“In this policy, the investment risk in investment portfolio is borne by the policyholder”.

You get married. You have children. You get them married. You retire.

Isn’t life full of certainties?

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IndiaFirstLife
PROMOTED BY
बैंक ऑफ़ बड़ौदा
Bank of Baroda

Disclaimer:
Applicable taxes levied as per extant tax laws shall be deducted from the Premium or from the allotted Units as applicable. Taxes are subject to change from time to time.
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 publicly available index. NAVs of the Units may go up or down, based on the performance of Fund and factors influencing the capital market/ publicly available index 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. 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. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale
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. The trade logo mentioned herein above belongs to IndiaFirst Life Insurance Co. Ltd

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

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 12th & 13th Floor, North [C] Wing, Tower 4, NESCO IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400063.
IRDAI Regn No.143, CIN: U66010MH2008PLC183679

PART A

To,
xxxx
Add 1,
Add 2.
Pin code – xxx xxx

DD/MM/YYYY

IndiaFirst Life Wealth Maximizer Plan- UIN 143L029V05

Unit Linked Non-Participating Individual Savings Life Insurance Plan

Dear Customer,

Congratulations! You have taken a step towards insuring your 'Happy Family' and we are glad to be part of this journey with you.

We have provided you the relevant information about your Policy in this Policy document. This document carries important information about your Policy and its features. Please read it carefully to ensure that this is the right Policy for your financial needs. Kindly also refer to the Customer Information (CIS) enclosed with this Policy document for key information regarding Your Policy

You have a Free Look Period of 30 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 condition of the Policy, you shall have the option to return the Policy to us for cancellation, stating the reason for your objection, provided no claim has been made under the Policy. 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 of 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 refund amount due shall be paid within 7 days of receipt of the request, subject to applicable deductions.

In case of any communication in respect of the Policy; You may contact Us at IndiaFirst Life Insurance Company Ltd, 12th & 13th Floor, North [C] Wing, Tower 4, NESCO IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400063. You can also write to Us at customer.first@indiafirstlife.com or contact us on 1800 209 8700.

Thank you once again for choosing IndiaFirst Life.

Yours truly,

Authorised Signatory

IndiaFirstLife

Insurance Intermediary/Agent Details

Name:	
Intermediary/Agent Code:	
Telephone No.:	
Address:	
E-mail ID :	

IndiaFirst Life Wealth Maximizer Plan

Unit Linked Non-Participating Individual Savings Life Insurance Plan

UIN : 143L029V05

The Policyholder and the Life Assured, named in the Policy Schedule, have submitted the Proposal Form together with a personal statement and paid the first instalment of Premium specified herein to the Company for grant of the benefits specified in the Policy Schedule. It is agreed by the Policyholder/ the Life Assured and the Company that the Proposal Form and the personal statement together with any report or other documents shall form the basis for issuance of this Policy and that the grant of the benefits under this Policy is subject to due receipt of subsequent instalments of Premiums and due compliance with the terms and conditions contained in this Policy Document.

Subject to the terms and conditions of this Policy, the Company agrees that the benefits under this Policy shall become payable as the case may be.

It is further hereby declared that every endorsement issued on this Policy by the Company shall be deemed to be a part of this Policy.

Signed by and on behalf of

IndiaFirst Life Insurance Company Limited

Authorised Signatory

Annexure A - Policy Schedule

Note: In this Policy, the investment risks in the investment portfolio are borne by the Policyholder. The Policyholder can withdraw any amount from this Policy only after the completion of first 5 (Five) Policy Years from the Policy Commencement Date.

I. Policy details

Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Life Wealth Maximizer Plan
UIN:	143L029V05
Policy No.:	
Proposal Form No:	
Policy Commencement Date:	DD|MM|YY
Risk Commencement Date	DD|MM|YY
Maturity Date:	DD|MM|YY

II. Base Premium and Benefit Details

Sum Assured (in INR):	Premium Payment: Regular Premium/ Limited Premium/ Single Premium
Policy Term (in years):	Premium Paying Term (in years):
Premium Payment Mode (not applicable for single premium): Annual/ Half Yearly /Quarterly Monthly	Next Premium Due Dates: DD|MM|YY|
Due Date for Payment of Last Regular Premium/ Limited Premium: DD|MM|YY|	Annualized Premium (in INR):
Installment Premium (in INR):	Death Benefit Option: Lumpsum/Instalments

III. Policyholder and Life Assured's Details

Policyholder's Name:	
Date of Birth:	DD|MM|YY
Gender:	
Age:	
Relationship with the Life Assured:	
Policyholder's Address:	
Telephone No./ Mobile No.:	
Life Assured's Name:	
Date of Birth:	DD|MM|YY
Client ID:	
Gender:	
Age:	
Age admitted: Yes/ No	
Life Assured's Address:	
Telephone No./ Mobile No.:	

IV. Rider Details

<table>
<tr><td>Rider Name: <IndiaFirst Life Accidental Death Benefit Rider></td><td>Rider UIN: < ></td></tr>
<tr><td>Rider Policy Term:</td><td>Rider Premium Paying Term:</td></tr>
<tr><td>Rider Sum Assured (in INR):</td><td></td></tr>
<tr><td>Installment Rider Premium (in INR): <></td><td></td></tr>
<tr><td>Annualized Rider Premium (in INR): <></td><td>Extra Rider Premium, if any: (in INR) <></td></tr>
<tr><td>Applicable Taxes (in INR): <></td><td>Total Rider Premium (including Applicable Taxes) in INR: <></td></tr>
<tr><td>Rider Policy Commencement date < DD|MM|YY ></td><td>Rider Maturity date < DD|MM|YY ></td></tr>
<tr><td>Rider Name: <IndiaFirst Life Total and Permanent Disability Rider></td><td>Rider UIN: < ></td></tr>
<tr><td>Rider Policy Term:</td><td>Rider Premium Paying Term:</td></tr>
<tr><td>Rider Sum Assured (in INR):</td><td></td></tr>
<tr><td>Installment Rider Premium (in INR): <></td><td></td></tr>
<tr><td>Annualized Rider Premium: (in INR): <></td><td>Extra Rider Premium, if any: (in INR) <></td></tr>
<tr><td>Applicable Taxes (in INR): Rs <></td><td>Total Rider Premium (including Applicable Taxes) in INR: <></td></tr>
<tr><td>Rider Policy Commencement date < DD|MM|YY ></td><td>Rider Maturity date < DD|MM|YY ></td></tr>
</table>

The Rider Premium depicted above is inclusive of first year discounts, if applicable. A discount of 10% will be applicable for eligible policies

- For Employees and their family members of IndiaFirst Life, Bank of Baroda, Union Bank of India and its associated Banks

V. Nominee(s) Details (as per Section 39 of the Insurance Act 1938 as amended from time to time)

Nominee Name	Percentage Share	Gender of Nominee	Age of Nominee	Relationship of Nominee	Appointee's Name*

*If any of the Nominee(s) is a minor, then, the Appointee will be the person named by the Policyholder as Appointee and whose name is mentioned in the policy schedule and will be entitled to receive the death benefit from us for and on behalf of the Nominee(s) under this Policy.

Appointee's Name*	DOB	Age	Gender	Relationship with Nominee	Appointee's Address

VI. Fund Details

<table>
<tr><td>Fund Name Opted for</td><td colspan="5">Allocation Proportion (in percentage): (Sum total should be 100%)</td></tr>
<tr><td>Equity1</td><td colspan="5"></td></tr>
<tr><td>Balanced 1</td><td colspan="5"></td></tr>
<tr><td>Debt 1</td><td colspan="5"></td></tr>
<tr><td>Value</td><td colspan="5"></td></tr>
<tr><td>Dynamic Asset Allocation</td><td colspan="5"></td></tr>
<tr><td>Index Tracker</td><td colspan="5"></td></tr>
<tr><td>Equity Elite Opportunities</td><td colspan="5"></td></tr>
<tr><td>Flexi Cap Equity Fund</td><td colspan="5"></td></tr>
<tr><td colspan="6">The portfolio strategy chosen (any one strategy is to be selected provided no Fund is opted)</td></tr>
<tr><td>Name of the Strategy Opted for</td><td colspan="5">Automatic Trigger Based Investment Strategy | Fund Transfer Strategy | Age Based Investment Strategy</td></tr>
<tr><td>Systematic Partial Withdrawal Option</td><td>Yes/No</td><td>From Policy Term ...... to ...... years</td><td>% of Withdrawal:</td><td>Frequency: Yearly / Half Yearly/ Quarterly / Monthly</td></tr>
</table>

VII. Insurance Intermediary/Agent Details

Name:	
Intermediary/Agent. :	
Telephone No.:	
Address:	
Email ID:	

VIII. Special Conditions

NIL	

The stamp duty of INR ___________ (Rupees in words only) paid by pay order, vide receipt no._______ dated ____________.Government Notification Revenue and Forest Department No. Mudrank 2004/415/CR/690/M-1, dated 31.12.2004Note: ON EXAMINATION OF THIS POLICY, if you notice any mistake, then, you may contact us for correction of the same.

