

Your Wealth, Your Prosperity... Our Promise

IndiaFirst High Life Plan

A Joint Venture of



Before you start reading

Important Note

IndiaFirst High Life Plan is referred to as the Plan throughout the brochure.

How will this brochure help you?

This brochure gives you details of how the plan works throughout its lifetime. It's an important document to refer to.

To help your understanding

We've done our best to explain everything as simply as possible; however you're likely to come across some terms you're unfamiliar with. Where possible, we've explained these.

We have used plain language that's easy to understand and believe this brochure is a good place to start when considering an investment.



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

Introduction

Your wealth, your prosperity...and our efforts in building them for you!

We all wish for the best from life – both for ourselves as well as for our loved ones. This includes securing their dreams through building a robust financial corpus. However, while we work hard to achieve this goal, are we sure that we are ensuring that our money is also working as hard?

Our IndiaFirst High Life Plan now helps you ensure that you not only secure your family but also achieve your financial goals through investing your savings in a Dynamic Asset Allocation Fund that strives to make the most out of your money. You also have the option to invest in Debt1 & Liquid1 Fund.

The IndiaFirst High Life Plan offers you an insurance cover on your life and additionally helps you grow and build your wealth through market linked investment. The life cover promises the sum assured in case of the life assured's unfortunate demise and the funds strive to make the most out of the money that you invest with us.

With IndiaFirst High Life Plan, you can now be happy to see your wealth account grow by the day!

Executive Summary

Key Features

- You can build your savings over a period of time, through investments in any of the 3 funds, including Dynamic Asset Allocation Fund. You may pay your premium(s) either for a limited period of time or through a single payment.
- The plan offers a life cover in case of untimely/unfortunate demise of the life assured
- We provide you the opportunity to enjoy benefits from market linked instruments, by investing in our Dynamic Asset Allocation Fund that is based on Price Earning (PE) ratio.
- You get easy access to your money by being able to withdraw partially
- Under Section 80C you can enjoy Tax Benefits on the premium that you invest. You also get tax benefits on the benefits that you receive on maturity of your policy, under Section 10(10D).

Risk Factors

- The premium paid in unit linked plans is subject to investment risks associated with capital markets
- The value of the units may go up or down based on the performance of the fund

- Other factors influencing the capital market affect the value of the units. Hence you, as the policyholder are responsible for all your decisions.
- Our funds do not offer a guaranteed or assured return.
- The past performance of our other funds does not necessarily indicate the future performance of our funds.

1. What is the IndiaFirst High Life Plan?

IndiaFirst High Life Plan is a unit linked savings plan that will cater to your need of investing in an actively managed market linked plan with a high upside potential.

2. What is the term of the plan?

Premium Payment Option	Premium Paying Term	Plan Term
Limited Premium	7 years	10, 15, 20 and 25 years
Single Premium	Onetime payment	5, 10, 15 and 20 years

3. Who are the people involved in the plan?

A unit linked plan may include the 'Life Assured', the 'Policyholder', the 'Nominee' and the 'Appointee'.

Who is a Life Assured?

Life Assured is the person, on whose life the plan depends. On the life assured's death, the benefit is paid out and the plan ends. Any Indian citizens can be the life assured, as long as -

Minimum Age at the time of applying for the Plan	5 years old
Maximum Age at the time of applying for the Plan	65 years as on last birthday
Maximum Age at end of Plan Term	75 years as on last birthday

Life cover for the minor life with minimum entry age 5 years last birthday starts immediately.

Who is a Policyholder?

A policyholder is a person who holds the plan. The policyholder may or may not be the life assured. To be a policyholder, you must be at least 18 years as on your last birthday at the time of applying for the plan.

Who is a Nominee?

A nominee is the beneficiary under the plan who receives the death benefit in case of the life assured's demise. The nominee is appointed by you, the policyholder. The nominee can even be a minor (i.e. below 18 years of age).

Who is an Appointee?

An appointee is the person whom you may nominate in case your nominee is a minor. The appointee takes care of the plan in your absence.

4. What are the Premium Paying modes available?

Limited Premium	Six monthly, yearly
Single Premium	Onetime payment only

5. How much can you invest?

Minimum Investment	Six monthly	Yearly
Limited Premium	₹ 25,000	₹ 50,000
Single Premium	-	₹ 100,000

* Note: Single Premium can be increased in multiples of ₹1,000. There is no limit for maximum investment.

