

A world of ambitions, one wise investment plan

IndiaFirst Life

Wealth Wise Plan



Whole Life Policy

Create a lifelong financial security with life cover upto 99 years.



Pay as you go flexibility

Invest any amount* in the policy to enhance your market linked growth.



Perpetual Policy

A unique plan never goes into discontinuance and give you freedom to invest continually in your policy.



International Fund Options

Global funds to help you gain from the international market exposure.



Enhanced savings with Loyalty Benefits

Stay consistently invested and unlock loyalty additions! A rewarding feature that enhances your benefits consistently, ensuring a boost to your corpus.



Invest in multiple asset classes in one go/ Invest in India growth story

Get to invest in 6 international funds under one plan and diversify your money for maximum benefit.

IndiaFirst Life Wealth Wise Plan

(A non-participating, unit-linked, individual whole life insurance plan)

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

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.

Introduction

An opportunity to participate in the India growth story while you invest as well as earn in USD.

Create a better tomorrow by generating more wealth as you invest in Global funds & leave behind a legacy for your family.

Introducing our **IndiaFirst Life Wealth Wise Plan** designed for Global customers who are looking for long-term wealth and legacy creation by paying premiums based on their choice. This policy provides you with flexible investment options that allow you to infuse more funds at any time during the term of the policy and is not exactly bound by any premium payment terms.

This policy comes with maximum benefits and minimum limitations.

Key Features

- Whole Life Coverage up to 99 years of age.
- Flexibility to alter your premium - any amount (subject to min premium) & anytime in the policy
- Investment strategies to take control of your investments.
 - o **Self-Managed Strategy** - Flexibility to choose from 6 global market funds in one go.
 - o **Automatic Trigger Based Investment Strategy** - Acquire a balanced portfolio over the years as we regularly book profits by transferring your returns to safer fund options.
- Generate more wealth with the **Loyalty Additions** every year, from the end of 3rd policy year.
- Avail 12 free yearly switches or re-direct your premium to get the maximum benefit out of your money.
- Provide a safety net for you and your loved ones through the life insurance cover.
- Return of mortality charges at the end of every 5th policy year.

1. Eligibility Criteria

	Product Structure
Age at Entry	Minimum – 90 days (for Life Assured), 18 years (for Policy holder) Maximum – 60 years
Age at Maturity	99 – age at entry; maximum up to 99 years
Policy Term	Whole Life (upto Age 99 years)
Min Premium	USD 500 per tranche, subject to USD 2,000 at commencement of the policy
Premium Payment Term	Regular Pay*

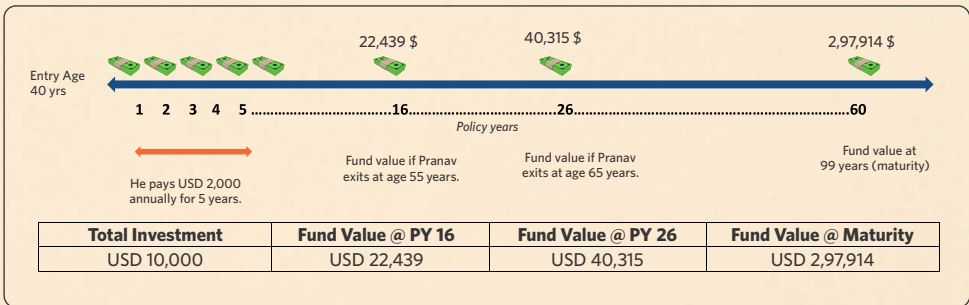
*You can come in any of the years and pay any amount subject to above mentioned min premium in the policy. We also advise you to regularly invest in the policy to enhance your money pool. We also provide the flexibility for you to invest anytime during the policy term. You may also note that there is no discontinuance due to non-payment of premium in the policy.

2. How does the Policy work?

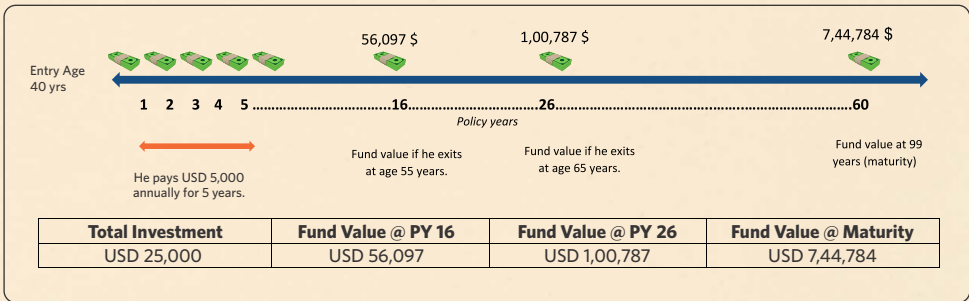
Pranav, a 40-year-old man works in a CA firm in Dubai. Pranav is looking for avenues to grow his wealth more effectively. After consulting with financial experts, Pranav decides to invest in the **IndiaFirst Life Wealth Wise Plan**, which will offer both life insurance coverage and investment opportunities.

