



Paint your own  
masterpiece!

My Life. My Way.

## IndiaFirst Life Wealth Maximizer Plan

A Unit Linked, Non Participating, Life Insurance Endowment Plan

A Joint Venture of





## Before You Start Reading

### Important Note

IndiaFirst Life Wealth Maximizer Plan is referred to as the Plan throughout the brochure.

### How Will This Brochure Help You?

This brochure gives you details of how your Policy 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 simple language that is easy to understand and believe this brochure is a good place to start when considering an investment.



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UNDER THIS POLICY THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. THIS POLICY DOES NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE POLICY YEARS. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER / WITHDRAW THE MONIES INVESTED IN THIS POLICY COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH POLICY YEAR.

## Introduction

### Create a lasting legacy!

The chances you take and the choices you make pave the way for your future. Whether you want to start a new line of business, take up a hobby or just begin reading a book, the best time to do that is right now. Similar is the case with financial planning, whether you want to accumulate wealth, protect your loved ones through life insurance cover or enhance your corpus, the best time to do it is NOW!

Introducing, our IndiaFirst Life Wealth Maximizer Plan that provides life insurance cover as well as, helps grow and accumulate wealth for you and your loved ones. This comprehensive plan will ensure that you not only achieve your financial goals but also earn enough market linked returns to build a legacy for your family. With this plan, you also get the opportunity to grow a systematic and exclusive portfolio given the multiple investment strategies and flexibility options chosen in your policy. This plan not only provides you with unique fund options but also a low cost structure to optimize your investments and returns. Most importantly it provides complete financial security for your family by providing a life cover as well.

With our IndiaFirst Life Wealth Maximizer Plan you can create a lasting legacy in no time!

## Executive Summary

### Key Features

- No more constrained increase of your portfolio! Grow your money while you invest in market linked fund options

- Get the flexibility to choose from seven different fund options as per your requirement
- Choose any one of the below investment strategies in your policy to accomplish your financial goals
  - **Automatic Trigger Based Investment Strategy:** Build a safety net around your hard-earned money by choosing to transfer your positive returns in to relatively safer fund options for steady growth
  - **Fund Transfer Strategy:** Invest your premiums in the equity and debt market in a systematic manner and make sure you build an organized portfolio
  - **Age Based Investment Strategy:** Create a portfolio that not only protects your money but also ensures a well-balanced and stronger portfolio as you grow older
- Stay invested with us for a long term to grow with the market and beat inflation with Loyalty Benefits, Profit Booster and Loyalty Advantage – our exclusive add on benefits
- Death Benefit in your policy ensures that none of the dreams of your loved ones are compromised even in your absence
- Avail unlimited free switches or re-direct your premium to get the maximum benefit out of your money
- Tailor the policy to suit your needs through flexible term and premium paying options
- Get tax benefits on the premiums you pay and benefits you receive as per prevailing income tax laws

## 1. What is the IndiaFirst Life Wealth Maximizer Plan?

Our IndiaFirst Life Wealth Maximizer Plan is a unit linked, non-participating savings plan, specially designed for high net worth individuals like you, who want to maximize returns on their savings and create additional wealth for a comfortable life ahead.

## 2. Who are the people involved in the Policy?

This policy may include the 'Life Assured', the 'Policyholder', the 'Nominee' and the 'Appointee'.

### Who can be a Life Assured?

Life Assured is the person, on whose life the policy depends. On the life assured's death, the benefit is paid out to the Nominee / Appointee / Legal Heir and the policy terminates. Any Indian citizen can be the life assured, as long as -

|  |   |
|--|---|
| <b>Minimum age at the time of entry</b>    | 5 years   |
| <b>Maximum age at the time of entry</b>    | 55 years: In case of 5 year Premium Paying Term (PPT) |
|  | 65 years: In case of 10/15/20 year PPT                |
|  | 65 years: In case of Single/ Regular Premium          |
| <b>Minimum age at the time of maturity</b> | 18 years  |
| <b>Maximum age at the time of maturity</b> | 70 years: In case of 5 year PPT                       |
|  | 90 years: In case of 10/15/20 year PPT                |
|  | 90 years: In case of Single/ Regular Premium          |

### Who is a Policyholder?

Policyholder is a person who holds the policy. 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 policy.

### Who is a Nominee?

Nominee is the beneficiary under the policy who receives the death benefit in case of the life assured's

demise. The nominee is appointed by the life assured. The nominee can even be a minor (i.e. below 18 years of age). Nomination should be in accordance with provisions of sec 39 of the Insurance Act 1938 as amended from time to time.

### Who is an Appointee?

Appointee is the person whom life assured may appoint at the time of buying the policy in case nominee is a minor. The appointee receives the policy money on behalf of the nominee, on the life assured's untimely demise.