The Premium payable under this Policy may differ on the basis of the Premium payment mode chosen by you and the applicable Modal Factor, if any.

Please read the terms and conditions of this Policy carefully to understand the terms referred to in this Policy Schedule.

Definitions

We have listed below a few words, terms and phrases which have been used in this Policy along with their meaning for your easy reference

Word	Meaning
Age	Age as at the last birthday on the Policy Commencement Date and on any subsequent Policy Anniversary
Allocation	Allocation for linked insurance product means the process of allocating premium to create Units, at the prevailing Unit price, in the Segregated Funds offered under the linked insurance product, as and when the premiums are received or Switches from one fund to another fund are made.
Age Based Investment Strategy	Age Based Investment Strategy means the investment process specified in Section 16.d and chosen by you in the Proposal Form.
Annexure	Any annexure, endorsement attached to this Policy as changed/ modified and issued by us from time to time.
Annualized Premium	The premium amount payable in a year excluding taxes, rider premiums and underwriting extra premium on riders, if any.
Appointee	The person nominated/ chosen by you to receive the proceeds or the benefits under this Policy, if the Age of the Nominee is less than 18 (Eighteen) years.
Automatic Trigger Based Investment Strategy	Automatic Trigger Based Investment Strategy means the investment process specified in Section 16.b and chosen by you in the Proposal Form.
Business Day	The day on which the offices of the Company remain open for transactions with the public at the place where the concerned transaction is to be carried out.
Customer Information Sheet	To ensure that policyholders are well-informed about their coverage, rights, and responsibilities, the Company has provided a detailed document known as the "Customer Information Sheet" along with this Policy Document
Date of payment of premium	Date of payment of premium means the date on which premium payment is received by the insurer in accordance with the provisions of Section 64 VB (2) of the Act.
Death Benefit	Death benefit means the benefit which is payable on death of the Life Assured, as stated in the Policy Document.
Discontinuance	Discontinuance means the state of the Policy that could arise on account of Surrender of the Policy or non-payment of the Premium due before the expiry of the Grace Period.
Discontinuance Charge	A charge levied by us on the Discontinuance of Policy i.e. on complete withdrawal from the Policy. The Discontinuance Charge will be appropriated by cancellation of Units from the Unit Account at the time of such complete withdrawal. The Discontinuance Charge levied by us under this Policy is specified in Annexure D.
Discontinuance of Policy	Surrender or termination or cancellation of this Policy before the Maturity Date or on non-payment of the due Regular Premiums or Limited Premiums, as the case maybe.
Discontinued Policy Funds	Discontinued Policy Fund means the Segregated Fund of the Insurer constituted by the fund value, as applicable, of all the linked insurance policies discontinued during lock-in period
Free Look Period	A period of 30 days from the date of receipt of the Policy whether received electronically or otherwise,
Fund	Each specific and separate investment fund established, offered, operated and managed by us for this Policy.
Fund Management Charge	A charge levied by us as a percentage of the Fund Value. It is appropriated by adjusting the NAV and is charged at the time of computation of NAV on the Valuation Date. The Fund Management Charge levied by us under this Policy is specified in Annexure D.
Fund Transfer Strategy	Fund Transfer Strategy means the investment process specified in Section 16.c and chosen by you in the Proposal Form.
Fund Value	The total value of the Units in the Funds where you have invested your Premiums as on the Valuation Date. The value of the Units in each Fund on the Valuation Date is calculated as follows: (The total number of Units held by you in that Fund) * (corresponding NAV of that Fund as on the Valuation Date). The Fund Value is the sum of the value of Units in all the Funds that you have invested in, as on the Valuation Date. Fund Value is inclusive of accumulated Loyalty Benefit (LB), Loyalty Advantage (LA) and Profit Booster (PB), if any.

Word	Meaning
Grace Period	A period of 30 (Thirty) days from the due date for payment of Premium (without any penalty or late fee) for yearly, half yearly and quarterly Premium payment mode and 15 (Fifteen) days for monthly Premium payment mode.
Installment Premium	An amount that you pay us during the Premium Paying Term at regular intervals for securing the benefits under this Policy. Your Installment Premium and the Premium Payment Mode is specified in the Policy Schedule.
Life Assured	The person on whose life this Policy has been issued by us. In case the Life Assured is a minor, the Policy will vest on the Life Assured on attainment of age 18 years. If the Life Assured is a minor then, on death of Policyholder, the Policy shall immediately and automatically vest in the surviving parent or legal guardian of the minor Life Assured.
Limited Premium	The amount which is payable by you during the Premium Paying Term at regular intervals for a limited period. This has been specified in the Policy Schedule.
Lock-in-period	Lock-in period means the period of five consecutive completed years from the date of commencement of the Policy, during which period the proceeds of the Policy cannot be paid by the Insurer to the Policyholder or to the Life Assured, as the case may be, except in the case of death or upon the happening of any other contingency covered under the Policy
Maturity Benefit	The benefit payable on survival of the Life Assured on Maturity Date.
Maturity Date	The date on which the Policy Term expires as mentioned in Policy Schedule.
Minor	A person who has not completed the age of eighteen (18) years.
Mortality Charge	A charge levied by us for proving life insurance cover under this Policy. Mortality Charge and any extra mortality premium, if any, due to non- standard/ sub-standard life in accordance with our underwriting policy will be levied by us by cancellation of the Units at the beginning of each Policy month. The Mortality Charge levied by us under this Policy is specified in Annexure D.
NAV	Net asset value (NAV) means the price per Unit of the Segregated Fund.
Nominee(s)	The person(s) nominated/ chosen by you to receive the proceeds or the benefits, in case of the Life Assured's death during the Policy Term.
Paid-Up Sum Assured	The Paid-Up Sum Assured is calculated as: Sum Assured * (Total No. of Premiums paid/ Total No. of Premiums payable).
Partial Withdrawal	Partial Withdrawals means any amount withdrawn partially out of Unit Fund by the Policyholder during the term of the Policy.
Policy	This IndiaFirst Life Wealth Maximizer which includes this Policy wording (as may be changed/ modified by us as per the applicable regulations, from time to time), the Proposal Form, Annexures, the Policy Schedule, any tables, information and documents which forms a part of this Policy. This Policy includes the entire contract of insurance between you and us.
Policy Anniversary	The annual anniversary of the Policy Commencement Date. Example: If the Policy Commencement Date is December 18, 2018, then, every December 18 will be the Policy Anniversary thereafter.
Policy Commencement Date / Date of Inception of the Policy	The date on which this Policy is issued by us.
Policy Schedule	The schedule attached to this Policy as Annexure A and if we have issued a revised Policy Schedule, then, such revised Policy Schedule.

Word	Meaning
Policy Term	The period which starts on the Policy Commencement Date and ends on the Maturity Date.
Policy Year	A period of 12 (Twelve) consecutive months starting from the Policy Commencement Date and ending on the day immediately preceding its annual anniversary and each subsequent period of 12 (Twelve) consecutive months thereafter during the Policy Term. Example: If the Policy Commencement Date is December 18, 2024, then, the first Policy Year will be December 18, 2024 to December 17, 2025.
Premium	An amount that you pay us either as Single Premium or as Regular Premiums or Limited Premiums for securing the benefits under this Policy. The Premium payable by you is specified in the Policy Schedule.
Premium Allocation Charge	It is a percentage of the Premium appropriated towards charges from the Premiums received by us. The Premium Allocation Charge levied by us under this Policy is specified in Annexure D.
Premium Paying Term	The time period during which you need to pay your Regular Premiums or Limited Premiums, as the case maybe, to us for securing the benefits under this Policy. Your Premium Paying Term is specified in the Policy Schedule.
Proceeds of the Discontinued Policy	It is the Fund Value as on the date of Discontinuance of Policy.
Proposal Form	The proposal form completed and submitted by you based on which we have issued this Policy to you.
Regular Premium	The amount which is payable by you during the Premium Paying Term at regular intervals as specified in the Policy Schedule. If you have opted to pay the Premiums as Regular Premiums, then, your Premium Paying Term will be equal to the Policy Term.
Regulations	The applicable laws as amended from time to time which are applicable to this Policy, its Funds, the valuation of investments and other assets.
Rider	Rider means the insurance cover(s) added to a base product for additional premium.. These are optional benefits which are in addition to basic benefits under the Policy.
Rider Benefits	Rider benefits means an amount of benefit payable on occurrence of a specified event covered under the Rider(s) purchased by you and is an additional benefit to the benefit under the base product. The Rider(s) purchased by you, if any, is mentioned in the Policy Schedule.
Regulatory Authority	The Insurance Regulatory and Development Authority of India (IRDAI) or such other authority or authorities, as may be designated/ appointed under the applicable laws and Regulations as having the authority to oversee and regulate life insurance business in India.
Revival	Revival of a Policy means restoration of the Lapsed Policy, which was discontinued due to the non-payment of premium, by us with all the benefits mentioned in the Policy Document, with or without Rider benefits if any, upon the receipt of all the premiums due and other charges or late fee if any, during the Revival Period, as per the terms and conditions of the Policy, upon being satisfied as to the continued insurability of the insured or Policyholder on the basis of the information, documents and reports furnished by the Policyholder, in accordance with our underwriting Policy.
Revival Period	The period of 3 (Three) consecutive years from the date of first unpaid Premium during which you can pay the due unpaid Premiums to us and comply with the conditions specified in this Policy Document as the case may be, for reviving the Policy.
Risk Commencement Date	The date on which the insurance coverage starts under this Policy. This is specified in the Policy Schedule. Life cover for the minor life starts one day before 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.