Let's see how the policy works for Pranav in different scenarios based on the premium amount and investment period opted for -

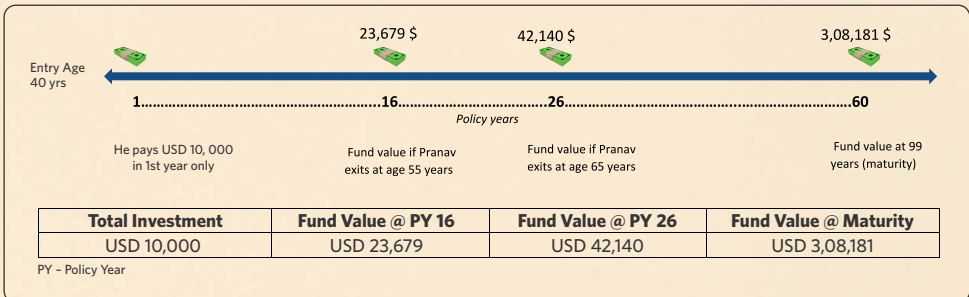
Scenario 1



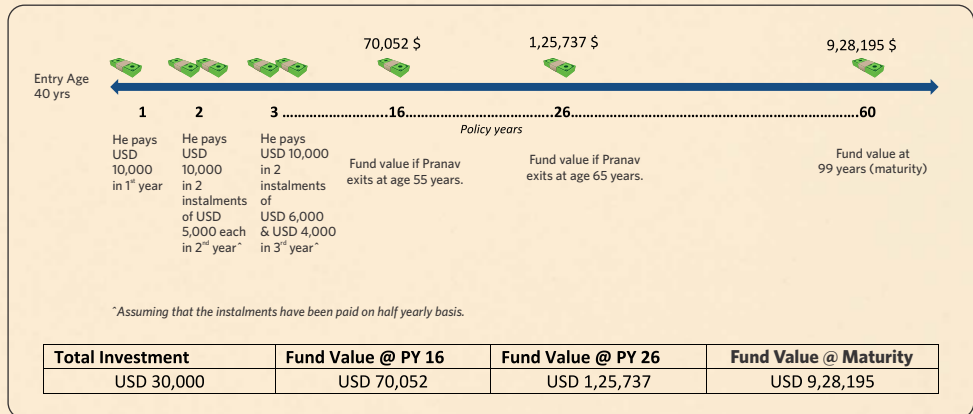
Scenario 2



Scenario 3



Scenario 4



Death Benefit

Scenario	Premium (Annual)	PPT	Death benefit @ age 55 years (105% of fund value)	Death benefit @ age 65 years (100% of fund value)
1	USD 2,000	5	USD 23,561	USD 40,314
2	USD 5,000	5	USD 58,902	USD 1,00,787
3	USD 10,000	1	USD 24,863	USD 42,140
4	USD 10,000	3	USD 73,555	USD 1,25,737

Exit/maturity value = Fund Value (Loyalty Additions* & Return of Mortality charges**)

*Loyalty additions shall be added every year from the end of 3rd policy year till maturity.

**Mortality charges shall be returned at every 5th Policy year.

Note – All the benefits are calculated at @8% growth rate.

3. Benefits in the Policy

	Product Structure						
Maturity Benefit	100% of Fund Value						
Death Benefit	<table> <tr> <td>Life Assured Age</td><td>Sum Assured</td></tr> <tr> <td><= 60 years</td><td>105% of fund value</td></tr> <tr> <td>> 60 years</td><td>100% of fund value</td></tr> </table>	Life Assured Age	Sum Assured	<= 60 years	105% of fund value	> 60 years	100% of fund value
Life Assured Age	Sum Assured						
<= 60 years	105% of fund value						
> 60 years	100% of fund value						
Loyalty Additions	0.05% p.a. of average fund values at the monthly policy anniversary over the current policy year starting from the end of 3rd policy year till maturity. For online and direct marketing channels, an additional loyalty addition of 0.2% of average fund values at the monthly policy anniversary over the current policy year.						

4. What are the flexibilities in the policy?

You have multiple flexibilities like Switching, Investment (Premium) redirection & Partial withdrawals 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.

a) What are the charges for switching between funds?