## 3. What is the term of the Policy?

You can buy the policy for any term between 10 years to 85 years, depending on your age, under the regular premium policy. In case you want to buy the policy under limited premium and single premium, you can refer the table given below -

| Premium Payment Term                              | Policy Term    | Maximum Entry Age    |
|---|----------------|----------------------|
| 5 Years   | 10 to 65 years | 55 years             |
| 10 years  | 15 to 85 years | 65 Years             |
| 15 years  | 20 to 85 years | 65 Years             |
| 20 years  | 25 to 85 years | 65 Years             |
| Single  | 5 to 30 years  | 65 years             |
| Premium Paying Term/Policy Term (Regular Premium) |                | Maximum Age at Entry |
| 10-85 years                                       |                | 65 years             |

## 4. What are the premium paying modes available?

|                        |   |
|------------------------|---|
| <b>Single Premium</b>  | Onetime payment only                    |
| <b>Limited Premium</b> | Yearly, Half-Yearly, Quarterly, Monthly |
| <b>Regular Premium</b> | Yearly, Half-Yearly, Quarterly, Monthly |

## 5. How much can you invest?

| Minimum Investment                     | Monthly  | Quarterly | Half Yearly | Yearly   |
|--|----------|-----------|-------------|----------|
| Regular Premium/ Limited Premium (INR) | 20,833   | 62,500    | 1,25,000    | 2,50,000 |
| Single Premium (INR)                   | 5,00,000 |           |             |          |

| Maximum Investment                              | Monthly  | Quarterly | Half Yearly | Yearly |
|---|--|-----------|-------------|--------|
| Regular Premium/Limited Premium/ Single Premium | No limit subject to board approved underwriting policy |           |             |        |

## 6. How is the sum assured calculated?

The calculation of the sum assured depends on the type of the policy you hold.

### Minimum Sum Assured

|                                    | Age <45 years while applying  | Age >=45 years while applying   |
|------------------------------------|---|---|
| <b>Regular and Limited Premium</b> | (10* Annualized Premium) or (0.5 * Policy Term * Annualized Premium)] whichever is higher | (7* Annualized Premium) or (0.25 * Policy Term * Annualized Premium)] whichever is higher |
| <b>Single /Top-Up Premium</b>      | 125% of single premium  | 110% of single premium  |

### Maximum Sum Assured

|                                    | Age <45 years while applying  | Age >=45 years while applying  |
|------------------------------------|---|--|
| <b>Regular and Limited Premium</b> | (10* Annualized Premium) or (0.5 * Policy Term * Annualized Premium)] whichever is higher | (10* Annualized Premium) or (0.25 * Policy Term * Annualized Premium)] whichever is higher |
| <b>Single /Top-Up Premium</b>      | 125% of single premium  | 110% of single premium   |

## 7. Investment Strategies in your policy

IndiaFirst Life Wealth Maximizer Plan boasts of multiple options of investment strategies. You can choose and opt for any one of the below strategies to ensure that you are getting the optimum returns out of your premiums.

### A. Automatic Trigger Based Investment Strategy (ATBIS)

Before the Policy Commencement Date or at any

policy anniversary, you may opt for ATBIS if you want to enjoy the upside of market linked investment while minimizing the downsides. This investment strategy will secure your returns regularly and provide you with a balanced portfolio over the years.

In case you opt for ATBIS we will invest your funds in Equity1 Fund and automatically transfer the earnings on your investment in Equity1 Fund to Debt1 Fund based on a predefined trigger rate of 10%.

In respect of investment in Equity1 Fund, at the end of

each day we will check each customer account to see if the return on the net amount of money invested in the Equity1 Fund (after allowing for Premium Allocation Charge, Policy Administration Charge, Mortality Charge, switch in and switch out) has crossed a target rate of 10%. In case the return is 10% or higher, the amount equal to the appreciation will be transferred to the Debt 1 Fund. i.e. if the value of units in the Equity1 Fund is more than 10% of the net amount invested in Equity1 Fund, the amount equal to the appreciation will be shifted to the Debt1Fund.

You have the option to cancel the Automatic Trigger Based Investment Strategy for future transactions by submitting a written request to us anytime during the Policy Term.

### B. Fund Transfer Strategy

Timing the market is almost impossible and never profitable. Instead, enter the market systematically and enjoy the benefits of rupee cost averaging. Before the Policy Commencement Date or at any policy anniversary, you may choose the Fund Transfer Strategy to earn enhanced systematic returns from the equity market over a period of time.

You can select your fund options in this strategy, where your premium after deduction of applicable charges will be allocated to chosen debt oriented fund, along with existing units in that fund, if any. The units in the chosen debt oriented fund are 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 - 1/2 of 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 investible premiums will also follow the

same pattern as long as Fund Transfer Strategy is active. This strategy is applicable to the Annual and Single mode of premium payment only.