Word	Meaning
Segregated Fund	Segregated Fund means Funds earmarked under linked insurance business.
Settlement Option	Settlement option means a facility made available to receive the maturity or death proceeds in instalments in accordance with the terms and conditions stated in advance at the inception of the Policy.
Single Premium	Single Premium is the Premium payable at the start of the Policy with no further obligation to pay the Premium.
Sum Assured on Death	Sum Assured on death means an absolute amount of benefit which is guaranteed to become payable on death of the Life Assured in accordance with the terms and conditions of the Policy
Surrender	Surrender means complete withdrawal or termination of the entire Policy.
Surrender Value	Surrender value means an amount, if any, that becomes payable on surrender of a policy during its term, in accordance with the terms and conditions of the policy.
Switches	Switches means a facility allowing the policyholder to move from one segregated fund, either wholly or in part, to other segregated fund(s) amongst the segregated funds offered as per the terms and conditions of the policy.
Total Premiums Paid	Total premiums paid means total of all the premiums received under the base product including top-ups premium paid, if any.
Top-up Premium	Top-up Premium means additional amount(s) of premium paid by the Policyholder on ad hoc basis, over and above the Installment Premium stipulated in the Policy Schedule .
Top-up Sum Assured	Top-up Sum Assured refers to the Sum Assured to be added in respect of the Top-up Premium Each Top-up premium paid shall have Top-up Sum Assured of 1.25 times of the Top-up premium. Sum Assured on Top-Up will be determined based on the Age of the customer at the time of payment of top-up premium but not on entry Age.
Unit linked insurance products (ULIP)	Unit linked insurance products (ULIP) are the products where the benefits are partially or wholly dependent on the performance of the underlying assets under each of the segregated fund offered.
Unit	A notional part which represents a specific and proportionate part of the Unit Account. The Units are used by us for determining the benefits payable under this Policy.
Unit Fund Value	"Unit Fund Value" means the summation of number of Units in each Segregated Fund multiplied by the net asset value (NAV) for respective Segregated Fund under that Policy.
Unit Account	It is the notional account that is opened and managed by us for you, in which the Units are allocated and/ or cancelled by us.
Valuation Date	The date on which the NAV of the Fund is determined by us in accordance with the Regulations.
We or us or our or Insurer or Company	IndiaFirst Life Insurance Company Limited.
You or your or Policyholder or Proposer	The person named as the Policyholder in the Policy Schedule, who has taken this Policy from us. You may or may not be the Life Assured under this Policy. 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.

PART C

1. Benefits Payable under this Policy

1.1 Death Benefit

(i) Upon death of the Life Assured while the Policy is in force, we will pay the following.

a. Sin Highest of the following benefits are payable by us to the Nominee(s)/ Appointee/ Legal Heir during the Policy Term provided the Policy is in force:

i. Sum Assured; or

ii. Fund Value, as on the date of receipt of intimation of death of the Life Assured by us.

The minimum Death Benefit payable will be at least 105% of the Total Premiums Paid till date of death, excluding applicable tax, if any.

Any charges other than FMC and guarantee charges, if any, recovered subsequent to the date of death shall be added back to the Fund Value as available on the date of intimation of death.

The sum assured will be reduced by an amount equal to the Partial Withdrawals, if any made during the 24 months immediately preceding the date of death of the Life Assured.

Option to receive the Death Benefit in Monthly Installments or Lumpsum

i. The Death Benefit defined above will be paid either as lump sum amount or in monthly instalments over the period of 5 years as opted by the Policyholder/Nominee at any time during Policy period or on death of Life Assured.

ii. 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 and a(n) is the annuity factor for the n years

iii. 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 26-27 is 4.75% p.a. (i.e. ~6.80% (5-year G-Sec rate) less 2.00%). The annuity factor defined above will not be changed once the instalment payment starts..

Here the fund value is inclusive of accumulated Loyalty Benefit (LB), Loyalty Advantage (LA) and Profit Booster (PB), in case if any No Partial Withdrawals of Funds will be allowed during the Death Settlement Period.

Death Benefit on Top-Up Premium, if any

Upon the Life Assured's death on or after the Risk Commencement Date but before the Maturity Date, the higher of the following benefits are payable by us:

i. Top-Up Sum Assured; or

ii. Top-Up Fund Value, as on the date of death of the Life Assured.

The minimum Death Benefit payable will be at least 105% (One Hundred Five percent) of the total Top-up Premiums received by us excluding applicable taxes, if any, till the date of death of the Life Assured.

Partial withdrawal made from eligible Top-up premium fund value shall not be deducted for the purpose of deduction of top-up sum assured.

(ii) On death of the Life Assured while the Policy is in paid-up status

Maximum of Paid-Up Sum Assured or Fund Value as on the date of receiving intimation of death where Fund Value is inclusive of accumulated Loyalty Benefit (LB), Loyalty Advantage (LA) and Profit Booster (PB), in case if any.

The Paid-Up Sum Assured will be reduced by an amount equal to the Partial Withdrawals, if any made during the 24 months immediately preceding the date of death of the Life Assured.

Partial withdrawal made from eligible Top-up premium fund value shall not be deducted for the purpose of deduction of paid-up sum assured.

(iii) On death of the Life Assured after the Fund Value of the Policy is credited to the Discontinued Policy Fund

We will pay the Discontinuance Policy Fund Value as on date of receiving intimation of death.

1.2 Maturity Benefit

Upon survival of the Life Assured until the Maturity Date we will pay the Fund Value, as on the Maturity Date, provided this Policy is in force and we have received the due Premiums. Fund Value shall include accumulated Loyalty Benefit (LB), Loyalty Advantage (LA) and Profit Booster (PB), if any.

Settlement Option on Maturity

i. At maturity, the Policyholder can opt to withdraw from their Fund Value of equal units at regular intervals for a maximum period of 5 years from the date of maturity.

ii. The equal units to withdrawn is calculated by dividing the total number of units at the beginning of the Settlement Period (K) by the Settlement Period chosen by the Policyholder (N), at regular intervals (i.e. monthly/quarterly/half-yearly/yearly as chosen by the Policyholder) for a maximum period of 5 years from the Date of Maturity.

iii. You can avail the Settlement Option by sending a written notice to us at least 3 (Three) months before the Maturity Date.

iv. In case of death of the Life Assured during the Settlement Period, the Death Benefit, which is higher of the Fund Value (as on date of intimation) or 105% of Total Premiums Paid will be payable to the Nominee(s)/Appointee/Legal Heir and the Policy will terminate immediately

v. Mortality Charges and Fund Management Charges will be deducted, and no other charges shall be levied during the Settlement Period.

vi. No Partial Withdrawals or switching of Funds will be allowed during the during the Settlement Period

vii. During the Settlement Period, the Fund Value as on the Maturity Date will remain invested in the existing Funds till the end of the Settlement Period and the investment & inherent risks will be borne by the Policyholder.

viii. During the Settlement Period, we will cancel the Units from the Unit Account from all the Funds. If more than one Fund has been invested in, then, the cancellation of the Units will be affected to the extent possible in the same proportion as the total value of the Units held in each Fund, unless specified otherwise by the Life Assured and accepted by us in writing.

ix. You have an option to request for complete withdrawal of the remaining Fund Value at any time during the Settlement Period and no charges shall be levied by us. On receipt of such a request, we will pay the balance Fund Value as on the date of receipt of request to the Policyholder and the Policy will terminate.