You can make maximum 12 free switches in one policy year, for any further switches, USD 5 shall be applicable per switch.

b) What is minimum switch amount?

Minimum switch amount is USD 750 for Global Equity Fund & Global Equity Growth Fund, and USD 100 for all other funds. .

B. What are partial withdrawals? Are they allowed?

Yes, you may utilise Partial Withdrawal facility for any liquidity needs you may have. You can make Partial Withdrawals only after the completion of the first 3 (Three) Policy Years.

Are there any limits on partial withdrawals?

The minimum Partial Withdrawal amount shall be USD 500, whereas the maximum Partial Withdrawal amount shall not exceed 80% of the Fund Value at the time of partial withdrawal. This is subject to the minimum amount in the fund to be USD 2,000 at the time of withdrawal.

C. What is Investment (Premium) Redirection?

You have the option of redirecting the future investments from one Fund to another Fund. You can redirect the future investments towards a different fund or set of funds.

Investment redirections are free of charge.

5. What are the different fund options available in the policy?

You can choose from 6 international fund options in the policy.

Fund	Investment Objectives	Asset Category	Allocation	Returns and risk Profile
Global India Equity Fund (SFIN: ULIF001260324G LINEQTYFN143)	To provide long term capital appreciation through investments primarily in US denominated Indian market equity mutual funds/ ETFs. This Fund is positioned to provide equity exposure to predominantly large Indian companies representing 50 of the largest Indian stocks and participate in India's economic growth. Exposure / weightages will be subject to regulatory investment guidelines and exposure norms.	iSharesIndia50ETF	90%-100%	The Fund aims to provide a diversified equity exposure to large cap Indian stocks, and it is suited for investors with a higher risk profile.
		Cash / Money Market Instrument	0%-10%	

Global Equity Fund (SFIN: ULIF002260324G LEQITYFN143)	To provide long term capital appreciation through investments primarily in US broad market equity mutual funds/ETFs. This Fund is positioned as a highly diversified equity fund aiming to provide stable and sustainable performance. This Fund endeavours to provide a diversified equity exposure to US equity markets through equity mutual funds / ETFs representing 500 of the largest US companies and participate in their economic growth. Exposure / weightages will be subject to regulatory investment guidelines and exposure norms.	Vanguard S&P 500 ETF	90%-100%	The Fund aims to provide equity exposure to broader US markets and it is suited for investors with a higher risk profile.
		Cash / Money Market Instrument	0%-10%	
Global Equity Growth Fund (SFIN: ULIF003260324G LEQTYGWFN143)	To provide high growth opportunities with an objective of capital appreciation through investments primarily in high growth US equity mutual funds/ETFs. This Fund is positioned to provide a diversified equity exposure to predominantly high growth stocks of large US companies. Exposure / weightages will be subject to regulatory investment guidelines and exposure norms.	Vanguard Growth ETF	90%-100%	The Fund aims to provide relatively higher equity exposure to high growth large cap US stocks and is suited for investors with a higher risk profile.
		Cash / Money Market Instrument	0%-10%	

Global Gold Fund (SFIN: ULIF004260324G LGOLDFUND143)	To seek capital appreciation through investments primarily in US dollar (USD) denominated gold. This Fund endeavours to provide exposure to US denominated gold. Exposure / weightages will be subject to regulatory investment guidelines and exposure norms.	iShares Gold Trust	90%-100%	The Fund aims to provide exposure to international gold prices and is suited for investors with a medium risk profile.
		Cash / Money Market Instrument	0%-10%	
Global Balanced Fund (SFIN: ULIF005260324G LBLNCEDFN143)	To provide higher growth with reasonable security, by investing primarily in US broad market equity mutual funds / ETFs and moderate allocation in US broad market debt mutual funds / ETFs. This Fund is positioned as a balanced mix of debt and equity, with the asset allocation pattern seeking to provide consistent and sustainable returns. Fund endeavours to provide highly diversified exposure to US broad equity and debt markets. Exposure / weightages will be subject to regulatory investment guidelines and exposure norms.	Vanguard S&P 500 ETF	50%-70%	The Fund aims to provide balanced exposure to both US equity and debt markets and is suited for investors with a medium risk profile.
		Vanguard Total Bond Market ETF	30%-50%	
		Cash / Money Market Instrument	0%-20%	
Global Fixed Income Fund (SFIN: ULIF006260324G LFXDINCFN143)	To provide stable income with prospect for capital appreciation through exposure to US debt markets by investing primarily in the US broad market Debt Mutual Funds / ETFs. This Fund is positioned as a pure debt-oriented fund aiming to provide consistent and sustainable returns. Fund endeavours to provide a diversified fixed income exposure to US debt markets. Exposure / weightages will be subject to regulatory investment guidelines and exposure norms.	Vanguard Total Bond Market ETF	60%-80%	The Fund aims to provide exposure to US debt market and is suited for investors with a medium risk profile.
		JP Morgan Ultra-Short Income ETF	20%-40%	
		Cash / Money Market Instrument	0%-20%	

Note: All fund investments & returns will be in US dollar currency.