You have the option to cancel the Fund Transfer Strategy for future transactions by submitting a written request to us anytime during the Policy Term.

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.

### C. Age Based Investment Strategy

Before the Policy Commencement Date or at any policy anniversary, you should opt for this strategy if you want 'your money' to act 'your age'. In simple words, this strategy helps adjust the risk appetite to your age and hence maintains a well balanced portfolio over the duration of investment.

In case you opt for this strategy, your premium after deduction of applicable charges will be distributed between Equity1 Fund, Debt1 Fund and Value Fund based on your age. As you grow older and move from one band to another, your funds are redistributed. This strategy will balance your portfolio and adjust the risk exposure as you grow older. The age wise fund distribution is shown in the below table.

| Age (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 the option to cancel the Age Based Investment Strategy for future transactions by submitting a written request to us anytime during the Policy Term.

**Please note:** 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. It is mandatory for you to either choose one of the investment strategies or fund options in this policy.

## 8. Benefits in the policy

### A. Maturity Benefit

#### What do you receive at the end of the policy term?

You, the policyholder will receive Fund Value, inclusive of Top-up fund value, if any, as a lump sum payout at the end of the policy term.

#### Are there any additional benefits if Policyholder stays invested in the policy for a long duration?

Yes, apart from receiving all policy linked benefits, there are additional benefits, as mentioned below, to be added to your corpus if you stay invested in the policy for a long duration. These benefits will additionally enhance your money further. The benefits will depend on your policy type and the duration of investment.

#### a. Loyalty Benefit

Stay invested with us for the entire term of the policy and earn your Loyalty Benefit from end of 6th policy year onwards. You can get the loyalty benefit when your policy is in force or in paid-up status. The benefit shall be added at the end of the every policy year starting from end of 6th policy year; as a percentage of the average of daily fund value including top up fund value, if any, in the same policy year.

| Premium Band                      | 250,000 - 499,999 | 500,000 - 999,999 | 1,000,000 and above |
|-----------------------------------|-------------------|-------------------|---------------------|
| End of Policy Year 6 - 10         | 0.35%             | 0.35%             | 0.35%               |
| End of Policy Year 11 and onwards | 0.50%             | 0.75%             | 0.80%               |

In case you have bought a Single Premium Policy, Loyalty Benefit will be 0.25% of average daily fund value during the policy year starting from end of 6th policy year onwards.

#### b. Profit Booster

Give an additional boost to your money with the Profit Booster. You can earn this benefit in both inforce or in paid-up status of your policy. The Profit Booster shall be applicable every 5th year starting from end of 10th policy year; as a percentage of the average of daily fund value including top up fund value, if any, during the immediate previous 2 policy years provided your policy term is 15 years and above.

| Premium Band  | 250,000 - 499,999 | 500,000 - 999,999 | 1,000,000 and above |
|---|-------------------|-------------------|---------------------|
| Profit Booster end of every 5th policy year starting from the end of 10th policy year | 1%                | 1%                | 1%                  |

There will be no Profit Booster in case of a Single Premium Policy.

#### c. Loyalty Advantage

Loyalty Advantage will make sure that you get all the benefits for paying your premiums regularly. You will receive this benefit at the end of the every policy year starting from the end of 6th policy year; as a percentage of the average of daily fund value including top up fund value, if any. You will receive this benefit given that your policy is in force and all

your due premiums have been paid. You will get this advantage in the same policy year where this is applicable till the end of the premium payment term. In case, you do not pay premiums for a few policy years during the policy term, you will not accrue any loyalty advantage for those policy years. You will start accruing this advantage from the same year as you start paying your due premiums.

| Premium Band                        | 250,000 – 499,999 | 500,000 – 999,999 | 1,000,000 and above |
|-------------------------------------|-------------------|-------------------|---------------------|
| Limited 5 Pay                       | 0%                | 0%                | 0%                  |
| Limited 10 Pay                      | 0.10%             | 0.10%             | 0.10%               |
| Limited 15 & 20 Pay and Regular Pay | 0.15%             | 0.15%             | 0.15%               |

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

### What are the payment options at the end of the policy term?

On maturity you may choose to

- Receive the entire fund value as a lump sum payment
- Postpone/ re-schedule your maturity payment through the 'Settlement Option'

You may choose to receive this payment in equal units at regular intervals (i.e. monthly/ quarterly/ half-yearly/yearly as chosen by the policyholder) over a period of time specified by you. This period is called the Settlement Period. During this period, only the fund management charges will be applicable. You can ask for the balance fund value at any time during the settlement period.

### When does the settlement period start?

Your settlement period starts from the maturity date and is applicable for a maximum period of 5 years. However, you have to opt for the Settlement Option at least 3 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. In case of the life assured's unfortunate demise, we will pay the fund value as on the date of intimation of death, to the Nominee / Appointee / Legal Heir.

