

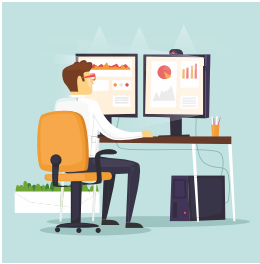
# Watch your smile turn into happiness!

IndiaFirst Life Guaranteed Monthly Income Plan  
(Non Linked, Participating, Limited Premium, Endowment Insurance Plan)

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



We all work to achieve financial stability. And we spend hours planning for it!



Discovering ways to cut down the expenses



Searching for additional sources of income



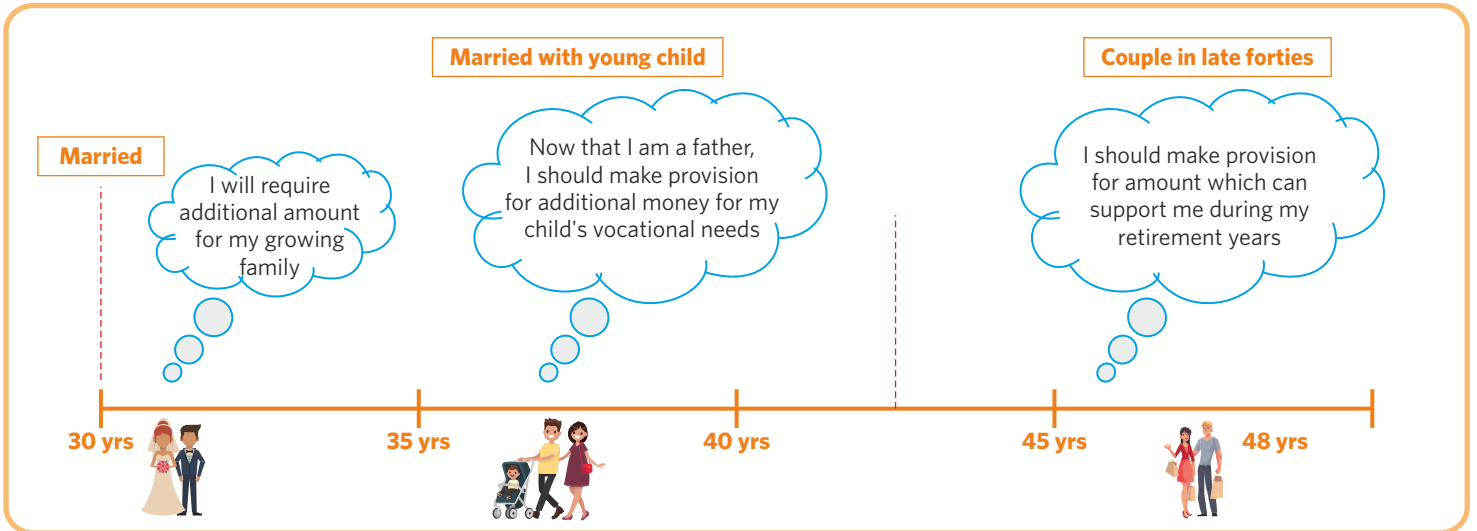
Working extra hours



## Introduction

Wouldn't it be great if we had someone to assist us in this turmoil and show us the right path to financial planning and growth?

## Now we have!



## Presenting,

**IndiaFirst Life Guaranteed Monthly Income Plan** - your buddy for a regular guaranteed monetary support! The plan offers a life cover and multiple other benefits in the form of:

- Guaranteed income every month
- Flexibility to receive the amount immediately post payment years or after a few years
- Receive 105% - 125% of annualized premium paid
- Flexibility to customise the plan in terms of premium payment options and policy term options
- Additional benefits in the form of bonuses\* at the end of the policy term, if any
- Enhanced sum assured of minimum 3% for annualised premium values greater than ₹36,000
- Tax Benefits# as per the applicable tax laws

## Benefits that you will receive:

Death Benefit

Maturity Benefit

Guaranteed Regular Income Benefit

Bonuses (Simple Reversionary and Terminal)

**Death Benefit:** Upon the unfortunate demise of the life assured before the maturity date, the death benefit of sum assured on death plus accrued simple reversionary bonus plus terminal bonus, if any or 105% of total premium excluding applicable taxes and extra premium, if any will be payable.