6. How is the Sum Assured calculated?

The calculation of the sum assured depends on the type of plan you hold. The fixed sum assured available under this plan is -

	Age under 45 while applying for the plan	Age 45 and above while applying for the plan
Limited Premium	10 * Annualized Premium	7.5 * Annualized Premium
Single Premium	125% of Single Premium	110% of Single Premium

7. What do you receive at the end of the Plan Term?

You receive the fund value at the end of the plan term.

What are the payment options at the end of the Plan Term?

On maturity you may choose to -

- Receive the entire fund value as a lump sum payment
- Defer your maturity payment through the 'Settlement Option'

You may choose to receive this payment in installments over a period of time specified by you. This period is called the Settlement Period. During this period, the fund management and administration charges will be charged. Also you are allowed to withdraw partially/ fully during the settlement period.

When does the Settlement Period start?

Your settlement period starts from the date of maturity and can be applicable for a maximum period of five years. However, you have to opt for the Settlement Option at least three months prior to the date of maturity.

Does the life cover benefit continue during the Settlement Period?

No, there is no life cover during the settlement period. We will pay the fund value as on the date of intimation of death, to the nominee or the appointee in case of the life assured's unfortunate demise.

Can you secure your funds during the Settlement Period?

You may choose your fund investment into a Liquid 1 Fund or any other fund allowed under this product before exercising the settlement option. During the settlement period switching is not allowed.

Who bears the investment risk during the Settlement Period?

The investment risks will be borne by you, the policyholder during the settlement period.

8. Tax benefits under this Plan

Currently you are eligible for the below mentioned tax benefits. These are subject to change from time to time. However, you are advised to consult your tax consultant.

Tax benefits on the Premiums paid

You are eligible for tax deductions up to ₹ 1,00,000 on premiums paid under Section 80C of the Income Tax Act, 1961.

Tax benefits on the Maturity amount and withdrawals

You can get full tax benefits on the maturity amount and the withdrawal amounts under Section 10(10) D, of the Income Tax Act, 1961. But this applies only if the premium in any year during the plan term does not exceed 20% of the sum assured.

Death Benefits

Death benefits are tax free under section 10(10) D of the Income Tax Act, 1961.

9. What happens in case of the Life Assured's demise?

The nominee will receive a lump sum amount in the unfortunate event of the life assured's demise while the policy is premium paying or from the due date of first unpaid premium till the expiry of the notice period of 30 days. The lump sum amount will be either the fund value or the sum assured, whichever is higher. The amount will be paid out to the appointee if the nominee is a minor.

What is the impact of partial withdrawals on Death Benefit?

The sum assured will be reduced by the amount of partial withdrawals based on the following -

Below 60 years of age	Sum assured is reduced by an amount equal to the partial withdrawals made during the 24 months immediately preceding the death.
60 years of age and above	Sum assured is reduced by all partial withdrawals made from 24 months prior to attaining age 60 till the end of the term.

10. What are the Fund options available?

We offer you our unique Dynamic Asset Allocation Fund. The Fund is designed to increase allocation to equity when our in-house investment team perceives that valuation (as measured by PE) is cheap and reduced allocation to equity when valuation is expensive.

Fund Name	What does the fund do?	Asset Allocation			Risk Profile
		Equity	Debt	Money Market	
Dynamic Asset Allocation Fund (SFIN: ULIF015080811 DYAALLFUND143)	Provide high growth opportunities with an objective of long term capital appreciation through investments primarily in equity and equity related instruments.	0% - 100%	0% - 100%	0% - 20%	High

How does the Dynamic Asset Allocation Fund work?

- Every premium is allocated (after deducting allocation charge) to the Dynamic Asset Allocation Fund.
- Dynamic Asset Allocation Fund will invest in equity and debt investments and the asset allocation between equity and debt investments would be managed dynamically by our in-house investment team. Primarily the Fund is designed to increase allocation to equity when our in-house investment team perceives that the equity market's valuation (as measured by P/E) is relatively inexpensive and reduce the allocation when the equity market valuation becomes relatively expensive.
- A major portion of the exposure to equity will be invested in the large cap stocks (from S&P CNX Nifty or BSE 100 Index) and the remaining part could be invested in other equity stocks. The asset allocation proportions will be periodically reviewed and updated based on certain macro economic variables and market valuation trends. The Debt portion of the portfolio will comprise of corporate debt instruments, government securities and money market instruments.