### Who bears the investment risk during the settlement period?

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

### Are you allowed to make switches and partial withdrawals during the settlement period?

No. Switches and partial withdrawals are not allowed during the settlement period.

## B. Death Benefit

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

In the untimely event of the life assured's demise while the policy is in force or from the due date of first unpaid premium till the expiry of the notice period of 30 days the Nominee/Appointee/Legal Heir, as the case may be, will receive highest of –

- Fund value including top-up fund value, if any
- Sum assured plus top-up sum assured, if any
- 105% of the total premiums paid including top-up premiums, if any and excluding service tax

### What is the impact of partial withdrawals/systematic partial withdrawal on death benefit?

In case of life assured's untimely demise, the Nominee/ Appointee/ Legal Heir will receive the death benefit, where the sum assured will be reduced by an amount equal to the partial/systematic partial withdrawals made from base fund value not from top-up fund value, during the 24 months immediately preceding the date of death of the life assured where the Life Assured is less than 60 years; where the Life Assured is 60 years or older, then the sum assured will be reduced by all partial withdrawals made from 24 months prior to attaining age 60 till the end of the term.



### What is the death benefit if the policy acquires a paid-up status?

The Sum Assured/ paid up sum assured will be reduced by the amount of partial/systematic partial withdrawals based on the following –

|                              |   |
|------------------------------|---|
| <b>Below 60 years of age</b> | Sum assured/ paid up Sum Assured is reduced by an amount equal to the partial/systematic partial withdrawals made during the 24 months just before the death.   |
| <b>60 years and above</b>    | Sum assured/ paid up Sum Assured is reduced by all partial/systematic partial withdrawals made from 24 months just before attaining 60 years and all subsequent Partial/Systematic Partial Withdrawals. |

A lump sum amount equal to higher of the paid-up sum assured or fund value will be payable to the Nominee/ Appointee/ Legal Heir, while the policy is in paid-up status.

## 9. What are the flexibility options in the policy?

You have multiple options in the policy to ensure that it is exclusively built around your needs. Apart from different policy terms, premium payment terms, fund options and investment strategies to choose from, you can also use options like Switching, Partial Withdrawals, Systematic Partial Withdrawals, and Top-Up Premium to ensure that your financial planning is in sync with your financial goals.

### A. What is Switching?

You can move from one fund to another by switching your funds. This is not allowed in case the life assured is less than 18 years old.

### Are there any limits for switching?

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

|                          |            |
|--------------------------|------------|
| Minimum switching amount | INR 5,000  |
| Maximum switching amount | Fund Value |

### What are the charges for switching between funds?

You are allowed to make unlimited number of switches in a calendar month. These switches are free of charge.

### B. What are partial withdrawals?

#### Are they allowed?

In case of any financial emergencies you can choose to withdraw from your accumulated funds by means of Partial Withdrawal.

Your policy gives you the flexibility to access your money in case of any emergency, by withdrawing partially only after the completion of your fifth policy year.

Partial withdrawal is allowed only after the life assured attains age 18 years.

|   |   |
|---|---|
| <b>Regular Premium/ Limited Premium</b> | If you have paid all due premiums for the first 5 years, you can withdraw your money partially after the fifth policy year. |
| <b>Single Premium</b>                   | You can withdraw after completion of the fifth policy year.   |

### Are there any limits on partial withdrawals?

|   |   |
|---|---|
| <b>Minimum withdrawal amount</b>        | INR 10,000  |
| <b>Regular Premium/ Limited Premium</b> | Up to 25% of the fund value at a time of partial withdrawal, only if your fund is left with a minimum balance equal to 110% of your annual premium after the withdrawal |
| <b>Single Premium</b>                   | Up to 25% of the fund value at a time of partial withdrawal, where your fund value should not be less than INR 1,00,000 after the withdrawal                            |

Example: You can withdraw up to INR 20,000 if you pay an annual premium of INR 15,000 and have accumulated a fund value of INR 80,000 over a few years (25% of the fund value).

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

### C. What is 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 meet viability conditions as follows:

- The systematic partial withdrawal 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 one annual 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,

- 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.
- 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,

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

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.

In case you do not want to continue with Systematic Partial Withdrawal Option; you may cancel this any time by giving a notice.

### D. What is Top-up Premium?

This is an option in the policy which allows you to invest an amount over and above your regular/limited or single premiums in the policy. This facility increases your amount of investment in the policy. You can avail this option any time before the last five policy years during your policy term given that all your due premiums have been paid. Every payment of top-up premium will increase top-up sum assured.