6. Investment Strategies in the Policy

A. Self-Managed Strategy

We have a variety of fund options provided in the product. By choosing this strategy option you get access to our well-established suite of 6 segregated funds, complete control of how to invest your premiums and full freedom to switch from one fund to another. You can choose to invest your premiums in one, multiple or all of these options based on your risk appetite and needs. This option lets you utilize your market acumen and makes the most of your money through market linked investments.

You have the option to invest in the following Funds, Global India Equity Fund, Global Equity Fund, Global Equity Growth Fund, Global Gold Fund, Global Balanced Fund, Global Fixed Income Fund. The details of the Funds offered under this Policy are provided in the above table.

B. 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 savings 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 chosen Equity Option. You can select any one Equity Fund from the available Equity Fund Options (Global India Equity Fund, Global Equity Fund & Global Equity Growth Fund) and automatically transfer the earnings on your funds in chosen equity Fund to Global Fixed Income Fund based on a predefined trigger rate of 10%.

In respect of funds in chosen Equity Fund, at the end of each day we will check each customer account to see if the return on the net amount of money put in the Equity Fund (after allowing for applicable charges (Policy Administration Charge, Mortality Charge, any other charge as applicable) 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 Global Fixed Income Fund. i.e. if the value of units in the Equity Fund is more than 10% of the net amount put in Equity Fund, the amount equal to the appreciation will be shifted to the Global Fixed Income Fund. For example: You opt for ATBIS (and opt for Global Equity Fund) and pay a total premium of USD 5,000. Let us assume that the fund value increases after some time to USD 5,522 which are higher than 110% of the net amount in the Global Equity fund. In such case, USD 720 (5,522-4,802) shall be transferred to Global Fixed Income Fund via an automatic trigger-based transfer.

Transaction Details	USD
Total Premium Paid under Global Equity fund	5,000
Assumed Total Mortality Charge deducted from the Global Equity fund	0.26
Assumed Total Policy Administration Charge deducted from the Global Equity fund	198
Net amount lying in the Global Equity fund	4,802

7. What are the charges under this policy?

Policy Administration Charges (% of AP deducted on monthly basis)	Particulars	Charge (p.a.)
	First policy year (based on first premium on day 1)	3.96%
	Second Policy Year onwards (based on total premium paid in first policy year)	
	Less than USD 10,000	0.50%
	USD 10,000 to less than USD 25,000	0.40%
	USD 25,000 and above	0.30%
Fund Management Charge (% of FV)	1.85% p.a. of Fund Value	

Mortality Charges	The charges towards the life insurance cover (mortality cover) will be deducted from the fund by way of cancellation of units at the beginning of the monthly policy anniversary. The mortality charges are based on the age and gender of the life assured. The mortality charges are guaranteed for the entire duration of the policy. The mortality charges are to be calculated on the basis of sum at risk which is the sum assured on death less fund value subject to this being positive. The mortality charges are given in the Annexure A.																	
Surrender Charges	<table><tr><th>Where policy is discontinued during the policy year</th><th>Surrender Charge</th></tr><tr><td>1</td><td>14.99% of Fund Value</td></tr><tr><td>2</td><td>8.99% of Fund Value</td></tr><tr><td>3</td><td>3.99% of Fund Value</td></tr><tr><td>4-5</td><td>1.99% of Fund Value</td></tr><tr><td>6-11</td><td>0.99% of Fund Value</td></tr><tr><td>12-14</td><td>0.50% of Fund Value</td></tr><tr><td>15 & above</td><td>Nil</td></tr></table>	Where policy is discontinued during the policy year	Surrender Charge	1	14.99% of Fund Value	2	8.99% of Fund Value	3	3.99% of Fund Value	4-5	1.99% of Fund Value	6-11	0.99% of Fund Value	12-14	0.50% of Fund Value	15 & above	Nil	
Where policy is discontinued during the policy year	Surrender Charge																	
1	14.99% of Fund Value																	
2	8.99% of Fund Value																	
3	3.99% of Fund Value																	
4-5	1.99% of Fund Value																	
6-11	0.99% of Fund Value																	
12-14	0.50% of Fund Value																	
15 & above	Nil																	
Switching Charges	Policyholder will be allowed to have 12 free switches in a policy year for any further switches, charges of USD 5 per switch shall be applicable. Minimum amount to be switched is USD 100																	
Partial Withdrawal Charge	Nil																	

8. Can you cancel (free look) your policy?

Yes, you can return your policy within the Free Look period; in case you do not agree to the any policy terms and conditions, you have the option of returning the policy to us stating the reasons thereof, within 30 days from the date of receipt of the policy.