Additionally, you are also offered the following funds at inception itself.

Debt1 (SFIN: ULIF 010010910 DEBT01 FUND143)	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 Debt Money market	0% 70% - 100% 0% - 30%	The potential returns are lower than the Tailor Made Fund but the risk is moderate
Liquid1 (SFIN: ULIF 014010910 LIQUID1 FND143)	The Liquid1 Fund aims to provide protection of the capital value and investment returns (net of charges) at all times.	Equity Debt Money market	0% 0% - 20% 80% - 100%	The returns are lower than Debt but the risk is low

11. How do you move from one fund to another?

You can move from one fund to another either by switching or by redirecting your premium.

What is switching?

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

Are there any limits for switching?

Minimum Switching Amount	₹ 5,000
Maximum Switching Amount	Fund Value

What are the charges for switching between funds?

You are allowed 2 free switches every month, i.e., 24 free switches a year. However, the unused free switches cannot be carried forward to the next month/year.

What is Premium Redirection?

Under premium redirection you can redirect your future investments towards a different fund or set of funds from 2nd year onwards. However, under the premium redirection option your past allocation of premium does not change. Premium redirection is free of charge.

Example: At the age of 30, you choose to invest your premiums in a Dynamic Asset Allocation Fund, which is prone to high returns in the long term and high risk in the short term. Five years down the line, you have additional responsibilities and do not wish to take high risks with your investments. You can change your investment preference by redirecting future premiums to Debt1 fund which have low to moderate risks in the short term.

12. Are partial withdrawals allowed?

Yes. You may access your money in case of any emergency, by withdrawing partially.

Limited Premium	If you have paid your premiums for the first 5 years, you can withdraw your money partially after the fifth plan year.
Single Premium	You can withdraw your money after completion of the fifth plan year.

Are there any limits on Partial withdrawals?

Minimum withdrawal	₹ 5,000
Maximum withdrawal - Limited Premium	Up to 25% of the fund value, only if your fund is left with a minimum balance equal to 110% of your annual premium after the withdrawal
Maximum withdrawal - Single Premium	Fund value after the withdrawal should not be less than ₹ 1,00,000

Example: You can withdraw up to ₹ 82,500 if you pay an annual premium of ₹ 60,000 for five consecutive years and have accumulated a fund value of ₹ 3,30,000 over a few years (25% of the fund value).

There are no partial withdrawal charges applicable.

13. What are the charges under this Plan?

Type of Charge	Charge Details			Description
Premium Allocation Charge	Year	Limited Premium Charge	Limited Premium Charge for Staff*	We deduct the shown percentage (in the table to the left) from your premium as Premium Allocation Charge. This is deducted before we make any investments or before we apply any other charge.
	1	6.7%	2%	
	2-4	4.0%	0%	
	5-7	3.5%	0%	
	Single premiums are subject to a 2% allocation charge at the time of payment. Staff allocation charge for single premium policies: 0% Single Premium. * Employees of IndiaFirst Life Insurance Company, Bank of Baroda and Andhra Bank will receive an enhanced allocation rate as mentioned above provided no commission will be paid under the plan.			
Fund Management Charge (FMC)	Fund Name	Annual Rate		We deduct FMC and applicable service tax on a daily basis from the fund value before calculation of the NAV (Net Asset Value).
	Dynamic Asset Allocation	1.35% p.a.		
	Debt 1	1.35% p.a.		
	Liquid 1	1.35% p.a.		
Policy Administration Charge	<p>For limited premium, the charges are 1.8% of first year's premium per annum inflating by 5% every plan year. This is subject to a maximum of ₹ 6000 per annum.</p> <p>For single premium, the charges are 1.10% of the single premium for the first ten years and 0% thereafter. This is subject to a maximum of ₹ 6,000 per annum.</p>			We deduct a monthly administration charge by cancelling units in advance. We do this at the beginning of each monthly anniversary of the plan.
Mortality Charges	Annual Mortality Charge is expressed in rupees per 1000 sum at risk which is the sum assured less fund value. Sum at risk will not fall below zero if fund value is higher than the sum assured (Please refer to Annexure 1 for indicative rates)			We deduct this charge and applicable service tax on the first business day of each plan month by way of cancellation of units.