1.3 (i) Loyalty Benefit and Profit Booster

The Policy offers Loyalty Benefit which shall be added at the end of every Policy Year

Premium band (in INR)	250,000 - 499,999	500,000 – 999,999	1,000,000 and above
Loyalty Benefits (% of average daily fund value during the policy year): from end of policy year 6 -10	0.35%	0.35%	0.35%
Loyalty Benefits (% of average daily fund value during the policy year): from end of policy year11 and onwards	0.50%	0.75%	0.80%
Profit Booster (% of average daily fund value during the previous 2 policy year): every 5th policy year starting from the end of 10th policy year provided policy term is 15 years and above	1%	1%	1%

starting from the end of 6th Policy Year; as a percentage, as mentioned in the table below, of the average of daily Fund value including top up Fund value, if any, in the same Policy Year where this is applicable.

The Policy offers Profit Booster which shall be added at the end of every 5th year starting from the end of 10th Policy Year; as a percentage, as mentioned in the table below, of the average of daily Fund value including top up Fund Value, if any, during the immediate previous 2 Policy Year provided Policy Term is 15 years and above.

Under Regular and Limited payment option, the above Loyalty Benefit and Profit Booster shall be applicable either Policy is in in-force or in paid-up status.

Under Single Premium: Loyalty Benefit. shall be added at the end of every Policy Year starting from the end of 6th Policy Year; as a percentage (@ 0.25% p.a) of the average of daily Fund Value including top up Fund Value, if any, in the same Policy Year where this is applicable. However, there will not be any Profit Booster for the Single Premium.

(ii) Loyalty Advantage

You are eligible for Loyalty Advantage as long as You are continuing paying your Premiums during the Premium paying Term. This will be added at the end of every Policy Year starting from the end of 6th Policy Year; as a percentage as mentioned below, of the average of daily Fund Value including Top up Fund Value, if any, in the same Policy Year where this is applicable.

Premium band (in Rs.)	250,000 - 499,999	500,000 - 999,999	1,000,000 and above
In case of Limited Premium Payment Option with Premium Payment Term of 5 Years	0%	0%	0%
In case of Limited Premium Payment Option with Premium Payment Term of 10 Years	0.10%	0.10%	0.10%
In case of Limited Premium Payment Option with Premium Payment Term of 15, 20 & 25 Years and Regular Premium	0.15%	0.15%	0.15%

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

1.4 Rider Benefit

You can avail two riders under this Policy for comprehensive coverage, subject to terms and conditions of the respective rider:

1. IndiaFirst Life Accidental Death Benefit Rider (UIN: 143A020V01)
2. IndiaFirst Life Total and Permanent Disability Rider (UIN: 143A022V01)

Rider will not be offered if the term of the rider exceeds outstanding Premium paying term under the base Policy. There is no overlap in benefit offered under rider and base plan

2. In the Event of the Policyholder's Death, where the Life Assures is a Minor

a. If the Life Assured is a minor, then, on the Policyholder's death any surviving parent or legal guardian who has an insurable interest may become the Policyholder by submitting a written request to us. Under this Policy, there is no benefit payable on the Policyholder's death during the Policy Term.

b. If the Life Assured is a minor, then, on the Policyholder's death if any surviving parent or legal guardian who has an insurable interest may not want to become the Policyholder then Policy will terminate and Surrender Value if any will be paid to the Policyholder's legal heirs. In case Policyholder's death occurs before the expiry of the Lock-in-period, and we do not receive the due Premiums, then the Fund Value will be transferred to the Discontinued Policy Funds after deducting the applicable Discontinuance Charges. Upon the expiry of the Lock-in-period, the Proceeds of the Discontinued Policy will become payable to the Policyholder's legal heirs.

c. If there is no surviving parent or legal guardian and the Life Assured is a minor, then:

i. In case Policyholder's death occurs after the expiry of the Lock-in-period, the Policy will terminate after paying the Fund Value to the Policyholder's legal heirs

ii. In case Policyholder's death occurs before the expiry of the Lock-in-period, and we do not receive the due Premiums, then the Fund Value will be transferred to the Discontinued Policy Funds after deducting the applicable Discontinuance Charges. Upon the expiry of the Lock-in-period, the Proceeds of the Discontinued Policy will become payable to the Policyholder's legal heirs

PART D

3. Missing Your Premium (Grace Period)

a. You are provided a Grace Period of 15 days under monthly mode and 30 days for other premium payment modes, in case you miss paying your Premium on the due dates. All your Policy benefits continue during the Grace Period.

b. In case of the Life Assured's death during the Grace Period, we will pay the death benefit and the Policy will terminate.

4. Premium Payment

a. Under this Policy, You have an option to pay the due Premiums to us as Regular Premium or Limited Premium or as Single Premium, as chosen by you in the Proposal Form.

b. Regular Premiums or Limited Premiums can be paid to us either by monthly / quarterly / half yearly / yearly payment mode, as selected by You in the Proposal Form. The Premiums should be paid on or before the due dates to avoid Discontinuance of your Policy. You are provided a Grace Period of 15 days under monthly mode and 30 days for other Premium payment modes, in case You miss your due Premium on the due dates.

c. You may change Premium payment mode during the Premium payment term.

d. You should not to pay the insurance Premium (initial or renewal) through cash or bearer instrument to IndiaFirst Life insurance Advisors /Employees/ Insurance Agents. IndiaFirst Life Insurance Advisors/ Employees / Insurance Agents are not authorised to receive the Premium in cash or bearer instrument. Handing over cash or bearer instrument to any IndiaFirst Life Insurance Advisor / Employee/ Insurance Agents is solely at your own risk and the Company in no way be held responsible for any loss in this regard.

e. Insurance Premium cheques must be drawn only in favour of IndiaFirst Life Insurance Company Ltd. (Proposal No. for first Premium or Policy No. for renewal Premium should be written behind the cheque). Any Cheque payment made shall be deemed to be received by IndiaFirst Life Insurance only when the same has been received by any office of IndiaFirst Life Insurance and after an official receipt is issued by the Company.

5. Discontinuance of the Policy during the 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

c. We will levy Fund Management Charges of Discontinued Fund during this period and no other charges will be applied.

i. During the Lock-in- period, if You exercise the option of reviving this Policy but does not revive the Policy during the Revival Period, 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.

In case of Single Premium policies, the Policyholder has an option to Surrender anytime during the lock in period. Upon receipt of request for Surrender, the Fund Value, after deducting the applicable Discontinuance Charges, shall be credited to the Discontinuance Policy Fund. The Policy shall continue to be invested in the Discontinuance Policy Fund and the proceeds from the Discontinuance Fund shall be paid at the end of the lock in period. Only Fund Management Charge can be deducted from this Fund during this period. Further, no risk cover shall be available on such Policy during the Discontinuance period

Revival of the Discontinued Policy during lock-in period

We will revive your Policy at our discretion in accordance with our 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 or fees will be collected from you. Premium Allocation Charge, as applicable during the discontinuance period will be levied. No other charges shall be levied. The Discontinuance Charge, if any, already deducted will be added back to the Fund Value. The net amount will be used to purchase the Units at the NAV as on the date of revival.

6. 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.

f. In case of Single Premium Policies, the policyholder has an option to surrender the policy any time. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable.

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 underwriting Policy if You have:

i. paid all the due unpaid Regular Premium or Limited Premium, as the case maybe; without any interest or 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 or/late fees. Premium Allocation Charge will be levied as applicable. No other charges shall be levied. The net 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.

7. Partial Withdrawals

a. You can make Partial Withdrawals under this Policy only after the completion of the first 5 (Five) Policy Years, subject to the Life Assured having attained the Age of 18 (Eighteen) years.

b. If you have chosen Regular Premium or Limited Premiums, then, you can make Partial Withdrawals only after payment of Regular Premiums or Limited Premiums, as the case maybe, for the first 5 (Five) Policy Years and after the completion of 5 (Five) Policy Years.

c. The minimum Partial Withdrawal amount shall be INR 10,000 (Ten Thousand), whereas the maximum Partial Withdrawal amount shall not exceed 25% (Twenty Five) percent of the Fund Value at a time of partial withdrawal.

d. If you have opted to pay Regular Premium or Limited Premium, then, the Fund Value after Partial Withdrawal should not be less than 110% (One Hundred Ten percent) of Annualized Premium.

e. If you have opted to pay Single Premium, then, the Fund Value after Partial Withdrawal should not be less than INR 100,000 (One lac).

f. Under this Policy, no Partial Withdrawal charges will be deducted by us.

a. You can make Partial Withdrawals under this Policy only after the completion of the first 5 (Five) Policy Years, subject to the Life Assured having attained the Age of 18 (Eighteen) years.

b. If you have chosen Regular Premium or Limited Premiums, then, you can make Partial Withdrawals only after payment of Regular Premiums or Limited Premiums, as the case maybe, for the first 5 (Five) Policy Years and after the completion of 5 (Five) Policy Years.

c. The minimum Partial Withdrawal amount shall be INR 10,000 (Ten Thousand), whereas the maximum Partial Withdrawal amount shall not exceed 25% (Twenty Five) percent of the Fund Value at a time of partial withdrawal.

d. If you have opted to pay Regular Premium or Limited Premium, then, the Fund Value after Partial Withdrawal should not be less than 110% (One Hundred Ten percent) of Annualized Premium.

e. If you have opted to pay Single Premium, then, the Fund Value after Partial Withdrawal should not be less than INR 100,000 (One lac).

f. Under this Policy, no Partial Withdrawal charges will be deducted by us.

g. Partial withdrawals shall be made first from the fund value built up on from Top-up premium, if any, as long as such fund value supports the partial withdrawal and subsequently, the partial withdrawals shall be made from the fund value built up from the base premium.

h. The partial withdrawals with respect to the fund value from the base premiums shall only be counted for the purpose of adjusting the sum assured to be payable on death. Partial withdrawals made from top-up premiums shall not be deducted for this purpose.

i. The partial withdrawals shall not be allowed which would result in termination of a contract.

