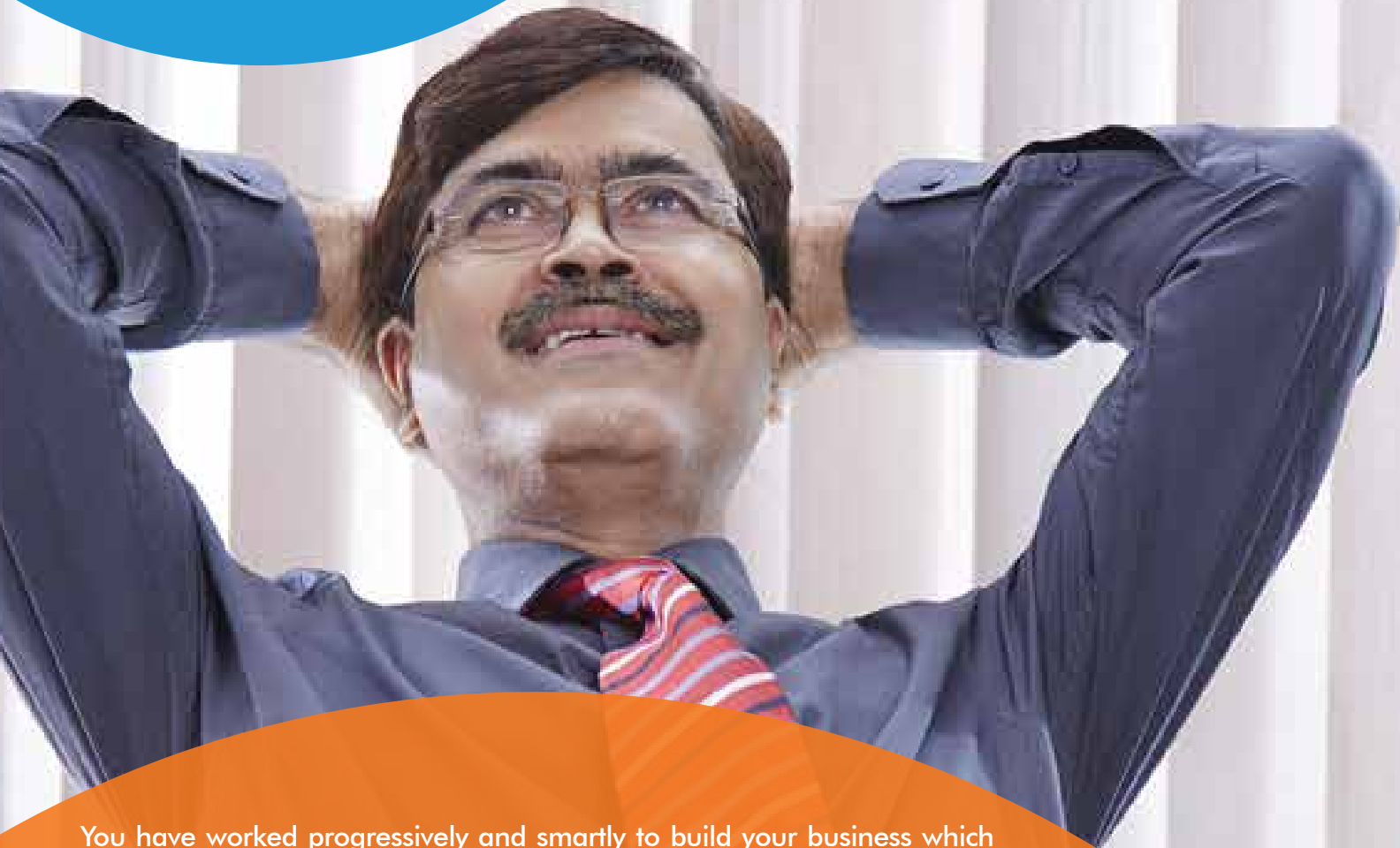


Designed for aspirations that are **certain** to be fulfilled



You have worked progressively and smartly to build your business which you started a decade ago. You have seen its ups and downs and know the value of having aside some safe funds for times when things go wrong.

Smartly plan to achieve your dreams and aspirations with IndiaFirst Life Smart Pay Plan: A Non-Linked, Participating, Limited Pay, Money Back Life Insurance Plan

The plan allows you to pay one less premium i.e it pays you 'money back' that can be reinvested in lieu of the premium. Additionally, if you miss paying a premium**, your life cover does not cease and continues for an year. Isn't this a smart way of investing?

PROMOTED BY



Key Benefits



Little efforts-long way

Pay for shorter durations and fulfil your long-term goals



Enjoy in-transit rewards

In-transit-rewards are always pleasant; Enjoy 103% of annualized premium just before you pay your last premium



With the above survival benefit you have:

- One lesser goal to achieve, or
- One lesser premium to pay



Earn more with your salary

Get Sum Assured at Maturity plus accrued bonuses* at end of policy term



Annual Perks

Enjoy the upside of earnings with an annual simple reversionary bonus*



Complete cover

We have your back with continued life cover even if you miss a premium**



Waive your way to advantage

Add Waiver of Premium Rider to ensure continuity of your policy benefits even in case of unfortunate events



Enjoy Tax* benefit

Get tax benefits as per applicable tax[†] laws

How does the plan work

He invests in IndiaFirst Life Smart Pay Plan to:

- Safeguard his family's future against any untoward event
- Meet his long-term goals through disciplined savings
- Ensure that his life cover benefit** continues for a year even if he misses paying his premium

Swapnil,
44 years old,
owns a small
hardware business
in Nashik

Just before the last year premium payment, Swapnil will receive the survival benefit of INR 1,50,071 which he uses to fund his last year's premium and ends up paying effectively one premium less.

The Certainty of
INDIAFIRST LIFE SMART PAY
PLAN
a Smarter Investment Choice

He decides to pay a monthly premium of **INR 12,677** (excluding taxes) for 7 years. He has taken a Guaranteed Sum Assured on Maturity of **INR 10,00,000** for a policy term of 15 years.

At the end of the plan term, he will receive the maturity benefit of ₹10,00,000 @4% or ₹15,25,000 @ 8%. So overall Swapnil paid INR 10,64,868 (exclusive of taxes) to receive Total Benefits (@8%) of INR 16,75,071

Eligibility Criteria

Criteria	Parameters
Age at Entry	Minimum – 8 years for policy term of 10 years; 3 years for policy term of 15 years Maximum – 50 years
Maximum Age at Maturity	65 years
Premium Payment Term & Policy Term	5 years PPT for 10 years Policy Term, 5/6/7/8 years PPT for 15 years Policy Term
Premium	Minimum ₹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

*The bonus rate may vary from time to time depending upon the performance of the company.

**applicable after you have paid two full years' premiums

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

Disclaimer: 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. 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 and M/s Andhra Bank and used by IndiaFirst Life Insurance Co. Ltd. under license. Advt. Ref. No.: IndiaFirst/SP/SMB/E/001.

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- IRDAI is 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.