#### Are there any limits on Top-up Premiums?

|                              |  |
|------------------------------|--|
| <b>Minimum Top-up amount</b> | Rs. 10,000   |
| <b>Maximum Top-up amount</b> | Total Regular/Limited/Single Premiums paid at the time of top-up payment |

### E. What are the different fund options available in the policy?

There are multiple fund options available in this policy.

| Fund Name  | What does the fund do?  | Asset Allocation |             |              | Returns and Risk Profile  |
|--|---|------------------|-------------|--------------|---|
|  |   | Equity           | Debt        | Money Market |   |
| Equity1<br>(SFIN:ULIF00901091<br>OEQUY1FUND143)    | 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. | 80% to 100%      | 0%          | 0% to 20%    | The potential returns from this fund are the highest but the risk is high.            |
| Debt1<br>(SFIN:ULIF01001091<br>ODEBT01FUND143)     | 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.  | 0%               | 70% to 100% | 0% to 30%    | The potential returns are lower than the Tailor Made Fund but the risk is moderate    |
| Balanced1<br>(SFIN:ULIF011010910<br>BALAN1FUND143) | Provides you investment returns that exceed the rate of inflation in the long term. There is a moderate probability though, of negative returns in the short term.  | 50% to 70%       | 30% to 50%  | 0% to 20%    | The potential returns are lower than the Equity Fund but the risk is moderate to high |

| Fund Name  | What does the fund do?   | Asset Allocation |           |              | Returns and Risk Profile  |
|--|--|------------------|-----------|--------------|---|
|  |  | Equity           | Debt      | Money Market |   |
| Value<br>SFIN:ULIF013010910<br>VALUEFUND143)                           | Provides you moderate to high real rate of return in the long term by investing more in equity investments. We will try to provide long term capital appreciation through investment in equity shares that are relatively undervalued to their expected long term high earnings and growth potential. There is a high probability though, of negative returns in the short term. | 70% to 100%      | 0%        | 0% to 30%    | The potential returns from this fund are the highest but the risk is very high. |
| Index Tracker<br>(SFIN:ULIF012010910<br>INDTRAFUND143)                 | To provide high growth opportunities with an objective of long term capital appreciation through investments primarily in equity and equity related instruments.   | 90% to 100%      | 0%        | 0% to 10%    | The potential returns from this Fund are the highest but the risk is high.      |
| Dynamic Asset Allocation Fund<br>(SFIN:ULIF015080811<br>DYAALLFUND143) | 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)  | 0% to 80%        | 0% to 80% | 0% to 40%    | The potential returns from this fund are the highest however the risk is high.  |
| Equity Elite Opportunities<br>(SFIN:ULIF02028071<br>6EQUELITEOP143)    | 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.   | 60% to 100%      | 0%        | 0% to 40%    | The potential returns and risks from this Fund are high.                        |

You can choose to allocate your premium under these to get the best out of your money.

## 10. Tax benefits under this policy

Tax benefits are available on premiums paid and benefit receivable as per prevailing Income Tax Laws. These are subject to change from time to time as per the Government Tax laws. Please consult your tax consultant before investing.

## 11. What are the charges under this policy?

| Type of Charge               | Charge Details   |             | Description   |
|------------------------------|--|-------------|---|
| Premium Allocation Charge    | <b>Regular Premium/Limited Premium</b>   |             | We deduct the shown percentage (in the table to the left) from your premium as Premium Allocation Charge and applicable service tax. This is deducted before we make any investments or before we apply any other charge. |
|                              | Year 1   | 6%          |   |
|                              | Year 2 to 5  | 4%          |   |
|                              | Year 6 and above   | 2%          |   |
|                              | A discount of 2% in Y1 is applicable for policies sold through Online channel i.e. company's web site. |             |   |
| Fund Management Charge (FMC) | <b>Single Premium/Top-Up Premium</b>   |             | We deduct FMC and applicable service tax on a daily basis from the fund value before calculation of the NAV (Net Asset Value).  |
|                              | Allocation charge is 2% of single premium.   |             |   |
|                              | A discount of 1% is applicable for policies sold through Online channel i.e. company's web site.       |             |   |
|                              | Fund Name  | Annual Rate |   |
|                              | Equity1  | 1.35%       |   |
| Debt1                        | 1.35%  |             |   |
| Balanced1                    | 1.35%  |             |   |
| Index Tracker                | 1.35%  |             |   |
| Dynamic Asset Allocation     | 1.35%  |             |   |
| Equity Elite Opportunities   | 1.35%  |             |   |
| Value                        | 1.35%  |             |   |