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

8. 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 to meet viability conditions as follows:

- The 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 annualized 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,

- o 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.
- o 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,

- o If the above viability condition is met then request for Systematic Partial Withdrawal is processed and communication will be sent to you for the acceptance of your request.
- o 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.
- o Once the Systematic Partial Withdrawal is accepted, there cannot be any partial withdrawal as long as the Systematic Partial Withdrawal request is valid.

  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.

9. Top-up Premium

a. You may apply to pay Top-up premium into this policy at any time, except during the last 5 years of the policy term.

b. Top-up premium will not be accepted if regular or limited due premiums are not paid or policy is in discontinuance.

c. Payment of Top-up premium is subject to charges as mentioned in Annexure D

d. The minimum Top-up premium shall be INR 10,000 (Ten Thousand) and Total Top-up during the term shall not exceed total Regular / Limited / Single Premium paid at the time of Top-up.

e. Top-up premiums can be allocated in various available funds in any proportion between the funds as chosen by you.

f. Portfolio Strategies will not be applicable for Top-up Premium.

g. Each Top-up premium paid Will be treated as single premium for all purposed including insurance cover

h. 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

i. 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.

10. Switching

a. You have the option of switching the Fund Value from one Fund to another Fund by giving a written notice to us. as long as the Life Assured is of 18 (Eighteen) years of Age

b. You are allowed to make unlimited number of Switches subject to the condition that the minimum switch amount should be INR 5,000 (Five Thousand). Currently there is no switching charge for any number of switches. However, we reserve the right to introduce charges, subject to prior approval from IRDAI. This shall not exceed Rs.500 per transaction.

11. Free Look Period

You have a Free Look Period of 30 days from date of receipt of your Policy document whether received electronically or otherwise, to review the terms and conditions of the Policy, 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 , provided no claim has been made under the Policy . 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, stamp duty charges and expenses incurred 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.

12. Loan

a. Under this Policy, You are not entitled to receive any loans.

13. Units, Unit Account and Net Asset Value

We will open a Unit Account on the Policy Commencement Date. We will apply the Premiums received for allocation of the Units at the prevailing NAV to the Unit Account in the Funds chosen by you and in the allocation proportion as opted by you and specified in the Policy Schedule after deducting the applicable charges under this Policy.

a. The NAV of the Funds will be calculated on each Valuation Date as follows -

$$NAV = \frac{\text{(Market value of investment held by the Fund + value of current assets – value of current liabilities and provisions, if any)}}{\text{Number of Units existing on the Valuation Date (before creation/ redemption of the Units)}}$$

Note:

I. Value of Current Assets represents Accrued interest, Dividend Receivable, Bank Balance, Receivable for Sale of Investments and Other Current Assets (for Investments).

II. Value of current liabilities represents Payable for Investments.

III. Number of units derived from the investment accounting system shall be reconciled on a day to day basis with the policy administration system.

IV. Provisions shall include expenses for brokerage and transaction cost, NPA, Fund Management Charges (FMC) and any other charges, as specified.

b. The NAV computed as above, in respect of 'each' Segregated Fund, shall be audited by the Concurrent Auditor on a quarterly basis.

c. The NAV calculated as above, in respect of 'each' Segregated fund, shall be declared daily on the Insurer's Website and at the Life Insurance Council's website, as and when the same is ready.

Unit fund value means the summation of number of units in each segregated fund multiplied by the NAV for respective segregated fund under that policy.

Segregated fund means funds earmarked under linked insurance business.

A transaction requests received before the cut-off time will be allocated the same day's NAV and those received after the cut-off time will be allocated the next day's NAV

a. In respect of the Premiums received by us through a local cheque or a demand draft payable at par at the place where the Premium is received before 3:00 pm on a Business Day, the closing NAV of the day on which the Premium is received will be applicable. In respect of the Premiums received by us through a local cheque or demand draft payable at par at the place where the Premium is payable, after 3:00 pm on a Business Day, then, the closing NAV of the next Business Day will be applicable.

b. In respect of Premiums received by us through outstation cheques, demand drafts at the place where the Premium is received, standing instructions on credit card/ debit card, then, the closing NAV of the day on which such cheques or demand drafts or instruments is realized shall be applicable.

c. In respect of valid applications received by the Company for Surrender/ Discontinuance of the Policy, Partial Withdrawal, Fund switch, maturity, death claims payable under the Policy etc. by 3:00 pm on a day, then the closing NAV of the same day shall be applicable. In respect of valid applications received by the Company for Surrender/ Discontinuance of the Policy, Partial Withdrawal, maturity, death claims payable under the Policy etc. after 3:00 pm on a day, then the closing NAV of the next Business Day will be applicable.

d. If the date of receipt of a valid application/ instrument is not a Business Day, then, the closing NAV of the next Business Day will be applicable.

e. We may change the cut-off time as required under the applicable regulations or subject to prior approval of the Regulatory Authority. In such case, We will intimate You the changed cut-off time.

f. The payment of the benefits under the Policy will be made by cancellation of the required number of Units from the respective Funds. If more than one Fund has been invested in, the cancellation of Units will be effected to the extent possible in the same proportion as the total value of the Units held in each Fund, unless specified otherwise by You and accepted by us in writing.

PART - E

14. Charges

Under this Policy, we will levy the following charges as specified in Annexure D:

I. Premium Allocation Charge;

ii. Top-up Premium Allocation Charge;

iii. Mortality Charge;

iv. Fund Management Charge; and

v. Discontinuance Charge.

We will deduct the above charges in the manner specified in Annexure D.

15. Funds

It is mandatory for you to either choose one of the investment strategies or fund options in this policy. 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 invest it in various fund options.

a. Under this Policy, you have the option to invest in the following 8 (Eight) Funds, i.e. Equity1 Fund, Balanced 1 Fund, Debt1 Fund, Value Fund, Index Tracker Fund, Dynamic Asset Allocation Fund , Equity Elite and Flexi Cap Equity Fund Opportunities Fund. The details of the Funds offered under this Policy are provided in **Annexure C**.

b. Automatic Trigger Based Investment strategy

Before the Policy Commencement Date or at any policy anniversary, you have the option to choose the Automatic Trigger Based Investment strategy. If you have opted for the Automatic Trigger Based Investment Strategy then 100% of your premium after deduction of applicable charges will be invested in Equity 1 fund., We will review your Unit Account at the end of each Business Day to see if the return on your investments in the Equity1 Fund (after allowing for Premium Allocation Charge and Mortality Charge) is 10% (Ten percent) or more at the end of that Business Day.

If the return is 10% (Ten percent) or more on such Business Day, then, an amount equal to the appreciation will be transferred to the Debt1 Fund (i.e. if the value of the Units in the Equity1 Fund is 10% (Ten percent) or more of the net amount invested in Equity1 Fund, then, an amount equivalent to the appreciation will be transferred to the Debt1 Fund.)

You have an option to cancel the Automatic Trigger Based Investment strategy for future transactions by submitting a written request to us during the Policy Term. This strategy is not applicable with Top-up Premium.

c. Fund Transfer Strategy

Before the Policy Commencement Date or at any policy anniversary, you have the option to choose the Fund Transfer Strategy. Fund Transfer Strategy allows you to enter equity market in a systematic manner. You need to choose two funds, a debt oriented fund and an equity oriented fund. You have the choice to select amongst Debt1 Fund and Balanced 1 Fund which are debt oriented funds. You have the choice to select amongst Equity1 Fund, Value Fund, Index Tracker Fund and Equity Elite Opportunities Fund which are equity oriented funds. This strategy is applicable to the Annual and Single premium payment only. Your Premium after deduction of applicable charges will be allocated to chosen debt oriented fund along with any existing units in that fund, if any. The units in the chosen debt oriented fund is 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 – 1/2of 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 after deduction of applicable charges will also follow the same pattern as long as Fund Transfer Strategy is active.

