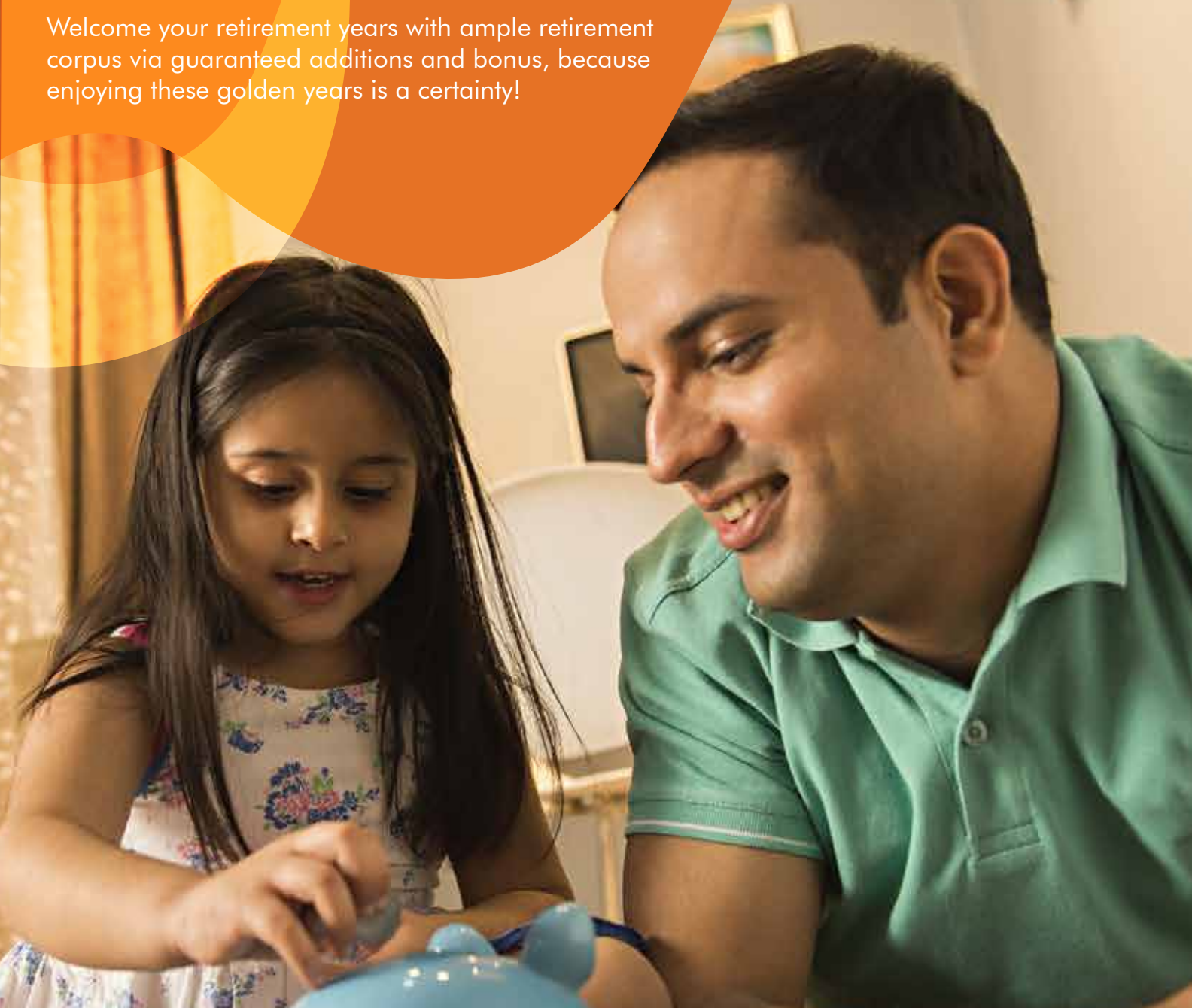


Make **comfort** a **certainty** during your **Golden Years**

You have worked your way up from the beginning, getting ahead with your goals, ensured that your family lives a comfortable life. While you step ahead and work for their bright future, ensure comfort in your second innings with IndiaFirst Guaranteed Retirement Plan.