| Type of Charge               | Charge Details  |   |  | Description  |
|------------------------------|---|---|--|--|
| Mortality Charge             | Annual Mortality Charge is expressed in rupees per 1000 sum at risk which, is the sum assured/ or 105% of the total premiums paid at any time whichever is higher less fund value 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 fund value subject to this amount being positive. The sample rate table is appended as Annexure – A in the document. |   |  | We deduct this charge and applicable service tax on the first business day of each policy month by way of cancellation of units. |
| Discontinuance Charge        | Where the Policy is discontinued during the Policy year   | Discontinuance Charge for Regular Premium/ Limited Premium policies as a percentage of the Annualized Premiums or the Fund Value (as on the date of Discontinuance of Policy), whichever is lower | Discontinuance Charge for Single Premium policies as a percentage of the Single Premium or the Fund Value (as on the date of Discontinuance of Policy), whichever is lower | We will appropriate Discontinuance Charge by cancellation of Units from the Unit Account at the time of Discontinuance.          |
|                              | 1   | 6%, subject to maximum of INR 6000  | 1%, subject to maximum of INR 6000.  |  |
|                              | 2   | 4%, subject to maximum of INR 5000  | 0.5%, subject to maximum of INR 5000.  |  |
|                              | 3   | 3%, subject to maximum of INR 4000  | 0.25%, subject to maximum of INR 4000.   |  |
|                              | 4   | 2%, subject to maximum of Rs.2000   | 0.1%, subject to maximum of INR 2000.  |  |
|                              | 5 and onwards   | Nil   | Nil  |  |
| Policy Administration Charge | There are no policy administration charges applicable.  |   |  |  |
| Partial Withdrawal Charge    | There are no partial withdrawal charges applicable.   |   |  |  |
| Switching Charge             | You are allowed to make unlimited switches in a calendar month. We currently do not levy a switching charge. However we reserve the right to introduce charges, subject to prior approval from IRDAI.   |   |  |  |

## 12. How are the charges recovered?

Premium allocation charge is 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 Goods and Service tax applicable? If yes, who bears it?

Yes. Goods and Service Tax is applicable to charges as per Government Service Tax Rules. The Goods and Service tax will have to be borne by you, the policyholder. These tax laws are subject to change from time to time.

## 13. How do we value units in your policy?

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

Market value of the assets, 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.

## 14. Allocation of premium to units

Every premium (new business or renewal), is allocated into fund options as selected in the proposal form or through subsequent request or as per the investment strategy opted, after deducting allocation charges, if any.

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

The allotment of units to you, the policyholder will be done only after we receive the premium amount.

**New Business:** We will allocate new units on Business 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 Premiums due date, whether or not it has been received before due date. (This assumes that the full premium is received on the due date). 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 IRDAI.

**For renewal premiums / funds switch/ maturity / surrender received till 3:00 p.m.:** We will apply the closing unit price of the day on which your renewal premium/ funds switch/ maturity/ surrender is received. This can happen only if we receive it by 3.00 p.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 switch/ maturity / surrender received after 3:00 p.m.:** We will apply the closing unit price of the next business day if we receive your renewal premiums/ funds switch/ maturity/ surrender 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:** We will apply the closing unit price of the day on which cheques/ demand draft is realized if the cheque you issue for premium renewal is an outstation cheque/demand draft.

## 15. Your options if you miss paying your premiums

If you miss paying your premiums within first five policy years, you are entitled to use one of the following options if you have bought the policy under regular or limited premium –

**Option 1:** Revival of the policy within a period of two years, or

**Option 2:** Complete withdrawal from the policy without any risk cover In case you have not paid your premiums, we will send you a notice within 15 days from the date of expiry of the grace period and ask you to use the options mentioned above, within 30 days. You have to use the preferred option within 30 days from the date of receipt of notice.

If we have not received any communication from you at the end of 30 days from the receipt of the notice by you, we will believe it as your wish to use option 2 for complete withdrawal from the policy without any risk cover. During the period before your fund moves to discontinuance policy fund your policy will be inforce and mortality and other charges will continue to be applied. In case of death before the fund moves to discontinuance fund (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 policy?

You can revive your policy within 2 years from the date of discontinuance by simply paying the due unpaid regular or limited premium amount. You will also need to pay the Premium Allocation Charges, in order to revive your policy. Medical costs, if any, will also be borne by you, the policyholder. The revival is subject to satisfactory underwriting norms of the Company. Upon revival of the policy, 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.

We provide you a grace period of 30 days for payment of all premiums under six monthly, quarterly and yearly modes and 15 days under monthly mode. This period starts from the due date of each premium payment. All your policy benefits

continue during this grace period.

## 16. Can you discontinue your policy?

Although, we would like to remind you that you get optimum benefits out of your policy only when it is in in force mode, where all your due premiums are paid, but in case, you would want to discontinue your policy, you have the flexibility to do so.

### Discontinuance of Policy within first 5 Policy years

In case you fail to pay the due Regular Premiums or Limited Premiums, as the case maybe, by the end of the Grace Period, we will send you a notice within a period of 15 days from the expiry of the Grace Period. You may then exercise one of the following options within a period of 30 days from the date of receipt of the said notice.

**Option 1:** Revive the Policy within the Revival Period; or

**Option 2:** Complete withdrawal from the Policy without any risk cover

The Fund Value will continue to be a part of the Funds chosen by you till the time you exercise one of the above options or till the expiry of the notice period of 30 days, whichever is earlier. During this notice period, the Policy will continue to be in force, in accordance with the terms and conditions of this Policy and all the applicable charges will be deducted.

