

Perpetual Protection

IndiaFirst Life "INSURANCE KHATA" Plan
(Non Linked, Non Participating, Micro Insurance Plan)

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



Introduction

You have certain dreams for your family and you and your loved ones work together towards the realization of these envisioned dreams. You however, want to achieve these goals as per your own plan and convenience. If given a choice, we know you will go for financial tools that will not just give you the freedom to pay as and when you like but also the flexibility to put in as much money as you want in the shorter term and reap benefits of the same later.

Thus, we present to you IndiaFirst Life "INSURANCE KHATA" Plan, which is a micro insurance, term assurance with return(s) 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 guaranteed income

I want to financially protect my loved ones

I don't want the hassles of cumbersome paper work

I want to pay as per my cash flow

I do not like long term commitments

If yes, then it's time to buy our plan and provide your loved ones and your money the freedom to move at the pace YOU want it to!

Key Features of the IndiaFirst Life "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

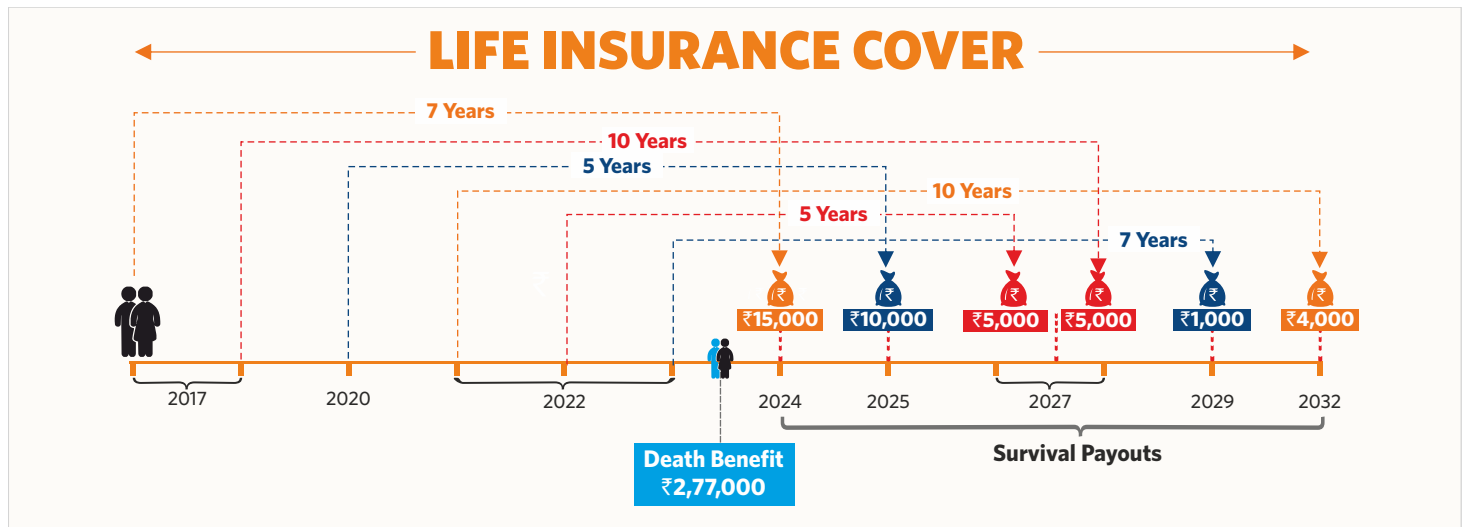
Let us go through an example: Perpetual Khata - Commit without Commitment!

Rohit is a freelance writer. He is always on the go and likes financial products which complement his lifestyle. In the current times, while most people hesitate to commit for the long term due the uncertainty of jobs and guaranteed income, Rohit likes to be prepared for the upcoming times. His mantra is to plan for the long term through small efforts taken in the short term.

The unique benefits that he will gain by buying the IndiaFirst Life "INSURANCE KHATA" Plan are:

- The plan goes well with his lifestyle and income as there is no regular commitment of premium payment
- He can buy it on the go, in his own time, at his own convenience, with the help of the mobile application. He can also buy multiple policies in order to increase his life cover
- In case anything happens to Rohit on 21st November, 2023, his family will get a Total Sum Assured of Rs. 2,77,000 else, he will get return of his premium(s) (excluding service tax) as scheduled in year 2024, 2025, 2027, 2029 and 2032.

Policy Start Date	Policy Term	Policy End Date	Premium Paid (₹)	Sum Assured (₹) payable in case of death
15-08-2017	7 years	14-08-2024	15,000	1,05,000
17-11-2017	10 years	16-11-2027	5,000	50,000
16-01-2020	5 years	15-01-2025	10,000	50,000
08-07-2022	10 years	07-07-2032	4,000	40,000
04-08-2022	5 years	03-08-2027	5,000	25,000
02-10-2022	7 years	01-10-2029	1,000	7,000
Total Sum Assured (as on date of death)				2,77,000



Policy Term	5 years	7 years	10 years	Single Premium	Minimum (Rs.)	Maximum (Rs.)
Minimum age at entry	25 years age last birthday			Yearly	500	15,000
Maximum age at entry	50 years age last birthday			Minimum Sum Assured		
Maximum age at maturity	60 years age last birthday			Maximum Sum Assured		
				₹ 2,500		
				₹ 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 "INSURANCE KHATA" Plan, (Product UIN 143N031V01) is only the name of the Micro 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. 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 "INSURANCE KHATA" Plan/One Pager/E/003

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