Welcome your retirement years with ample retirement corpus via guaranteed additions and bonus, because enjoying these golden years is a certainty!



PROMOTED BY



Bank of Baroda



Andhra Bank



Key Benefits



Earn more for sure

Get guaranteed return of 9% on your total premiums paid during 2/4/6 plan years



Secure from Inflation

See your retirement corpus constantly grow with bonuses in the plan



Up the benefit

Maximise your retirement pool by staying invested for a longer period of up to 40 years



Start early. Save more.

Decide & start planning for your retirement as early as 25 years



It's relaxation time

Watch your money grow at a pace with guaranteed returns



Enjoy Tax* benefit

Enjoy tax benefits on the premiums paid & benefits received

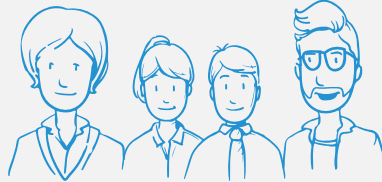
Here's an example of how the plan work?



Akash Mittal,
43 years old,
works in an
IT firm.

He is married to Sanjana,
42 years old.

The couple has two children
Misha (13 years) & Shivam (9 years).



At the age of 60 years, Akash will start receiving annuity of ₹5,06,177 every year at 8% return or ₹3,96,548 every year at 4% return, thus providing the financial support to him in the golden years of his life.

Akash plans to invest in



-  Create a healthy income flow post his retirement
-  Ensure a comfortable retirement
-  Maintain the same lifestyle which he had before his retirement

He has selected a regular monthly premium mode option, paying a premium of ₹24,063 (including GST) for a term of 17 years.

Eligibility Criteria

Minimum Age at entry	25 years for Regular/Limited Premium 0 years for Single Premium
Maximum Age at entry	55 years for Regular Premium 70 years for Limited Premium 75 years for Single Premium
Age at maturity	40-80 years
Minimum Sum Assured	₹5,00,000 in case of Regular/Limited Premium; ₹1,00,000 in case of Single Premium
Maximum Sum Assured	No limit subject to underwriting

Premium Paying Mode	Premium Paying Frequency			
	Monthly	Quarterly	Half Yearly	Yearly
Minimum Regular Premium	₹2,088	₹6,216	₹12,286	₹24,000
Minimum Limited Premium	₹3,132	₹9,324	₹18,428	₹36,000
Single Premium	₹75,000			

Premium Payment Mode	Premium Payment Term	Policy Term
Single Premium	One Pay	5 to 40 years
Limited Premium	5 years	10 to 35 years
	10 years	15 to 35 years
Regular Premium	10 years	15 to 35 years

Premium Payment Frequency	Premium Payment Term	Policy Term	Guaranteed Addition of 9% of Total Premium Paid for first (x) years	Bonus Earning Period
Single Premium	Single Pay	5 to 40 year	Not Applicable	From first policy year till the end of the term provided policy is in-force
Limited Premium	5 years	10 to 35 year	First 2 years of the policy	From 3 rd policy year onwards till the end of the term provided policy is in-force
	10 years	15 to 35 years	First 4 years of the policy	From 5 th policy year onwards till the end of the term provided policy is in-force
Regular Premium	10 years		First 4 years of the policy	From 5 th policy year onwards till the end of the term provided policy is in-force
	15 to 35 years		First 6 years of the policy	From 7 th policy year onwards till the end of the term provided policy is in-force

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

**Please note that the Guaranteed Addition will be accrued at the end of every plan year and will be paid either on death or vesting. The period of guaranteed addition depends on the premium paying term opted as shown in above table.

#Bonus rate may vary from time to time based on Company's Investment Performance.

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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.