You can send us a written notice to revive your policy within 30 days, from the date of receipt of notice, we will then revive your policy in accordance with our board approved underwriting policy, if you have:

- a. Paid all the due unpaid Regular Premium or Limited Premium, as the case maybe without any interest; and
- b. Submitted a declaration of good health. The Life Assured may have to undergo medical examination, if required. You will have to bear the cost of medical examinations, if any.

If you opt to revive this Policy during the first five policy years, and we do not receive the due unpaid



premiums, till the expiry of the notice period of 30 days, then, the Fund Value of this Policy will be transferred to the Discontinued Policy Funds. The Fund Value will continue to remain in the Discontinued Policy Fund and no risk cover will be provided till the Policy is revived during the Revival Period or till the expiry of the Lock-in-period, whichever is later.

If you opt to revive this Policy and we do not receive the due unpaid premiums, till the expiry of the notice period of 30 days, then, the Fund Value of this Policy will be transferred to the Discontinued Policy Funds. The Fund Value will continue to remain in the Discontinued Policy Fund irrespective of the expiry of the Lock-in-period (i.e. if the Revival Period is not completed at the expiry of the Lock-in-period) and no risk cover will be provided till the Policy is revived during the Revival Period or till the expiry of the Revival Period, whichever is earlier.

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 Policy Fund, less the applicable charges. All the due and unpaid premiums without charging any interest plus Premium Allocation Charge will be collected and the balance amount will be invested in the chosen Fund to purchase the Units at the NAV as on the date of revival. The Discontinuance Charge, if any, already deducted will be added back to the Discontinued Policy Fund and the amount will be used to purchase the Units at the NAV as on the date of revival.

If you opt to completely withdraw from this Policy without any risk cover or if you fail to exercise any of the two options given above within the notice period of 30 days, then, the Fund Value will be transferred to the Discontinued Policy Funds. In such a case, we will pay the proceeds of the Discontinued Policy at the end of the lock-in-period of 5 years and your Policy will be terminated.

### **Discontinuance of the Policy after 5 years**

If you fail to pay the due premiums, after the lock-in period of 5 years, then, we will send you a notice

within a period of 15 days from the expiry of the Grace Period to exercise one of the following options. You will need to do so within a period of 30 days from the date of receipt of the notice

**Option 1:** Revive the Policy within the Revival Period; or

**Option 2:** Completely withdraw from the Policy without any risk cover; or

**Option 3:** Convert the Policy to a Paid-Up Policy

The Fund Value will continue to be a part of the Funds chosen by you till the time you exercise one of the above options or till the expiry of the notice period of 30 days, whichever is earlier. During this period, the Policy will continue to be in force in accordance with the terms and conditions of this Policy and we will deduct all the applicable charges.

You can send us a written notice to revive your policy within 30 days, from the date of receipt of notice, we will then revive your policy at our discretion in accordance with our board approved underwriting policy, if you have:

- a. Paid all the due unpaid Regular Premium or Limited Premium, as the case maybe without any interest; and
- b. Submitted a declaration of good health; the life assured may have to undergo medical examinations, if required. You will have to bear the cost of medical examinations, if any.

One the policy is revived, the risk cover along with the investments made in the Funds as chosen by you, in the policy will be restored, less the applicable charges. All the due and unpaid premiums without charging any interest plus Premium Allocation Charge will be collected from you and the balance amount will be invested in the chosen Fund to purchase the Units at the NAV as on the date of revival. If due premiums are not paid before the end of the revival period of 2 years then you, the policy holder will have the following options:

- a. Convert the policy into a paid-up policy. The treatment of paid-up policy will be applicable as mentioned below.

- b. Surrender the policy and receive the fund value including top-up fund value if any, at the end of the revival period. On payment of surrender value the policy shall terminate and all rights, benefits and charges under this policy shall be ceased.

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. Also, in a case where you do not exercise any option within the notice period of 30 days, then, it will be considered that you have opted for the option of complete withdrawal from the Policy. In such a case, the Policy will be terminated after paying the Fund Value and the Policy cannot be revived thereafter.

If you have chosen to convert the Policy into a Paid-Up Policy, then, the Sum Assured will be reduced to the extent of Paid-Up Sum Assured. The Fund Value will be a part of Funds chosen by you and all charges will continue to get deducted as described. You, the policyholder will have the option of resuming the payment of premiums within the revival period or before the end of the policy term whichever is earlier.

On the Life Assured's death under a Paid-Up Policy, higher of Paid-Up Sum Assured or Fund Value, will become payable to the nominee/ appointee/ legal heir and the Policy will terminate. Your 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 for lives aged less than 60 years. If the life assured is 60 years or older, the sum assured will be reduced by the total partial withdrawals taken over 24 months prior to attaining 60 years and all subsequent partial withdrawal amounts after attaining 60 years during the policy.

