

# Pen your child's 'BIG' little stories...

## IndiaFirst Life Little Champ Plan Non Linked, Participating, Life Insurance Plan

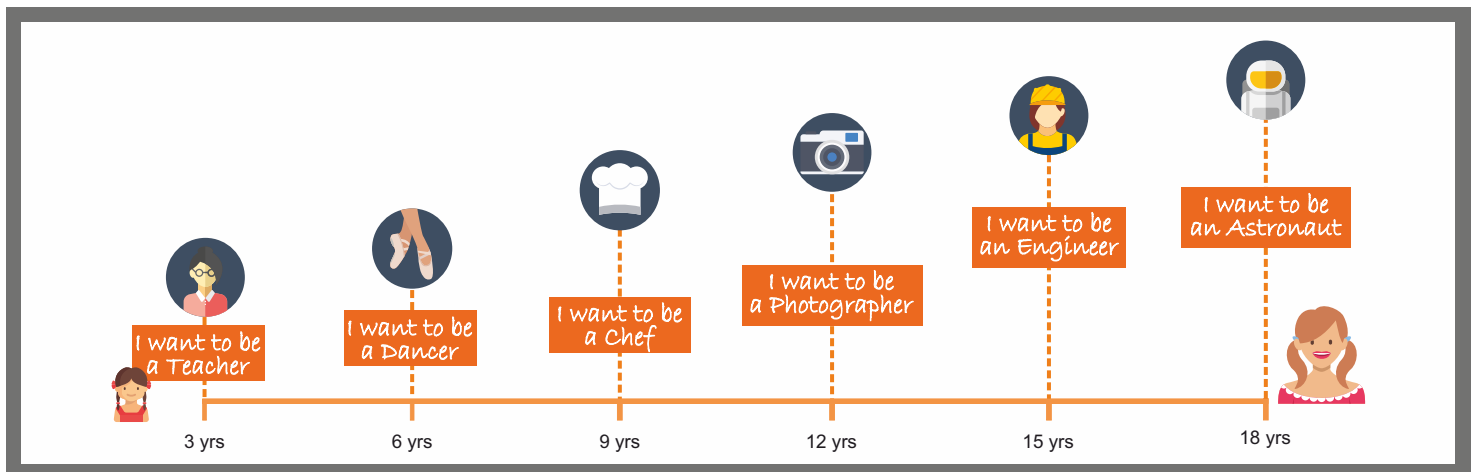
A Joint Venture of  
 Bank of Baroda  Legal & General  Andhra Bank



### Introduction

Children aspire without boundaries. At one moment, they wish to be science wizards, and at another they wish to fly high in the sky. Given, they also have no fear of failure and are breaking stereo types with their dreams, we simply need to equip these little stories with encouragement as well as sufficient and timely funds.

Our IndiaFirst Life Little Champ Plan will provide you with the assurance, flexibility and safety, all power packed in one policy, that is required to cope with the dynamic dreams of your little ones. The policy is designed with regular guaranteed payouts that will coincide and keep up with your child's planned educational milestones. Not just this, the comprehensive financial protection in the policy will also ensure that these little stories translate in to 'bigger ones' irrespective of the unseen hurdles in life.



### Have you ever said any of this to yourself?

Everything will go as planned

It is too early to start planning for his/ her future

I have sufficient savings to fulfill my child's future needs

No one will be able to give me timely payouts matching my needs

I do not know what he/she wants to do, why save now

If yes, we have designed a special solution exclusively for you...