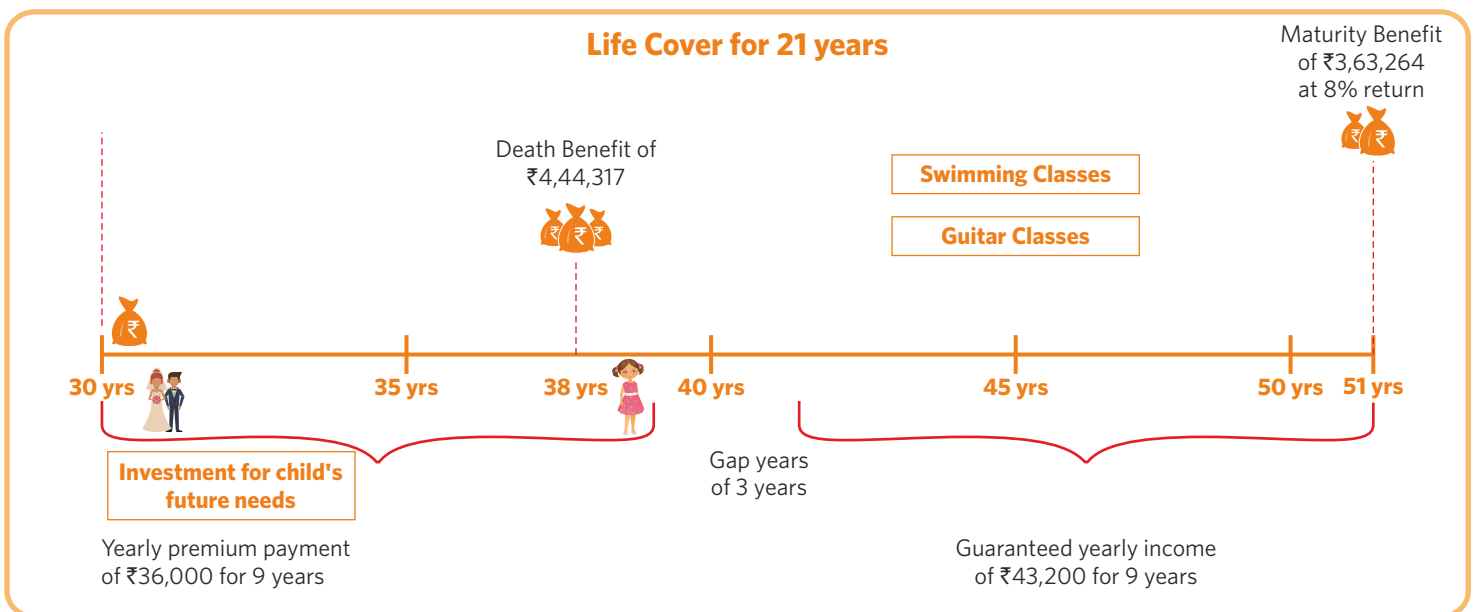
**Maturity Benefit<sup>###</sup>:** Maturity Benefit is the last instalment of guaranteed monthly income along with accrued simple reversionary and terminal bonus, if any at the end of the policy term.

**Guaranteed Regular Income Benefit:** The policyholder will receive guaranteed regular payouts post completion of the premium payment term (and gap years, if any). The yearly guaranteed regular income would be in the range of 105-125% of annualised premium paid.

**Bonuses<sup>\*</sup>:** The policyholder will also receive enhanced benefits in form of accumulated simple reversionary bonus and terminal bonus, if any, at the end of the policy term.

Let us consider the case of Akshay. He is 30 years old, is recently blessed with a baby boy and works in a bank. He has taken IndiaFirst Life Guaranteed Monthly Income Plan for the vocational needs of his child. The term of the plan is 21 years. As per the chosen option, Akshay is required to pay premium for 9 years with a 3-year gap duration between the premium paying period and the start of regular monthly payouts.

He pays ₹36,000 a year for 9 years as annualised premium, excluding taxes. After that, Akshay is entitled to receive 120% of annualised premium per year basis his age, gender, premium payment term chosen, etc. This is equal to ₹43,200 a year, which is ₹3,600 per month. Out of this amount, Akshay utilises ₹1000 per month for his child's swimming classes and the rest for his guitar classes.



## Policy specifications:

This is a non-linked, participating, limited premium plan. You can make monthly/quarterly/semi-annually/annually premium payments.

Age at entry	18-50 years
Age at maturity	34-75 years
Policy Term	16-27 years
Premium Payment Term	8-11 years
Gap Years	0/3/5 years

<sup>#</sup>Tax exemptions are as per applicable tax laws from time to time.

<sup>###</sup>The maturity benefit is only payable on survival of Policyholder, Policy terminates on payment of death benefits.

<sup>\*</sup>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).

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 Guaranteed Monthly Income Plan (UIN 143N047V01) is only the name of the Life Insurance Plan 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. 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 Guaranteed Monthly Income Plan/One Pager/E/01

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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.