



GROWTH OF LIFE DREAMS PLUS PLAN

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



IndiaFirstLife

PROMOTED BY

बैंक ऑफ बड़ौदा
Bank of Baroda

Deferred Income Option

Goal Protection Benefit[#]



A GOLDEN ROAD THAT MAKES EVERY STEP FEEL LIGHT.



Flexibility to choose from Two Income Options

Get Regular Income as early as from
1st Policy Month or Defer for 10 years.



Get Regular Income up to 100 years

Get Cash Bonus^{*} with equity exposure PLUS
Guaranteed Income as Survival Benefit.



Get Lumpsum at Maturity^{*}

Get Guaranteed Benefit + Terminal Bonus,
if any



Goal Protection Benefit[#]

Policy Benefits continue for the nominee
on the Life Assured's death.



Financial Security for Life

Flexibility to choose Life Cover Option up to 11x[&].



Enhanced Protection

With 3 Add-on Rider Options[^].

^{*}The Plan offers Cash Bonus and Terminal Bonus, if any, which may vary from time to time. | [#]Goal Protection Benefit (GPB) is an optional feature available at policy inception. If the Life Assured dies during the Policy Term, the future premiums are waived off, if any. The nominee will receive the Death Benefit and also continue to receive policy benefits such as Survival Benefits and Maturity Benefits as per policy term. | [&]Death Benefit multiples are multiples of Annualized Premium; it varies as per options selected. | [^]Add-on Rider Options: IndiaFirst Life Waiver of Premium Rider (UIN: 143B017V01), IndiaFirst Life Accidental Death Benefit Rider (UIN: 143B019V01), IndiaFirst Life Total and Permanent Disability Rider (UIN: 143B021V01)



How does this plan work?

Nishit, a 35-year-old man, wants a plan to secure his daughter's future. He is looking for a plan that will provide a Regular Income, he opts to purchase 'Deferred Income Option' with Goal Protection Benefit of **IndiaFirst Life Growth of Life Dreams Plus Plan**.

Annual Premium Amount: ₹ 2,00,000

Policy Term: 40 Years

Pay for: 12 Years

Survival Benefit: From 10th Policy Year until 40 Years

Min. Life Cover: ₹ 14,00,000 (at inception)

Annual Survival Benefit starts from end of Policy Year 10 and continues till Maturity.

At Maturity, get last Survival Benefit payout, PLUS Maturity Benefit.

₹ 37.38 Lakhs

Total Survival Benefit @ 8% (₹1,24,600 Per Annum for 40 Years)

+

₹ 61.66 Lakhs

Maturity Benefit @ 8%

=

₹ 99.04 Lakhs

Total Benefit @ 8%

Entry Age: 35 years



₹ 37,38,000 - Total Survival Benefits @ 8% + ₹ 61,66,622 - Maturity Benefit @ 8% = ₹ 99,04,622 - Total Benefit @ 8%

₹ 13,26,000 - Total Survival Benefits @ 4% + ₹ 30,96,316 - Maturity Benefit @ 4% = ₹ 44,22,316 - Total Benefit @ 4%

In case of demise of Life Assured in the 7th Policy Year, Minimum Death Benefit Amount **₹ 14 Lakhs** will be paid. Also, all future Premiums will be waived off and the Policy Benefits to continue as is to the nominee.

Who can buy this policy?

Criteria	Minimum	Maximum
Age at Entry	18 Years	50 Years
Age at Maturity	20 Years	90 Years
Premium Payment Terms	Single Pay, Limited Pay: 6 / 8 / 10 / 12 Years	
Policy Term	20 / 30 / 40 Years	
Survival Benefit	Guaranteed Income + Cash Bonus, If any Start receiving Survival Benefit from Policy Year 10.	
Death Benefit	Life Cover Multiple of Annualised Premium, Age Less Than 50 Years, 7x Death Cover Age More Than 50 Years, 5x Death Cover	
Maturity Benefit	Guaranteed Sum at Maturity + Terminal Bonus, If any Payable at the end of the Policy Term as Lumpsum.	
Min. Premium (P.A.)	Limited Pay: ₹ 48,000	No limit
Premium Payment Term / Survival Benefit Frequency Options	Annual, Half-Yearly, Quarterly or Monthly	

Disclaimer: IndiaFirst Life Insurance Company Limited, IRDAI Reg No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North Tower, Building 4, Nesco IT Park, Nesco Centre, 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. **IndiaFirst Life Growth of Life Dreams Plus Plan (UIN 143N102V01)**. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. The trade logo used in this advertisement is duly authorized and is used by IndiaFirst Life Insurance Company Limited solely for the purpose of promotion and solicitation of life insurance business. Trade logo displayed above belongs to our promoter M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License. Purchase of any Insurance product by Bank's Customer is purely voluntary, and is not linked to availment of any other facility from the Bank. ARN No.: IndiaFirst/OP/02973/Jul2026

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