

Plan, Pause, Play!

IndiaFirst Life POS "INSURANCE KHATA" Plan

Non Linked, Non Participating, Insurance Term with Return of Premium Plan

A Joint Venture of
 Bank of Baroda  Legal & General  Andhra Bank



Introduction

You work very hard to realize the dreams of your loved ones and surely understand that every penny saved is a penny earned. We know you value the kind of financial tools that not only gives you the freedom to pay as and when you like but also the assurance that you do not lose out if due to any reason you cannot contribute towards your savings.

Thus, we present to you IndiaFirst Life POS "INSURANCE KHATA" Plan, a Non Linked, Non Participating, Insurance Term with Return of Premium Plan. This over the counter product takes care of both: your family's needs in case of your untimely demise and protection of your money as it comes back safely to you if no untoward event takes place. The plan also takes in to account your seasonal income and hence provides you with the flexibility to work through your own exclusive Insurance Khata, which enables you to pay as you like, buy multiple insurance policies under the product and provide you with both death and maturity benefits.



Have you ever said any of this to yourself?

I do not have regular income

I don't have enough money to invest

What will happen to my loved ones if I were not there tomorrow?

I want to financially protect my loved ones

I don't know where to put my small savings for a better future

If yes, then it's time to buy our plan and provide your loved ones and your money the freedom to slowdown or pause whenever required!

Key Features of the IndiaFirst Life POS "INSURANCE KHATA" Plan

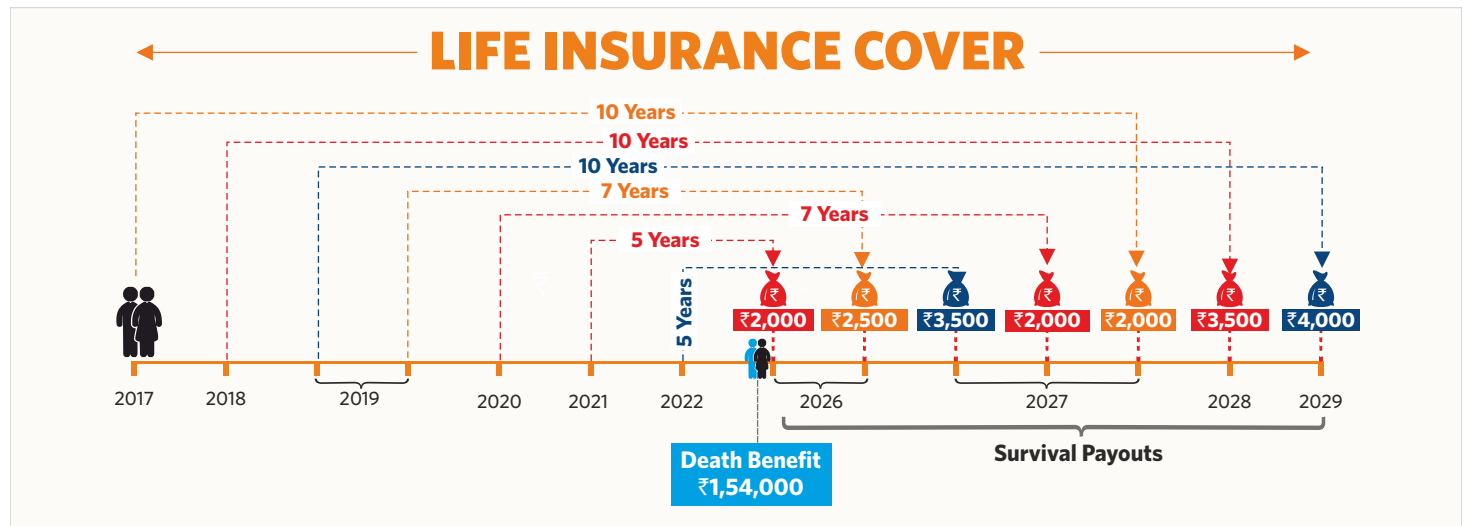
- Open your exclusive Insurance Khata to get insurance benefits with a hassle free process
- The plan is designed to provide financial protection to your family
- Get all your money back - if all goes well you get return of total premium(s) paid
- Be rest assured, as you know the exact amount of benefits right at the inception
- Pay only once during the term of the policy and get coverage for 5/7/10 years as per your choice
- Avail the flexibility to buy multiple single premium policies through your Insurance Khata and boost your benefits without any further enrollment process

Let us go through an example - Plan as you go

Mahesh as a farmer depends on his agricultural proceeds for his income. He makes a living for his entire family. He has bought the policy to ensure that his family is not affected in case of his absence. He has planned to put in premiums in the plan such that, he can invest for a longer term in the initial years and reduce it subsequently over a period of time. The benefits that Mahesh and his family will gain through set of these policies are:

- Mahesh can pay as and when he has surplus income thus increase his insurance cover ■ He can be assured that he will get return of all his premium(s) (excluding applicable taxes) based on the date of premium payment ■ He can continue purchasing new policies till he is 50 years old and enjoy the benefits upto 60 years of age. This way, even in his old age his family is secured from any unforeseen events.
- In case, an unfortunate event occurs on 7th March, 2026, Mahesh's loved ones are safeguarded with the Total Sum Assured of Rs. 1,54,000. Alternatively, he and his family will benefit from the return of premium(s) (excluding applicable taxes) in the year 2026, 2027, 2028 and 2029.

Policy Start Date	Policy Term	Policy End Date	Premium Paid (₹)	Sum Assured (₹) payable in case of death
02-09-2017	10 years	01-09-2027	2,000	20,000
31-03-2018	10 years	30-03-2028	3,500	35,000
23-06-2019	10 years	22-06-2029	4,000	40,000
07-09-2019	7 years	06-09-2026	2,500	17,500
03-08-2020	7 years	02-08-2027	2,000	14,000
15-07-2021	5 years	14-07-2026	2,000	10,000
31-01-2022	5 years	30-01-2027	3,500	17,500
Total Sum Assured (as on date of death)				1,54,000



Policy Term	5 years	7 years	10 years	Single Premium (SP)	Minimum (Rs.)	Maximum (Rs.)
				Yearly	500	15,000
Minimum age at entry	25 years age last birthday			Minimum Sum Assured		
Maximum age at entry	50 years age last birthday			₹ 2,500		
Maximum age at maturity	60 years age last birthday			Maximum Sum Assured		
				₹ 1,50,000		
Age at entry	Policy Term					
25 years to 50 years	10	7	5			
Death Benefit	10 * SP	7*SP	5*SP			

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 POS "INSURANCE KHATA" Plan, (Product UIN 143N033V01) is only the name of the 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. Tax exemptions are as per applicable tax laws from time to time. Trade logo displayed above belongs to M/s Bank of Baroda, M/s Andhra Bank and M/s Legal & General and used by IndiaFirst Life Insurance Co. Ltd. under license. Advtg. Ref. No.: IndiaFirst Life POS "INSURANCE KHATA" Plan/One Pager/E/001

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