

# Let your **Dreams** multiply with **Certainty**



## Presenting **IndiaFirst Life Guaranteed Monthly Income Plan**

We know that you have worked hard to build your self and your business empire and have planned even harder for your family's future. Your financial goals, just like your dreams, have no boundaries and you would not slow down until you have achieved what you had initially aimed for.

Make meeting your financial goals a certainty with IndiaFirst Life Guaranteed Monthly Income Plan (Non Linked, Participating, Limited Premium, Endowment Life Insurance Plan). The policy supports you in ensuring that your financial goals are achieved by creating a second stream of income with assured funds and regular monthly payouts for your ever-multiplying dreams.

PROMOTED BY



Bank of Baroda



Andhra Bank

  
**IndiaFirst**  
LIFE INSURANCE

## Key Benefits



### Uninterrupted Monthly Income

Guaranteed monthly income coming your way right when you need it the most



### Customized Best

Flexibility to tailor the policy as per your planned needs



### More in store

Receive 105% to 125% of annual premiums as guaranteed monthly income



### Pocket that bonus<sup>#</sup>

Enhance your savings through bonuses\*\*



### Protection of a lifetime

Enjoy the benefit of life cover from 16 to 27 years, depending upon the selected pay out structure



### Enjoy Tax<sup>^</sup> benefits

Get tax<sup>^</sup> benefits on premiums you pay and benefits you receive

## How does the policy work?

**Mr. Kapoor,** 44 years old, owns a saree business in the city of Surat.

**He is a self-made businessperson and wants to ensure that-**

- He maintains the same level of financial freedom which he has today after his retirement,
- Enjoy tax benefits on premiums and pay outs.

**He invests in**

**INDIAFIRST LIFE GUARANTEED MONTHLY INCOME PLAN**

with a Sum Assured of INR 81,14,895 for a policy term of 27 years, which includes a premium payment term of 11 years and a gap year option of 5 years.

He chose the income option of 115% in the policy. Mr. Kapoor has to pay a premium of INR 5,22,500 per year.

**When Mr. Kapoor turns 60, he would start receiving his yearly income of INR 6,00,875 for the next 11 years.**

So, he would receive a total payout of INR 1,75,64,734 inclusive of accrued bonuses @8% investment return.

Hence, the policy supports him in enjoying a comfortable retirement.

## Eligibility Criteria

Premium Options	Limited Premium		Yearly Guaranteed Regular Income as a % of one annualized premium			
Premium	Premium Mode	Minimum	Age at Entry	PPT	Gap Year	Yearly Guaranteed Regular Income as a % of one annualized premium
	Yearly	₹ 24,000				
	Half Yearly	₹ 12,286	3	120%		
	Quarterly	₹ 6,216	5	125%		
	Monthly	₹ 2,088	0	110%		
			8,9	3	120%	
				5	125%	
			36-45 years	9,10,11	0	110%
					3	115%
					5	115%
			46-50 years	9,10	0	105%
					3	110%
					5	115%

\*\*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).

<sup>^</sup>Tax benefits are as per applicable tax laws as amended from time to time

Disclaimers: IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, NESCO IT Park, NESCO Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 18002098700, www.indiafirstlife.com SMS to 5667735 SMS Charges apply. Advt. Ref. No.: IndiaFirst/GMIP/Bus/E/001, UIN 143N047V01. Trade logo of Promoters displayed above belongs to M/s Bank of Baroda and M/s Andhra Bank and used by IndiaFirst Life Insurance Co. Ltd. under license. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Guaranteed Monthly Income Plan (UIN 143N047V01) is only the name of the 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.

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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.