The paid up sum assured shall be calculated as follows:

Paid up Sum Assured = (Total number of premiums paid/ Original number of premiums payable, as per contract)\*Sum Assured

On survival of the Life Assured till the Maturity Date, the Fund Value will become payable and this Policy will terminate.

In case of Regular Premium/ Limited Premium, after 5 Policy Years, if the Fund Value is not sufficient to deduct all the applicable charges, then, the Policy will be foreclosed. In case of Paid-Up Policy or non-payment of future due Premiums after 5 Policy Years, if the Fund Value falls below 110% of Annualized Premium, then, the Policy will be foreclosed and the Fund Value will become payable.

## 17. Can you cancel your policy?

Yes, you can cancel your policy if you disagree with any of the terms and conditions within the first 15 days (free look period) for all channels except Distance Marketing or electronic mode where it is 30 days from receipt of your policy document. You can return the policy to us, while stating your specific objections.

### Do you get any refund when you cancel your policy?

Yes. We will refund an amount equal to the - Non-allocated premium plus charges levied by cancellation of units plus fund value at the date of cancellation, Less:

- i. Pro-rata mortality charge
- ii. Any stamp duty paid
- iii. Expenses incurred on medical examination, if any.

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

Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through voice mode, SMS electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

## 18. Broad risks with your policy

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

Yes, your policy does carry risks.

- i. IndiaFirst Life Insurance Company Limited is only the name of the insurance company and IndiaFirst Life Wealth Maximizer is only the name of the Linked Life Insurance Contract and does not in any way indicate the quality of this Policy, its future prospects or returns.
- ii. Unit linked insurance products 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.
- 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 under this Policy.

### Do you get guaranteed returns from any of the funds mentioned in your policy?

No. None of our funds offer a guaranteed or assured return. The fund names do not indicate the quality of

the respective funds, their future prospects or returns, in any manner.

### Does the past performance of your policy guarantee future performance as well?

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

## 19. What happens in case the life assured commits suicide?

In case the life assured commits suicide within 12 months from the date of inception of the policy or from date of revival of the policy, the nominee or beneficiary of the policyholder shall be entitled to receive the fund value, as available on the date of death. Any charges recovered subsequent to the date of death shall be paid-back to nominee or beneficiary along with death benefit.

This is irrespective of whether the life assured, was sane or insane at the time death.

## 20. You are prohibited from accepting rebate in any form:

### Prohibition of Rebate: Section 41 of the Insurance Act, 1938 as amended from time to time

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 prospectus 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 bonafide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

## 21. What happens in the case of submission of information which is false or incorrect

**Indisputability Clause: Section 45 of the Insurance Act, 1938 as amended from time to time** No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival, of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer:

Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that

any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

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 of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

## 22. About the IndiaFirst Life Insurance Company

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 banks in the country with an enviable network of over 5200 branches that spreads across the geography of India and over 100 branches across 24 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 90 years and currently has a network of over 2500 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 their customers.

Legal & General is one of UK's leading financial institutions with a heritage of over 175 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.

## Annexure - A Standard Annual Mortality Charge Rates

Mortality Charge per Rs 1,000 Sum at Risk (Sum at Risk is Sum Assured Less Fund Value)

| 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      |                   |            |

The mortality charge is based on age last birthday basis.

For females lives above age 18 an age setback of 3 years applies subject to the condition that the applicable rate will not be lower than the male rate at 18 years. For females lives age less than 18 years the rate for male life of same age will be applicable. For transgender lives, male mortality charge will be applicable. 1/12th of the applicable rate will be applied to the sum at risk at the beginning of each month. For transgender male rate is applicable.

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 Life Wealth Maximizer 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 policy, 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.

**Disclaimers:**

Disclaimer: The Sales Brochure is consistent with the product features filled with the Authority. Tax benefits are subject to change from time to time. You are advised to consult your tax consultant. Trade logo displayed belongs to M/s Bank of Baroda, M/s Andhra Bank and M/s Legal & General and is being used by IndiaFirst Life Insurance Co. Ltd. under license. IndiaFirst Life Insurance Company Limited. IRDAI Registration No. 143. CIN: U66010MH2008PLC183679. Product Name: IndiaFirst Life Wealth Maximizer Plan, UIN : 143LQ29V02. Registered and Corporate Office Address: 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097. Website: [www.indiafirstlife.com](http://www.indiafirstlife.com). SMS to 5667735 SMS Charges apply. Toll free No - 1800 209 8700. Advt. Ref. No.: IndiaFirst Life Wealth Maximizer Plan/ Brochure/ E/ 001

**Beware of Spurious Phone Calls and Fictitious / Fraudulent Offers**

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus.
- Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

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