You have an option to cancel the Fund Transfer strategy for future transactions by submitting a written request to us during the Policy Term This strategy is not applicable with Top-up Premium.

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

d. Age Based Investment Strategy

Before the Policy Commencement Date or at any policy anniversary, you have the option to choose Age Based Investment Strategy. At policy inception your premium after deduction of applicable charges will be distributed between Equity 1 Fund, Debt1 Fund and Value Fund based on your age. As you move from one age band to another, your funds are redistributed based on your age. The age wise fund distribution is shown in the below table.

Age as on last birthday (Years)	Equity 1	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 an option to cancel the Age Based Investment strategy for future transactions by submitting a written request to us during the Policy Term. This strategy is not applicable with Top-up Premium.

16. Risks associated with unit linked insurance plans

a. This Policy has been issued by us on the basis of your acknowledgement and agreement that:
   i. IndiaFirst Life Insurance Company Limited is only the name of the insurance company and "IndiaFirst Life Wealth Maximizer Plan" is only the name of this unit linked fund based insurance plan and does not in any way indicate the quality of this Policy, its future prospects or returns.
   ii. Unit linked insurance products are different from the traditional insurance products and 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, if any under this Policy.

PART - F

17. Making a Death Claim

Steps involved in making a death claim

In order to process a claim under this Policy, We will need a written intimation about the claim, upon the death of the Life Assured during the Policy Term or for processing a claim for Maturity Benefits under this Policy. This is the first step towards processing your claim. The written intimation should also be accompanied with all the required documents as mentioned below:

Death Claim:

In case of natural death

i. Proof of Age of the Life Assured, if the Age of the life assured has not been admitted by us.
ii. Claimant's statement and claim intimation report completely filled and signed by claimant/Nominee.
iii. Valid QR Code scannable Death certificate issued under section 12/17 of registration of Births and Deaths Act 1969 (only in case of death of the Life Assured).
iv. Original Policy document.
v. A self-attested copy of Pan Card of Nominee/ Claimant. In case Nominee/Claimant does not have a pan card issued on his/her name then please submit duly filled and signed Form 60.
vi. Self-attested copy of photo-identity proof and address proof of the Nominee(s)/Claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
vii. Self-attested copy of bank pass book of Nominee(s)/ Claimant along with cancelled cheque name, A/c number and IFSC code available on the same.

Any other document or information that we may need for validating and processing the claim

In case of un natural death

Following additional documents will be required apart from ones mentioned above:

i. Clear readable Copies of Medico Legal Certificate, First Information Report final Viscera Report, Final Police Investigation Closure report, Panchnama, Inquest report and post mortem report (Only if Death), duly attested by the police (only in case of Accident leading to unnatural death or Permanent Disability of the Life Assured).
ii. All Hospitalization documents including discharge summary, Admission Notes and all investigation reports (only mandatory in case the Life Assured was treated for any illness related to the cause of death).

Any other document or information that we may need for validating and processing the claim.

Maturity Claim:

i. Maturity Claim Intimation form duly filled and signed by Claimant/Policy Holder.
ii. Original Policy Document(s)
iii. Self-Attested Copy of Pan Card of the Policy Holder.
iv. Cancelled Cheque or Self Attested Copy of Pass book of the Policy Holder.
v. Self-Attested Copy of Address Proof (if change in Address).
vi. Duly filled and signed NRI Declaration form applicable only for NRIs.
vii. Any other document or information that We may need for validating and processing the claim.

Claims can be intimated through.

Courier – Intimation with supporting documents can be sent to claims department at head office by courier to the below address.

Claims Department, IndiaFirst Life Insurance Company Ltd, 12th Floor, North {C} wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400063

Email – Intimation with supporting documents can be sent to claims.support@indiafirstlife.com

Website - Visit IndiaFirst website for online claim intimation at https://www.indiafirstlife.com/claims/register-claim-online and follow few simple steps to complete the claim intimation.

WhatsApp – Say Hi on +91 22 6274 9898 and follow few simple steps to complete the claim intimation

18. Suicide Exclusion

In case of death due to suicide within 12 months from the date 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 (FMC) and guarantee 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.

19. Nomination

Nomination shall be governed as per Section 39 of the Insurance Act, 1938 as amended from time to time a simplified version of the provisions of S.39 is provided below.

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015 or any other Regulation as specified by the Authoritydated. The extant provisions in this regard are as follows:

1) The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.

2) Where the nominee is a minor, the policyholder may appoint any person in the manner laid down by the insurer to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.

3) Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.

4) Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.

5) A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable for any payment under the policy made bonafide by the insured to the nominee unless it is mentionedif a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.

6)Fee for registering change in the nomination may require to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations. which shall not exceed Rs. 100 (Rs. One hundred only) or as may be specified by the Authority

7) On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof.

8) A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.

9) The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination.

10) In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate.

11) In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).

12) Where the policyholder whose life is insured nominates his (a) parents or (b) spouse or (c) children or (d) spouse and children (e) or any of them; the nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title.

13) If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).

14) The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the commencement of Insurance Laws (Amendment) Act, 2015 (i.e. 23.03.2015).

15) If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.

16) The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or Insurance Laws (Amendment) Act, 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

[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 and any other applicable Regulation/Circulars issued by the Authority for complete and accurate details.

20. Assignment

Assignment shall be governed as per Section 38 of the Insurance Act, 1938 as amended from time to time. A simplified version of the provisions of S. 38 is provided below.

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015 and any other applicable Regulation/Circulars issued by the Authority. The extant provisions in this regard are as follows:

(1) This policy may be transferred/assigned, wholly or in part, with or without consideration.

(2) An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.

(3) The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.

(4) The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.

(5) The transfer or assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.

(6) Fee for granting a written acknowledgement of the receipt of notice of assignment or transfer assignment may require to be paid to the insurer which shall not exceed Rs. 100 (Rs. One hundred only) or as may be specified by the AuthorityFee to be paid for assignment or transfer can be specified by the Authority through Regulations.

(7) On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.

(8) If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.

(9) The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bonafide or (b) not in the interest of the policyholder or (c) not in public interest or (d) is for the purpose of trading of the insurance policy.

(10) Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment.

(11) In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.

(12) The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.

(13) Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or

transferee shall be deemed to be absolute assignee or transferee, except

a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR

b. where the transfer or assignment is made upon condition that

i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR

ii. the insured surviving the term of the policy

Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.

(14) In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person

a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and

b. may institute any proceedings in relation to the policy

c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings

(15) Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.

[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 and any other applicable Regulation/Circulars issued by the Authority for complete and accurate details.]

21. Policy Ceases/ Ends/ Terminates

a. This Policy will cease immediately and automatically on the happening of the earliest of any of the following -

i. on the date of payment of the Death Benefit under this Policy upon the death of the Life Assured; or

ii. on the date of intimation of rejection of claim by us; or

iii. if the due unpaid Regular Premiums or Limited Premiums, as the case maybe, have not been paid by You to us till the expiry of the Lock-in-period or the Revival Period, whichever is later ; or

iv. on the date of payment of Surrender Value; or

v. on the payment of Maturity Benefit; or

vi. on the date of acceptance of free look cancellation request; or

vii. on the date, the Fund Value falls below 110% (One Hundred Ten percent) of Annualized Premium

22. Change of Address

You are required to inform us in writing, about any change in your/ Nominee(s)'s address with address proof. This will ensure that our correspondence reaches you/ the Nominee(s) without any delay. We will not be liable on account of your failure to up-date your current address in our records or registering an address with us which is incorrect.

23. Fraud, Misstatement, and Suppression

Any fraud, mis-statement or suppression of a material fact under the Policy shall be dealt in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time which is reproduced below.

This Policy is issued at the age and gender of the Insured shown on the Policy Schedule which is the Insured's declared age at last birthday and declared gender in the proposal. If the age / gender is misstated and higher mortality rate should have been charged, the benefit payable under this Policy shall payable after deduction of such difference of

mortality along with interest thereon. In such cases the Policy shall be subject to re-underwriting and the Basic Sum Assured and Top-Up Sum Assured shall be subject to Your eligibility as per our Underwriting norms and the mortality rate to be deducted shall be calculated proportionately on such Basic Sum Assured and Top-Up Sum Assured

payable. If the Insured's age/gender is mis-stated and lower mortality should have been charged, We shall reverse any excess mortality charges without interest to the Fund Value. Any undercharged Mortality Charge, without interest, will be debited in Units at NAV.