There are a few other charges that may be applicable on your plan if you choose to utilize some of the options available -

Discontinuance Charge	Where policy is discontinued during the policy year	Discontinuance charge	No discontinuance value is payable before the completion of five plan years. Discontinuance charge is not applicable from the fifth plan year onwards.
	1	Lower of 6%*(AP or FV) subject to maximum of ₹ 6,000	
	2	Lower of 4%*(AP or FV) subject to maximum of ₹ 5,000	
	3	Lower of 3%*(AP or FV) subject to maximum of ₹ 4,000	
	4	Lower of 2%*(AP or FV) subject to maximum of ₹ 2,000	
	5 and above	Nil	
	* Where AP is the Annualized Premium and FV is the Fund Value on the date of discontinuance. There is no discontinuance charge for single premium plans.		
Partial Withdrawal Charge	There are no partial withdrawal charges applicable.		-

How are charges recovered?

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

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

Is service tax applicable? If yes, who bears it?

Yes. Service Tax is applicable on Mortality and Fund Management Charges. The charges mentioned above are exclusive of the service tax and applicable cess. The service tax will have to be borne by you, the policyholder.

14. What are your options if you miss paying your premiums?

If you miss paying your premiums, you are entitled to exercise one of the following options -

Option 1: Revival of the plan, or

Option 2: Complete withdrawal from the plan without any risk cover

In case you have not paid your premiums, we will send you a notice within a period of 15 days from the date of expiry of the grace period and ask you to exercise the options mentioned above, within a period of 30 days. You have to exercise your preferred option within a period of 30 days from the date of receipt of notice. If we have not received any communication from your end within 30 days from the receipt of the notice by you, we will believe it as your consent to exercise option 2 for complete withdrawal from the plan without any risk cover.

During this period your plan will be in force and mortality and other charges will continue to be applied. In case of death during this period (i.e. before exercising any of the above options) the benefit payable is the same as described earlier.

What are your options to revive the plan?

You can revive your plan within 2 years from the date of discontinuance but before completion of first 5 plan years by -

- Simply paying the pending premium amount
- Begin the payment of premiums

You can revive your plan by paying Premium Allocation Charges and any medical costs. The revival is subject to satisfactory medical and financial underwriting. Upon revival of the plan, the discontinuance charges, if any, already deducted shall be added back to the discontinuance fund and the fund will be used to purchase units at the NAV as on the date of revival

Is there a grace period for missed premiums?

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

15. Can you discontinue your plan?

Yes. You have the flexibility to discontinue your plan. If you have missed your premium, you will have a maximum period of 30 days from the receipt of the notice from us to exercise the following options -

Option 1: Revival of the plan, or

Option 2: Complete withdrawal from the plan without any risk cover.

If we have not received any communication from your end within 30 days from the receipt of the notice by you, we will believe it as your consent to exercise option 2 for complete withdrawal from the plan without any risk cover.

Discontinuance within first 5 years of the Plan

a. You miss your premiums and choose to revive your plan

If you miss paying your premiums, the Fund Value of the Plan will be credited to the Discontinuance Fund after deducting discontinuance charges on the date of discontinuance. Fund Management Charges @ 50 bps per annum will be deducted from the Discontinuance Fund.

The minimum return on the fund will be equal to the interest rates on savings bank account offered by State Bank of India or as prescribed by IRDA from time to time.

You may choose to revive your plan within 2 years from the date of discontinuance but before completion of first 5 plan years subject to submission of evidence of health to our satisfaction. Depending on evidence of health as required by the company, we shall have the right to refuse your request for revival or put such conditions or extra charges as may be deemed fit. In order to revive the plan, you need to pay all due premiums that have been missed along with any charges that was due. Upon revival of the plan, the discontinuance charges already deducted shall be added back to the discontinuance fund and the fund will be used to purchase units at the NAV as on the date of revival.

b. You wish to discontinue your plan

The fund value of the plan will be credited to the discontinued plan fund, The amount of the discontinued plan will be refunded only upon the

completion of the fifth plan year after deducting discontinuance charges on the date of discontinuance. The income earned on the fund value will be apportioned to the discontinued plan fund. The minimum return on the fund will be equal to the interest rates on savings bank account offered by State Bank of India or as prescribed by IRDA from time to time.

In case of death of the life insured after the fund value of the policy credited to the discontinuance policy fund, the discontinuance policy fund value as on date of receiving intimation of death will be paid and the plan will be closed.

Discontinuance after first 5 years of the Plan

If you choose to discontinue your plan after five plan years, the fund value as on date of discontinuance will be payable to you.

