

Because Continuity Even After A Miss Is A Certainty



IndiaFirst Life Smart Pay Plan

(Non-Linked, Participating, Limited Pay, Money Back Life Insurance Plan)

A smart product to fulfil your long-term goals

We all have aspirations and achieving these is now a certainty through the **IndiaFirst Life Smart Pay Plan** with its assured benefits! This plan is smart, while you invest for your assured future, it allows you to pay one premium less and still enjoy the benefits for the full term i.e. it pays you 'money back' that can be reinvested in lieu of one premium. Invest now for all this and more, including tax benefits!



Pay for shorter durations to achieve long term goals



Enjoy 103% of annualized premium that allows you to pay one less premium during your policy



Receive Sum Assured plus accrued bonuses* at the end of term



Continued life cover even after a premium[#] is missed



Link IndiaFirst Life Waiver of Premium Rider to the plan and financially protect your loved ones throughout plan term



Enjoy tax^{**} benefits

*Bonus rate may vary from time to time based on Company's Investment Performance.

**Tax exemptions are as per applicable tax laws from time to time.

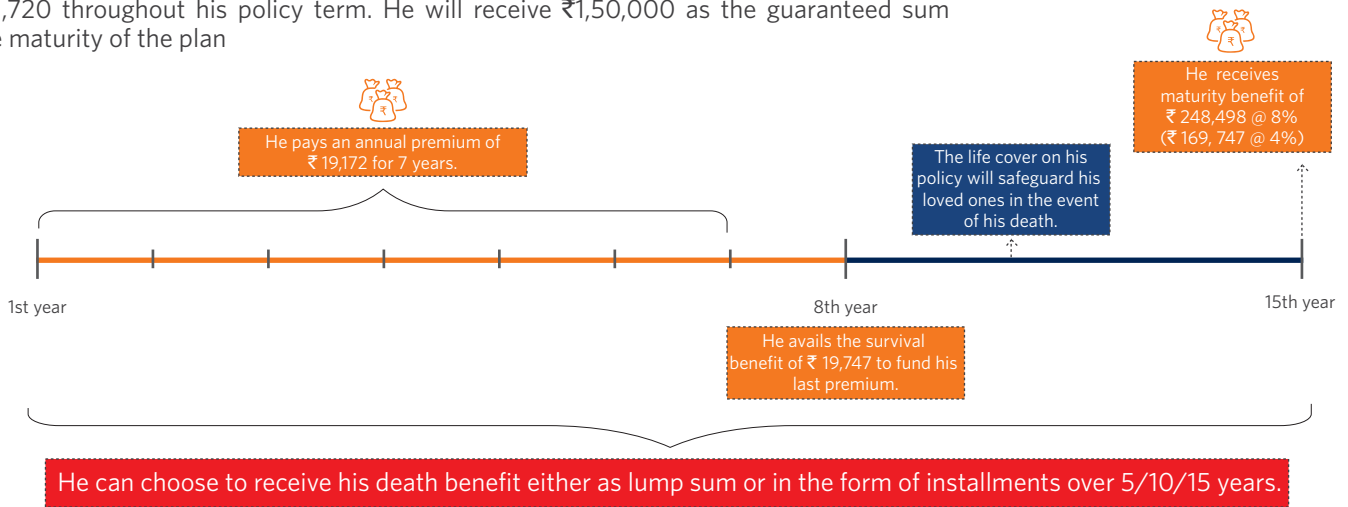
[#]Applicable after you have paid two full years' premiums

How does the plan work?

PROMOTED BY
Bank of Baroda | Andhra Bank

IndiaFirst
LIFE INSURANCE

Kumar a 40 yrs old man, buys IndiaFirst Life Smart Pay Plan for 15 yrs. He has opted for his money back amount to be used as 8th year premium. This will ensure that he continues to have an insurance cover of ₹1,91,720 throughout his policy term. He will receive ₹1,50,000 as the guaranteed sum assured at the maturity of the plan



Who can avail this policy?

CRITERIA	PARAMETERS
Age at Entry	<ul style="list-style-type: none"> Minimum - 8 years for policy term of 10 years; 3 years for policy term of 15 years Maximum - 50 years
Maximum Age at Maturity	<ul style="list-style-type: none"> 65 years
Premium Payment Term & Policy Term	<ul style="list-style-type: none"> 5 years PPT for 10 years Policy Term 5/6/7/8 years PPT for 15 years Policy Term
Premium	<ul style="list-style-type: none"> Minimum <ul style="list-style-type: none"> ₹ 18,000 yearly. ₹ 9,215 half - yearly ₹ 4,662 quarterly ₹ 1,556 monthly Maximum - No limit; subject to board approved underwriting policy
MINIMUM BASIC SUM ASSURED	MAXIMUM BASIC SUM ASSURED
₹ 1,50,000	No limit; subject to board approved underwriting policy

Disclaimer: IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097. Toll free No - 18002098700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Smart Pay Plan UIN 143N051V01 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns*. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo of Promoters displayed above belongs to M/s Bank of Baroda, M/s Andhra Bank and used by IndiaFirst Life Insurance Co. Ltd. under license. Adv. Ref. No. : IndiaFirst Life Smart Pay Plan /One Pager/ E/ 001.

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