

Retirement

is just a new beginning
when you plan with

IndiaFirst Life Guaranteed Pension Plan

(Non-Linked, Non-Participating, Individual,
Savings Deferred Annuity Plan)

₹ Limited payments-
Lifetime annuity

5 **5 Annuity
Options** to
choose from

Extend plan
benefits to your
partner with
Joint Life option

Flexible pay-outs:
**Monthly/
Quarterly/
Half-yearly/Yearly**



IndiaFirst Life Guaranteed Pension Plan is an annuity plan that not only comes with shorter pay commitments but also gives you the benefit of a **lifetime of assured annuity income**. It comes with multiple options to safeguard your retirement.

Plan options available under **IndiaFirst Life Guaranteed Pension Plan**

A	B	C	D	E
Life Annuity	Life Increasing Annuity	Life Annuity with Return of Purchase Price on Death	Life Annuity with Return of Purchase Price on Death or on Critical Illness* (CI)	Life Annuity with Return of Purchase Price on Death or in instalment on survival

Key benefits® (**Life Annuity with Return of Purchase Price on Death Option**):

Survival Benefit	Death Benefit^
SINGLE LIFE Annuity amount payable in arrears for the life of the annuitant, as per the annuity frequency chosen.	SINGLE LIFE 100% of the Purchase Price payable to nominee(s)/ legal heirs and the policy will terminate.
JOINT LIFE Annuity amount payable in arrears for the life of the last surviving annuitant, as per the annuity frequency chosen	JOINT LIFE On Death of First Annuitant: No death benefit payable. Policy will continue with full benefits for Second Annuitant. On Death of Second Annuitant: 100% of total premiums paid payable to the nominee(s)/ legal heirs and policy will terminate.

How does the plan work?

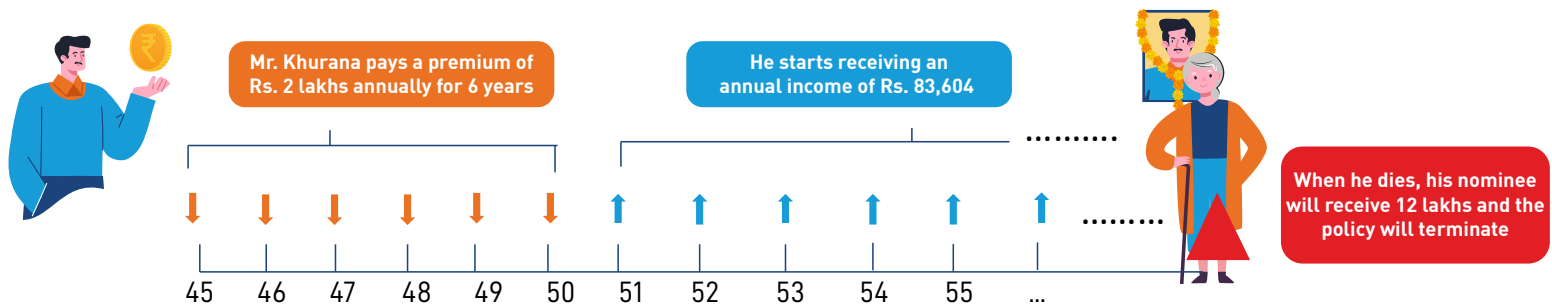
Mr. Khurana is a 45-year-old Wholesale shop owner who often wonders what his retirement life would look like. Will he have enough savings to suffice for his retirement and maintain his current lifestyle? In order to plan for the same, He buys **IndiaFirst Life Guaranteed Pension Plan- Life with Return of Purchase Price on Death**. He decides to pay a premium of Rs. 2 lakhs annually for 6 years.

● Single Life

After the completion of 6 years, Mr. Khurana will start receiving an annual annuity amount of Rs. 83,604 till he is alive which he can utilize during his retirement years. In case of death, Rs. 12 lakhs will be payable to his nominee and the policy will terminate.

● Joint Life

In case he chooses the joint life option, after the completion of 6 years, Mr. Khurana will start receiving an annual annuity amount of Rs. 82,022 till he is alive. After his death, his wife will start receiving the annuity amount till she is alive and when she dies, Rs. 12 lakhs will be payable to his nominee and the policy will terminate.



Criteria	Details	
Minimum Age at Entry	45 years under all options	
Maximum Age at Entry	80 years under all options	
Minimum Premium	Limited Pay: INR 50,000/-	
Maximum Premium	No limit. The maximum premium depends on Annuity Amount	
Minimum Annuity Amount	Mode of Annuity payment	Minimum Installment
	Yearly	12000
	Half-Yearly	6000
	Quarterly	3000
	Monthly	1000
Maximum Annuity Amount	No limit, subject to Board approved Underwriting policy	
Premium Payment Term	Limited Premium: 5/ 6/ 7/ 8/ 9/ 10 years	
Policy Term	Whole Life Plan	
Premium Payment Modes and Modal Factors	Premium Frequency	Factor to be applied to Annual Premium
	Yearly	1.0000
	Half – yearly	0.5119
	Quarterly	0.2590
	Monthly	0.0870
Annuity Payment Frequency and Modal Factors	Annuity Payment Frequency	Factor to be multiplied with yearly annuity Rate
Maximum Age at Entry	Yearly	1
Maximum Age at Entry	Half-Yearly	0.49
Maximum Age at Entry	Quarterly	0.24
Maximum Age at Entry	Monthly	0.08

Note:

- In case of Joint life annuities, the age limits apply to both the lives.
- Ages specified are as on last birthday.

*There are other options also available in the product which the customer is free to choose any options as per his/her needs and requirement, please refer sales brochure for more details

*Please read the brochure carefully for the list of Critical illnesses covered

*Death Benefit after the Deferment Period/ Premium Paying Term will be paid out provided all due premiums have been paid and policy is in force

Disclaimers: IndiaFirst Life Insurance Company Limited, IRDAI Regn 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 Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Guaranteed Pension Plan UIN 143N066V01 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 M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License. Advt. Ref. No.: IndiaFirst/OP/00551/Apr2022.

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• IRDAI is not involved in activities like selling of insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.