If at the correct age it is found that the Life Insured was not eligible to be covered under this Policy pursuant to Our underwriting policy, then subject to Section 45 of the Insurance Act 1938 the Policy shall be treated as void and We will pay the current Total Fund Value, after deducting all applicable charges like, medical, stamp duty, risk, etc., incurred by Us under the Policy.

24.Section 45 of the Insurance Act, 1938:

Section 45 of Insurance Act, 1938 as amended from time to time:

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

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.]

25. Right to Revise/ Delete/ Alter the Terms and Conditions of this Policy

We may revise, delete and/ or alter any of the terms and conditions of this Policy as required under the applicable regulations or subject to receipt of the prior approval of the Regulatory Authority. We will intimate You by sending a prior written notice of 30 (Thirty) days, before revising, deleting and/or altering any of the terms and conditions of this Policy.

26. Force Majeure

a. IndiaFirst Life shall value the Funds (SFIN) on each day for which the financial markets are open. However, IndiaFirst Life may value the SFIN less frequently in extreme circumstances external to IndiaFirst Life i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, IndiaFirst Life may defer the valuation of assets for up to 30 days until IndiaFirst Life is certain that the valuation of SFIN can be resumed.

b. IndiaFirst Life shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.

c. IndiaFirst Life shall continue to invest as per the fund mandates submitted in Annexure C . However, IndiaFirst Life shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments [as defined under Regulations 8 of IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024] in circumstances mentioned under points (a and b) above. The exposure of the Fund as per the Fund mandates submitted in Section 8.1 below shall be reinstated within reasonable timelines once the force majeure situation ends.

d. Some examples of circumstances as mentioned [in point (a) & (b) above] are:

i. When one or more stock exchanges which provide a basis for valuation of the assets of the Fund are closed otherwise than for ordinary holidays.

ii. When, as a result of political, economic, monetary or any circumstances which are not in the control of IndiaFirst Life, the disposal of the assets of the Fund would be detrimental to the interests of the continuing Policyholders.

iii. In the event of natural calamities, strikes, war, civil unrest, riots and bandhs.

iv. In the event of any force majeure or disaster that affects the normal functioning of the IndiaFirst Life.

In such an event, an intimation of such force majeure event shall be uploaded on the IndiaFirst Life's website for information.

27. Governing Law and Jurisdiction

All claims, disputes or differences arising under or in connection with this Policy will be governed by and construed in accordance with Indian laws and shall be subject to the jurisdiction of the Indian Courts.

28. Turn Around Time

Turn Around Time for various servicing request and claims processing are as mentioned below:

Policy Servicing TAT's	
Full Surrender	7 Days
Freelook Cancellation	7 Days
Request for Refund of Proposal Deposit	15 days
Refund of outstanding proposal deposit	30 days
Maturity/Survival/Death Claims	
Processing of Maturity claim / penal interest not paid	Due Date
Raising claim requirements after lodging the Death claim	15 Days
Death claim decision without investigation requirement	15 Days
Death claim decision with Investigation requirement	45 Days

29. Issue of duplicate Policy Document

If the Policy Document is lost or destroyed, then, the Policyholder can submit to us the filled in 'Indemnity Bond for Loss of Policy Document' form, which is available on our website.

We will issue a duplicate Policy Document duly endorsed to show that it is being issued following the loss or destruction of the original Policy Document.

The Company will not charge any additional fee for the issuance of duplicate Policy Document. Currently, only Stamp Duty fee (as applicable for the applicable State/Union-Territory) is being charged.

Upon the issue duplicate Policy Document, the original Policy Document will cease to have any legal effect

PART - G

30. Grievance Redressal

You may contact us in case of any grievance at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com. IRDAI Regn No. 143. CIN: U66010MH2008PLC183679

a. An acknowledgment to all such grievances received will be sent immediately on 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 14 days, 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
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

Insurance Ombudsman

In case You are dissatisfied with the decision/resolution of the Company, You may approach the Insurance Ombudsman located nearest to You (please refer to List of Ombudsmen or visit our website www.indiafirstlife.com) if your grievance pertains to :

- Delay in settlement of claims, beyond the time specified in the Regulations, framed under the Insurance Regulatory and Development Authority Act, 1999;
- any partial or total repudiation of claims by the life insurer, general insurer or health insurer;
- disputes over Premium paid or payable in terms of insurance policy;
- misrepresentation of Policy Terms and conditions at any time in the policy document or policy contract;
- legal construction of insurance policies in so far as the dispute relates to claim;
- policy servicing related grievances against insurers and their agents and intermediaries;
- issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the Proposal Form submitted by the proposer;
- non issuance of insurance policy after receipt of Premium in life insurance and general insurance including health insurance; and
- any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time or the Regulations, circulars, guidelines or instructions issued by IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned above.

The complaint should be made in writing and the same should be duly signed by the complainant or by his legal heir(s), Nominee(s) or assignee with full details of the complaint and the contact information of the complainant.

As per provision 14 of the Insurance Ombudsman Rules, 2017, the complaint to the Ombudsman can be made by You or the complainant, within a period of 1 (One) year from the date of rejection of the grievance by Us or after receipt of decision which is not to your satisfaction or after expiry of one month from the date of sending representation to Us if We fail to furnish reply to You provided the same dispute is not already decided by or pending before or disposed of by any court or consumer forum or arbitrator.

All grievances arising out of or in relation to claims/issues arising out this agreement shall only be raised via the grievance redressal mechanism available on the website of the Company and / or agreed in this Agreement. It is clarified that no grievances shall be entertained in case the same are addressed to the personal email ids of the CEO/board of directors of the company. Rather any such unwarranted emails would be classified as spam and the Company may take appropriate legal actions against such acts of spamming

Disclaimers

"In this policy, the investment risk in investment portfolio is borne by the policyholder".

Applicable taxes levied as per extant tax laws shall be deducted from the premium or from the allotted units as applicable. Taxes are subject to change from time to time.

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 publicly available index. NAVs of the units may go up or down, based on the performance of fund and factors influencing the capital market/ publicly available index 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. 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. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale

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. The trade logo mentioned herein above belongs to IndiaFirst Life Insurance Co. Ltd

Annexure B - List of Ombudsman

Office of the Insurance Ombudsman - Ahmedabad Jeevan Prakash Building , 06th Floor, Tilak Marg, Relief Road, AHMEDABAD- 380001 Tel. 079- 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in Area of Jurisdiction - Gujarat, Dadra & Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman - Bhopal Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, BHOPAL – 462 003. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in Area of Jurisdiction - Madhya Pradesh & Chhattisgarh
Office of the Insurance Ombudsman - Bhubaneshwar 62, Forest Park, BHUBNESHWAR – 751 009. Tel.: 0674 - 2596461 /2596455 Email: bimalokpal.bhubaneswar@cioins.co.in Area of Jurisdiction - Odisha	Office of the Insurance Ombudsman - Chandigarh S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH – 160 017. Tel.: 0172 - 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in Area of Jurisdiction - Punjab, Haryana Himachal Pradesh, Jammu & Kashmir, & Chandigarh
Office of the Insurance Ombudsman - Chennai Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in Area of Jurisdiction - Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	Office of the Insurance Ombudsman – New Delhi 2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI – 110 002. Tel.: 011 - 23239633 / 23237532 Email: bimalokpal.delhi@cioins.co.in Area of Jurisdiction – Delhi
Office of the Insurance Ombudsman - Guwahati Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, GUWAHATI – 781001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Email: bimalokpal.guwahati@cioins.co.in Area of Jurisdiction - Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh,Nagaland and Tripura	Office of the Insurance Ombudsman - Hyderabad 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004. Tel.: 040 - 65504123 / 23312122 Email: bimalokpal.hyderabad@cioins.co.in Area of Jurisdiction - Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry
Office of the Insurance Ombudsman - Ernakulam 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, ERNAKULAM - 682 015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in Area of Jurisdiciton - Kerala, Lakshadweep, Mahe – a part of Pondicherry	Office of the Insurance Ombudsman - Kolkata Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in Area of Jurisdiction - West Bengal, Sikkim, Andaman & Nicobar Islands
Office of the Insurance Ombudsman - Lucknow 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in Area of Jurisdiction - Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi,Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli,Sravasti, Gonda, Faizabad, Amethi,Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur,Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	Office of the Insurance Ombudsman - Noida Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, UTTAR PRADESH (U.P.) - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in Area of Jurisdiction - State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj,Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur

Office of the Insurance Ombudsman - Jaipur Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in Area of Jurisdiction – Rajasthan	Office of the Insurance Ombudsman – Pune Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, PUNE – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in Area of Jurisdiction - Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
Office of the Insurance Ombudsman - Bengaluru Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, BENGALURU – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in Area of Jurisdiction – Karnataka	Office of the Insurance Ombudsman – Mumbai 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), MUMBAI - 400 054. Tel.: 022 - 26106552 / 26106960 Email: bimalokpal.mumbai@cioins.co.in Area of Jurisdiction – Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
Office of the Insurance Ombudsman – Patna 2nd Floor, Lalit Bhawan, Bailey Road, PATNA – 800001 Tel No: 0612-2547068 Email id : bimalokpal.patna@cioins.co.in Area of Jurisdiction - Bihar, Jharkhand	

