - iii. undergo (Life Assured) a medical examination, if required and bear the cost of medical examinations, if any.
- b. Upon revival of the Policy, the full risk cover will be restored as per terms and conditions of the policy. All the due and unpaid premiums without charging any interest/late fees plus Premium Allocation Charge will be collected, and the balance amount will be invested in the chosen Fund to purchase the Units at the NAV as on the date of revival.
- c. If you exercise the option of complete withdrawal from the Policy, then, this Policy will be terminated after paying the Fund Value and the Policy cannot be revived thereafter.

### 19. Can you cancel (free look) your policy?

You have a free look period of 30 (Thirty) days from the date of receipt of your Policy document whether received electronically or otherwise, to review the terms and conditions of the policy and in case you disagree to any of those terms and conditions, you shall have an option to return the policy to us for cancellation. Stating the reasons for your objection, we shall arrange to refund you the value of units allocated as per the Net Asset Value (NAV) on the date of cancellation along with premium allocation charge plus charges levied by cancellation of units, subject to deduction of the proportionate risk premium for the period on cover, stamp duty charges, and the expenses incurred by us on medical examination, if any.

Such a request received by us for free look cancellation of the policy shall be processed and the premium shall be refunded within 7 days of receipt of the request, subject to applicable deductions.

### 20. Broad risks with your policy Is your policy prone to risks? If yes, who bears the risk?

Yes, your policy does carry risks.

- i. IndiaFirst Life Insurance Company Limited is only the name of the insurance company and "IndiaFirst Life Wealth Maximizer" is only the name of this unit linked fund based insurance policy and does not in any way indicate the quality of this Policy, its future prospects or returns.
- ii. Unit linked insurance products are subject to investment risks which are borne by you.
- iii. The premiums paid in the unit linked insurance policies are subject to investment risks associated with the capital markets and the NAVs of the Units may go up or down based on the performance of the Funds and factors influencing the capital market and the insured is responsible for his/her decision.
- iv. Investments in the Funds are subject to market risks and the investment risks in investment portfolio are borne by you.
- v. The Funds or the names of the Funds as shown in this Policy do not in any manner indicate or guarantee the quality of the Funds, future prospects or returns. The past performance of any of our Funds is not indicative of the future performance of any of these Funds.

vi. We do not guarantee the Fund Value or the NAV. Please note that depending on the market risk and the performance of the Funds to which the Units are referenced, the Fund Value or the NAV may fall, rise or remain unchanged. We have not given any assurance that the objectives of any of the Funds will be achieved.

vii. The Funds do not offer a guaranteed or assured return except to the extent as guaranteed or assured by us under this Policy.

#### **Do you get guaranteed returns from any of the funds mentioned in your policy?**

No. None of our funds offer a guaranteed or assured return. The fund names do not indicate the quality of the respective funds, their future prospects or returns, in any manner.

Does the past performance of your policy guarantee future performance as well?

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

#### **21. What happens in case the life assured commits suicide?**

In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the Nominee/ Appointee/ Legal Heir, as the case may be, shall be entitled to the fund value, as available on the date of intimation of death. Further any charges other than Fund Management Charges recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

#### **22. 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](http://www.indiafirstlife.com)

#### **23. 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](http://www.indiafirstlife.com)

#### **24. 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**

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 prospectus or tables of the insurer.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this subsection if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bonafide insurance agent employed by the insurer.

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.

#### **25. 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.

##### **Section 45 of the Insurance Act 1938, as amended from time to time states**

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.]*

### **Policy Servicing & Grievance Handling Mechanism**

You may contact us in case of any grievance or complaint 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, Toll Free Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com. IRDAI Regn No. 143. CIN: U66010MH2008PLC183679

- a. An acknowledgment to all such grievances received will be sent immediately from the date of receipt of the grievance
- b. A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within 14 days 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.
- c. 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..
- d. If you are not satisfied with the resolution or have not received any response within 14 days then you can contact the insurance ombudsman. For the list of ombudsman office please refer Annexure B of Policy Document.
- e. Further, 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:

Policyholder Protection & Grievance Redressal Department (PPGR),

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

### Standard Annual Mortality Charge Rates

Mortality Charge per Rs 1,000 Sum at Risk (Sum at Risk is Sum Assured Less Fund Value)

Standard Annual Mortality Charge Rates							
Age last birthday	Males Rate	Age last birthday	Males Rate	Age last birthday	Males Rate	Age last birthday	Males Rate
5	1.23	31	1.22	57	10.55	83	89.39
60.94	32	1.26	58	11.36	84	97.15	
70.74	33	1.32	59	12.24	85	105.56	
80.60	34	1.38	60	13.19	86	114.66	
90.52	35	1.46	61	14.22	87	124.53	
100.48	36	1.55	62	15.36	88	135.21	
110.49	37	1.65	63	16.61	89	146.78	
120.52	38	1.77	64	17.99	90	159.30	
130.58	39	1.91	65	19.51			
140.64	40	2.07	66	21.19			
150.72	41	2.26	67	23.04			
160.79	42	2.47	68	25.07			
170.85	43	2.72	69	27.28			
180.91	44	3.01	70	29.71			
190.96	45	3.34	71	32.36			
201.00	46	3.73	72	35.25			
211.03	47	4.16	73	38.4			
221.05	48	4.64	74	41.82			
231.07	49	5.17	75	45.54			
241.08	50	5.74	76	49.59			
251.09	51	6.35	77	53.98			
261.10	52	6.99	78	58.75			
271.12	53	7.65	79	63.93			
281.13	54	8.33	80	69.54			
291.15	55	9.04	81	75.63			
301.18	56	9.78	82	82.23			

The mortality charge is based on age last birthday basis.

For females lives above age 18 an age setback of 3 years applies subject to the condition that the applicable rate will not be lower than the male rate at 18 years. For females lives age less than 18 years the rate for male life of same age will be applicable. For transgender lives, male mortality charge will be applicable. 1/12th of the applicable rate will be applied to the sum at risk at the beginning of each month. For transgender male rate is applicable

# Tax exemptions are as per applicable tax laws as amended from time to time.

**Disclaimer:** IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. Toll free No - 18002098700. Email id: customer.first@indiafirstlife.com, Website: www.indiafirstlife.com. Fax No.: +912268570600. Our Shareholding pattern of the company now stands at Bank of Baroda - 65%, Union Bank of India - 9% and Carmel Point Investments India Private Limited - 26%. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and Linked Insurance Products are different from the traditional insurance products and are subject to risk factors. The Premium 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 the name of the Life Insurance Company and IndiaFirst Life Wealth Maximizer Plan UIN 143L029V05 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to our promoter's M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License.

**BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/ FRAULENT OFFERS**

- IRDAI or its official do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a policy complaint.