16. Can you cancel your plan?

Yes, you can cancel your plan if you disagree with any of the terms and conditions within the first 15 days (free look period) of the receipt of your plan document. You can return the plan to us, while stating your specific objections.

Do you get any Refund when you cancel your Plan?

Yes. We will refund an amount equal to the -

Premium paid

Less: i. Pro-rata death benefit

ii. Any stamp duty paid

iii. Expenses incurred on medical examination, if any

This amount is adjusted with the fund performance between the date of receipt of premium and the date of cancellation.

17. Can you move from this plan to any other plan of IndiaFirst Life Insurance?

If at any point you would like to opt out of this plan and invest into another Unit Linked plan¹ of IndiaFirst Life Insurance, we give you flexibility to do so. This

¹ Only applicable on plans without any implicit/explicit guarantees; not applicable on pension plans.

² Effective from 18th August, 2011

option is available for existing policyholders after completion of five policy years from the date of commencement of the policy. Under this option, you can transfer policy benefits (surrender, maturity etc.) without any allocation charges, fully to another plan which has the portability option available. When policyholder moves from plan with lesser life cover to a plan with higher life cover, it will be underwritten for extra risk taken.

This option must be exercised at least 30 days before the date of the receipt of benefit under the policy. The terms and conditions as specified in the opted policy document would apply to the policy holder opting for the 'Portability Option'. The new plan will be offered only on the life of the policyholder or life assured under the existing plan. This plan allows policyholders to transfer policy benefits from another Unit Linked plan where portability options are allowed.

18. Can you avail of a loan under this plan?

Yes. You can avail of a loan under this plan. The conditions for the same are as follows -

Before completion of 5 years

The maximum loan amount shall not exceed 40% of the surrender value in those policies where equity accounts for more than 60% of the total share and shall not exceed 50% of the surrender value of those policies where debt instrument accounts for more than 60% of total share. In case surrender value at any time is less than loan outstanding plus accrued interest, then plan terminates. The interest rate applicable on such loans will be the rate of State Bank of India base rate plus 7.00%.

On or after completion of 5 years

No loan is allowed after completing 5 plan years.

19. How do we value units in your plan?

We will value your units in line with the unit linked guidelines issued by the IRDA. As per the prevailing guidelines of the Authority, Unit Price will be calculated as follows² -

Market value of the investment held by the fund

Plus: value of current assets

Less: value of current liabilities and provisions, if any,

Divided: by the number of units existing on the valuation date (before creation/redemption of units).

When divided by the total number of units in the fund at the valuation date (before any units are redeemed), we get the unit price of the fund under consideration.

20. Allocation of Premiums to Units

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

The allotment of units to you, the policyholder will be done only after we receive the premium amount. The premium allocation to the units varies according to the following situations -

New Business	We will allocate new units on the day we receive premiums if we receive these before 3:00 p.m. They are allocated the next day if we receive them after 3:00 p.m.
Renewal Premiums	We will allocate the premium on the due date or the date of payment of premium, whichever is later. We will keep the renewal premiums received before the due date, in the deposit account. It will not earn any returns until the renewal premium due date. On the due date, we will use the same for unit funds.

How do we value your units at the time of renewals and redemptions of your premiums?

We will value your units in line with the unit linked guidelines issued by the IRDA.

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

For outstation cheques/ demand drafts	If the cheque you issue for premium renewal is an outstation cheque/ demand draft, we will apply the closing unit price of the day on which cheques/ demand draft is realized.
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Note: We will not accept any amount less than the due limited premium payable stated in the contract.

21. Broad Risks with your Plan

Is your plan prone to risks? If yes, who bears the risk?

Yes your plan does carry risks.

- The premiums paid in unit linked plans are subject to investment risks associated with capital markets. The unit price of the units may go up or down based on the performance of the fund. Other factors influencing the capital market affect the unit price. Hence you, as the policyholder are responsible for all your decisions
- IndiaFirst Life Insurance Company Limited is the name of our insurance company. IndiaFirst High Life Plan is only the name of our plan and does not in any way indicate the quality of the plan, its future prospects or returns

Do you get guaranteed returns from the funds mentioned in your plan?