Annexure C - Funds

1. Under this Policy, you have the option to save in the following 8 (Eight) Funds:

Fund	Investment Objectives	Asset Category	Allocation	Returns and risk
Equity1 (SFIN: ULIF009010910EQUTY1FUND143)	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.	Equity	80% - 100%	The potential returns from this Fund are the highest but the risk is high.
		Debt	0%	
		Money Market	0% - 20%	
Debt1 (SFIN: ULIF010010910DEBT01FUND143)	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.	Equity	0%	The potential returns are lower than the tailor made fund but the risk is moderate.
		Debt	70% - 100%	
		Money Market	0% - 30%	
Balanced 1 (SFIN: ULIF011010910BALAN1FUND143)	The Balanced1 Fund aims to provide returns in excess of inflation in the long term through diversified equity investment with reduced probability of negative returns in the short term by a balanced exposure to debt and money market instruments.	Equity	50% - 70%	The potential returns are lower than the Equity Fund but the risk is moderate to high
		Debt	30% - 50%	
		Money Market	0% - 20%	
Value (SFIN: ULIF013010910VALUEFUND0143)	The value Fund aims to provide a long term capital appreciation through investment in equity that are relatively undervalued to their expected long-term high earnings and growth potential	Equity	70% - 100%	The potential returns from this Fund are the highest but the risk is high.
		Debt	0%	
		Money Market	0% - 30%	
Index Tracker Fund (SFIN: ULIF012010910INDTRAFUND143)	To provide high growth opportunities with an objective of long term capital appreciation through investments primarily in equity and equity related instruments.	Equity	90% - 100%	The potential returns from this Fund are the highest but the risk is high.
		Debt	0%	
		Money Market	0% - 10%	
Equity Elite Opportunities Fund (SFIN:ULIF020280716EQUELITEOP143)	To provide capital appreciation by investing 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.	Equity	60% - 100%	The potential returns from this Fund are high but the risk is high.
		Money Market	0% - 40%	
Dynamic Asset Allocation Fund (SFIN: ULIF015080811DYAALLFUND143)	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)	Equity	0% - 80%	The potential returns from this fund are the highest however the risk is high.
		Debt	0% - 80%	
		Money Market	0% - 40%	
Flexi Cap Equity Fund (SFIN: ULIF02121/02/22FLEXCAPFND143)	The primary objective of the fund is to generate long term capital appreciation by investing predominantly in mid cap equity and equity linked securities, with opportunistic exposure to quality small cap companies.	Equity	65% to 100%	Medium to high investment risk with an aim to generate and deliver higher returns through capital growth on a medium to long term basis
		Debt	0% - 80%	
		Money Market	0% to 35%	

2. Under this Policy, you have the option of switching the Fund Value from one fund to another fund, subject to receipt of a written request from you.
3. We have the right to introduce new funds to this Policy and offer the same to you, subject to receipt of prior approval of the Regulatory Authority.
4. We have the right to discontinue any of the existing Funds by giving you 3 (Three) months prior written notice, subject to the prior approval of the Regulatory Authority.
5. The discontinued policy fund (SFIN: DPFF016140511DPFND00000143) shall have the following asset categories

i) Money Market Instruments:0% to 40%

ii) Government securities: 60% to 100%

The excess income earned in the discontinuance fund over and above the minimum guaranteed interest rate shall also be apportioned to the discontinued policy fund in arriving at the proceeds of the discontinued policies and shall not be made available to the shareholder. The current minimum return on the fund shall be 4% p.a. compounded or as prescribed by IRDA from time to time. Fund management charge of 50 bps per annum on discontinuance policy fund value shall be levied.

Annexure D - Charges

Under this Policy, we will levy the following charges:

1. Premium Allocation Charge

1.1. The following Premium Allocation Charge will be levied by us if you have opted to pay the Premium as Regular Premiums or Limited Premiums:

Policy Year	Allocation Charge as a % of Regular/Limited Premium for all except Staff and Online channel	Allocation Charge as a % of Regular/Limited Premium for staff policies	Allocation Charge as a % of Regular/Limited Premium for policies sourced through Online channel
Year 1	6%	2%	4%
Year 2 - 5	4%	2%	4%
Year 6 and above	2%	2%	2%

1.2. Allocation Charge for Single Premium Policy is 2% of Single Premium.

The allocation charges are guaranteed for the entire duration of the policy.

2. Top-up Premium Allocation Charge

2.1. We will levy a Top-up Premium Allocation Charge of 2% of Top-up Premium.
2.2. Single/top-up premium allocation charge for policies sold to staff is 0% Single Premium
2.3. Single/top-up premium allocation charge for policies issued through Online is 1% of Single Premium
The allocation charges are guaranteed for the entire duration of the policy.

3. Mortality Charge

3.1. We will levy Mortality Charges for providing insurance coverage on the life of the Life Assured by cancellation of Units at the beginning of each Policy month. The Mortality Charge is guaranteed throughout the Policy Term.

3.2 Mortality charges for in force policies are levied on the 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 withdrawal made during two years preceding the death of the life assured, if any 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 become positive

3.3 We will levy the Mortality Charges on the sum at risk, i.e. 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 the sum at risk being non-negative, i.e. it should not be negative or zero, in accordance with the following table:

Standard mortality Rates per Rs 1,000 of sum at risk for males:

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
6	0.94	32	1.26	58	11.36	84	97.15
7	0.74	33	1.32	59	12.24	85	105.56
8	0.60	34	1.38	60	13.19	86	114.66
9	0.52	35	1.46	61	14.22	87	124.53
10	0.48	36	1.55	62	15.36	88	135.21
11	0.49	37	1.65	63	16.61	89	146.78
12	0.52	38	1.77	64	17.99	90	159.30
13	0.58	39	1.91	65	19.51		
14	0.64	40	2.07	66	21.19		
15	0.72	41	2.26	67	23.04		
16	0.79	42	2.47	68	25.07		
17	0.85	43	2.72	69	27.28		
18	0.91	44	3.01	70	29.71		
19	0.96	45	3.34	71	32.36		
20	1.00	46	3.73	72	35.25		
21	1.03	47	4.16	73	38.4		
22	1.05	48	4.64	74	41.82		
23	1.07	49	5.17	75	45.54		
24	1.08	50	5.74	76	49.59		
25	1.09	51	6.35	77	53.98		
26	1.10	52	6.99	78	58.75		
27	1.12	53	7.65	79	63.93		
28	1.13	54	8.33	80	69.54		
29	1.15	55	9.04	81	75.63		
30	1.18	56	9.78	82	82.23		

3.3. If the Life Assured is a female and above age 18 (Eighteen) years of Age as at last birthday, then, an age set-back of 3 (Three) years shall be applicable for the purpose of calculation of Mortality Charges subject to the condition that the applicable rate will not be lower than the Male rate at age 18. If the Life Assured is a female who is less than 18 (Eighteen) years of Age as at last birthday, then, the Mortality Charges for Male life of the same Age will be applicable. If the Life Assured is Transgender then Male rate is applicable.

4. Fund Management Charge

We will levy a Fund Management Charge of 1.35% (One and Thirty Five Hundredths percent) per annum on each of the Funds on each Valuation Date at the time of computation of NAV as a percentage of the Fund Value and shall be appropriated by adjusting the NAV. The Fund Management Charge shall not exceed 1.35% (One and Thirty Five Hundredths percent) per annum throughout the Policy Term.

5. Switching Charge

Currently, we will not levy any switching charges during the Policy Term. However, we reserve the right to introduce charges for switching of Funds, subject to receipt of the prior approval of the Regulatory Authority, which shall not exceed INR 500 (Five Hundred) per switch.

6. Discontinuance Charge

We will levy the following Discontinuance Charges:

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

7. Partial Withdrawal Charge

We will not levy any partial withdrawal charges under this Policy for any Partial Withdrawals made by you.

8. Premium redirection Charge

Premium redirection is allowed for future investments towards a different fund or set of funds from 2nd year onwards. Premium redirection is free of charge.

9. Miscellaneous Charge

We will not levy any miscellaneous charges under this Policy.

10. Tax

We will deduct the applicable taxes, if any, in accordance with the applicable provisions of Indian tax laws on all the applicable charges levied by us under this Policy. The applicable taxes deducted by us is in addition to the charges as specified in Annexure D. These tax rates are subject to change basis any change in the directives issued by the Government.

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