Do you get any refund when you cancel your policy?

Yes. We will refund an amount equal to the – Non allocated premium plus charges levied by cancellation of units plus fund value at the date of cancellation,
less:

- i. Pro-rata mortality charge
- ii. Stamp duty, if applicable

9. Can You surrender your Policy?

You have an option to surrender the policy anytime during the policy term after the payment of first instalment premium. Upon receipt of request for surrender, the final fund value, after deducting the applicable surrender charges, and other charges, if any shall be paid to the policy holder.

Can you revive your policy post surrender?

Yes, you will have a period of 90 days for surrender reversal.

10. What happens in case of Policy Discontinuance/Grace Period/ Revival?

Since the you have the flexibility of coming in any time & paying any amount of premium subject to the minimum premium in the policy, hence the policy will never go into discontinuance, Grace period or Revival state during the entire policy term.

11. What is the condition of policy foreclosure?

In case the fund value at any time during the policy year falls below 50% of the first premium, we would send an advisory communication to the policyholder to further fund the policy to keep it in-force.

At any point of time during the policy term, if the policy fund value falls to 20% of first premium, the policy will be foreclosed.

Annexure A - Standard Mortality Rate

Age	Mortality Charge Rate	Age	Mortality Charge Rate	Age	Mortality Charge Rate	Age	Mortality Charge Rate
0	0.00400	25	0.00084	50	0.00399	75	0.03440
1	0.00351	26	0.00084	51	0.00447	76	0.03785
2	0.00082	27	0.00084	52	0.00500	77	0.04168
3	0.00042	28	0.00085	53	0.00556	78	0.04592
4	0.00024	29	0.00086	54	0.00615	79	0.05061
5	0.00017	30	0.00088	55	0.00676	80	0.05579
6	0.00014	31	0.00090	56	0.00739	81	0.06150
7	0.00013	32	0.00094	57	0.00803	82	0.06782
8	0.00015	33	0.00098	58	0.00869	83	0.07477
9	0.00019	34	0.00103	59	0.00935	84	0.08244
10	0.00024	35	0.00108	60	0.01005	85	0.09088
11	0.00031	36	0.00115	61	0.01077	86	0.10016
12	0.00039	37	0.00122	62	0.01155	87	0.11035
13	0.00047	38	0.00131	63	0.01239	88	0.12153
14	0.00055	39	0.00140	64	0.01331	89	0.13378
15	0.00063	40	0.00151	65	0.01434	90	0.14716
16	0.00069	41	0.00163	66	0.01549	91	0.16175
17	0.00075	42	0.00177	67	0.01677	92	0.17764
18	0.00079	43	0.00193	68	0.01822	93	0.19489
19	0.00081	44	0.00211	69	0.01984	94	0.21357
20	0.00083	45	0.00232	70	0.02165	95	0.23374
21	0.00084	46	0.00257	71	0.02368	96	0.25543
22	0.00084	47	0.00285	72	0.02595	97	0.27869
23	0.00084	48	0.00318	73	0.02847	98	0.30354
24	0.00084	49	0.00356	74	0.03128	99	0.32997

The mortality charge is based on age at the last birthday. For females lives, an age setback of 3 years applies subject to the condition that the applicable rate will not be lower than the Male rate. For females lives age less than 3 year the rate for male life of same age will be applicable.

For transgender lives, Male mortality charge will be applicable.

12. About IndiaFirst Life

We've had Bank of Baroda, Andhra Bank (now, Union Bank of India) and Legal & General as our founding partners. After journeying with us through our years of growth, Legal & General sold its stake in Feb 2019 to Carmel Point Investments India Private Limited, a body corporate incorporated under the laws of Mauritius and owned by private equity funds managed by Warburg Pincus LLC. 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%.

Disclaimer:

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 IIO Branch is only the name of the Life Insurance Company and IndiaFirst Life Wealth Wise Plan UIN 007L001V01 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. Please know the associated risks and the applicable charges from your Insurance Agent or the Intermediary or policy document issued by the Insurance Company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Past performance is not indicative of future performance, which may be different. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale.

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