- No. Dynamic Asset Allocation, Debt 1 and Liquid 1 funds do not offer a guaranteed or assured return
- Dynamic Asset Allocation, Debt 1 and Liquid 1 funds are the names of the funds offered currently with IndiaFirst High Life Plan. This does not indicate the quality of the funds, its future prospect or return, in any manner

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

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

22. What happens in case the life assured commits suicide?

If the life assured commits suicide, the death benefit we will pay, will be limited to the fund value. It will not include the insured benefits. This applies if the death by suicide occurs within 12 months from the date of risk commencement or date of revival of this plan. This is irrespective of whether the life assured was sane or insane at the time of death.

23. You are prohibited from accepting rebate in any form: Prohibition of Rebate: Section 41 of the Insurance Act, 1938 states

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.
- Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to five hundred rupees

24. What happens in case of submission of information which is false or incorrect?

Indisputability Clause: Section 45 of the Insurance Act, 1938 states

- No policy of Life Insurance shall, after the expiry of two years from the date on which it was effected, be called in question by an Insurer on the ground that a statement made in the proposal for insurance or any report of a medical officer or referee or friend of the Insurer or in any other document leading to the issue of the Policy, was inaccurate or false, unless the insurer shows such statement Was on material matter or suppressed facts which it was

matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy holder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose. Provided that nothing in this section shall prevent the insurer from calling 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 and conditions of the policy are adjusted on subsequent proof that that the age of the life insured was incorrectly stated in the proposal.

25. About IndiaFirst Life Insurance

IndiaFirst Life Insurance Company is a joint venture between Bank of Baroda, Andhra Bank and Legal and General (UK).

Bank of Baroda is one of the largest public sector bank in the country with an enviable network of over 3900 branches that spreads across the geography of India

and over 70 branches across 25 countries globally! This behemoth financial institution is over 100 years old and has been built on financial prudence, corporate governance and most importantly - the trust of valuable customers like you.

Andhra Bank has been serving the Indian customer for over 89 years and currently has a network of over 1716 branches. The bank has developed best in class deposit and lending schemes for its valued customers.

Both the banks are nationalized and provide best in class products and services to every Indian citizen.

Legal & General is one of UK's leading financial institutions with a heritage of over 150 years. It provides life assurance, pensions, investments and general insurance plans to over 5.5 million customers across UK. It brings rich fund management and insurance experience to India.

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

Annual Mortality Charge Rates					
Age last birthday	Males Rate	Age last birthday	Males Rate	Age last	Males rate
5	0.70	31	1.49	57	10.96
6	0.70	32	1.53	58	11.79
7	0.70	33	1.58	59	12.82
8	0.70	34	1.65	60	14.04
9	0.70	35	1.74	61	15.45
10	0.72	36	1.84	62	17.06
11	0.79	37	1.96	63	18.87
12	0.89	38	2.10	64	20.87
13	0.99	39	2.26	65	22.47
14	1.05	40	2.45	66	24.48
15	1.10	41	2.64	67	27.52
16	1.15	42	2.81	68	30.90
17	1.20	43	3.02	69	34.64
18	1.24	44	3.28	70	38.76
19	1.28	45	3.58	71	43.31
20	1.32	46	3.93	72	48.32
21	1.35	47	4.33	73	53.83
22	1.38	48	4.79	74	59.87
23	1.41	49	5.29	75	66.50
24	1.43	50	5.84		
25	1.44	51	6.44		
26	1.46	52	7.08		
27	1.47	53	7.78		
28	1.47	54	8.53		
29	1.47	55	9.33		
30	1.48	56	10.17		

For female lives above 18 years, an age set-back of 3 years will be applied subject to the condition that the applicable rate will not be lower than the male rate at age 18 years.

Disclaimer

Unit linked life insurance products are different from the traditional insurance products and are subject to risk factors. Premiums paid in unit-linked life insurance policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down, based on the performance of fund and factors influencing the capital market and the insured is responsible for his/ her decisions.

IndiaFirst Life Insurance Company Limited is only name of the Insurance Company and IndiaFirst High Life Plan is only the name of the unit-linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns.

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. Please know the associated risks and the applicable charges from your Insurance Agent or the Intermediary.

Under this plan, some benefits are guaranteed and some benefits are variable with returns based on the future performance of your Insurer carrying on life insurance business. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the Sales/ Benefit illustration table. If your policy offers variable returns then the Sales/Benefit illustrations will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

Insurance is the subject matter of the solicitation.

Product UIN: 143L015V01

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IRDA Reg. No.: 143

Registered and Corporate Office Address:
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