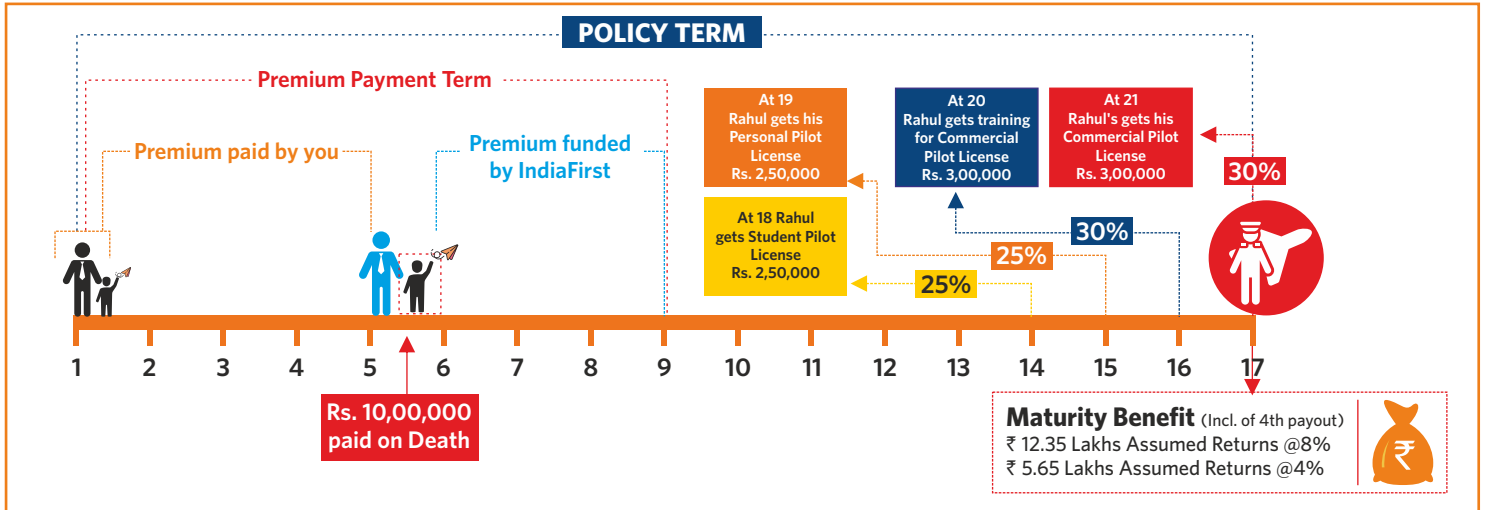
#### Key Features

- You now have us to be there for your child, even when you may not be. **We provide for your planned pay outs** even if something untoward were to happen to you.
- We care for your dreams and your loved ones equally; which is why **you do not need to pay any future premiums**, in case of death of the life assured or Accidental Total Permanent Disability (if opted)
- While we assure you the **chosen regular payouts**, we also assure you that your loved ones will be taken care of in case of an unfortunate event with the help of a **life cover**
- You not only secure your child's future with planned payouts, but can also opt for a **monthly income of 5, 10 or 15 years in case of death** of the life assured
- Dreams are dynamic and so is our policy which lets you choose from a **range of coverage and pay out options** as per your need
- We know that falling back on someone can be reassuring; Get this assurance as you choose **101% to 125% of the sum assured as a payout** option
- You not only have **assured payouts**, but also the **upside of a bonus** that will further add to your payout at maturity of the policy
- You may also stand to get **tax benefits\*** for the premiums you pay and benefits you receive as per applicable tax laws

### Let's go through an example to understand the policy better:

Vinod Khanna, 35 years, is married to Rukmini, 32 years. Their son Rahul who is 5 years old loves playing with airplanes and becomes excited when he sees real ones flying in the sky. Vinod wishes to make Rahul's dream of flying planes come true by helping him become a pilot. He wishes to start early on making his child's dream a reality, so as Rahul completes his 12th, he can start immediately on his dream of becoming a pilot.

Vinod bought the IndiaFirst Life Little Champs Plan for a premium payment term of 9 years and policy term of 17 years with the Comprehensive Cover option. By paying a monthly premium of INR 10,736, he will cover himself for a Sum Assured of INR 10,00,000. He can choose Option 5 i.e. receiving 4 annual payouts in the last 4 years of the policy term as per the duration of Rahul's complete training. In case, something unfortunate happens to Vinod, Rahul will receive the Sum Assured immediately, the policy will still continue and all future premiums will be waived off. Once Rahul turns 18, he shall start receiving Guaranteed Payouts every year for 4 continuous years (INR 2.5 Lakhs as first and second payouts and INR 3 Lakhs as third payout) and at maturity he will receive the bonuses accrued till policy maturity date and terminal bonus, if any, along with the 4th instalment (INR 3 Lakhs) of the guaranteed payouts.



Buy this plan today and see how simple it is to achieve all that you want, for your little one!

A quick Product Snapshot is illustrated below for your reference!

Risk Cover Options	
Death Cover	
Accidental Death Cover	
Accidental Disability Cover	
Comprehensive Cover	

Premium Paying Mode	Minimum Premium
Monthly	Rs. 1,349
Quarterly	Rs. 4,015
Half Yearly	Rs. 7,934
Yearly	Rs. 15,500

Minimum Entry Age	Maximum Entry Age
21 Years	45 Years

Premium Paying Term	Policy Terms	
	Min	Max
7	15	20
8	16	20
9	17	20
10	18	25
11	19	25
12	20	25
13	21	25
14	22	25

Policy Year Pay-out Option	N-7	N-6	N-5	N-4	N-3	N-2	N-1	Maturity Benefit (N)	Total Guaranteed Payout
1	5%	5%	5%	10%	10%	10%	11%	45% + Bonuses**	101%
2	-	10%	10%	10%	10%	10%	12%	40% + Bonuses**	102%
3	-	-	16%	16%	16%	16%	16%	25% + Bonuses**	105%
4	-	-	-	20%	20%	20%	20%	27% + Bonuses**	107%
5	-	-	-	-	25%	25%	30%	30% + Bonuses**	110%
6	-	-	-	-	-	35%	35%	45% + Bonuses**	115%
7	-	-	-	-	-	-	50%	70% + Bonuses**	120%
8	-	-	-	-	-	-	-	125% + Bonuses**	125%

Where N is the policy term

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

\*\*Bonus: Bonus rate may vary from time to time based on Company's Investment Performance. Bonus includes Simple Reversionary Bonus accrued till date of maturity plus Terminal Bonus (if any).

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