



# Paint your own masterpiece!

## IndiaFirst Life Wealth Maximizer Plan (Life Insurance)



**My Life. My Way.**

**In this policy, the investment risk in investment portfolio is borne by the policyholder**

Over the years, you have achieved success and accumulated wealth. Be it creating a luxurious lifestyle or managing your finances, you have always strived for special things for yourself and your loved ones.

To ensure you keep living the exclusive life you've worked so hard for, we have introduced the **IndiaFirst Life Wealth Maximizer Plan** - a plan that is so flexible, that it helps you live **your life your way!**

### Do you believe that your life insurance plan should allow you to:

Choose from multiple investment strategies and fund options

Meet multiple needs through systematic partial withdrawals

Get additional benefits for paying premiums regularly

Choose your policy term

Switch between asset classes any number of times

Top-up your premium amount to manage for increasing needs

Receive tax benefits\* on premiums paid and payouts received

Choose from multiple premium payment options

Avail of high non-medical limits#

If yes, then it's time to kick start your financial planning with this dynamic and robust solution we have designed for you!

We present to you the **IndiaFirst Life Wealth Maximizer Plan** which is aimed at creating an empowered tomorrow for you and your family and ensuring that you continue being an inspirational growth story.

### The key highlights of the plan are:

**1** Reach multiple financial goals with this plan. With our seasoned experts at your disposal, achieve your goals, by selecting from 3 versatile investment strategies or 7 different fund options that suit your risk appetite

**2** Enjoy tax benefits\* on regular monthly income for chosen years, anytime during the plan term with the Systematic Partial Withdrawal option.

**3** Get rewarded for staying committed to your goals. Boost your fund through additions like Loyalty Advantage, Loyalty Benefit and Profit Booster when you invest your premiums regularly

**4** Buy this plan to protect your loved ones as well as leave behind a legacy as you can stay invested in this plan for upto 90 years of age

**5** Take your wealth on an optimum growth path through the flexibilities offered in the plan. You can move your funds from one asset class to another as well as redirect your future premiums, any number of times.

**6** We won't allow any constraints to become a hindrance in your goal achievement. Infuse top-up premium in your plan any time before the last five years and accomplish your goals

**7** Get tax benefits\* on premiums you pay and benefits you receive

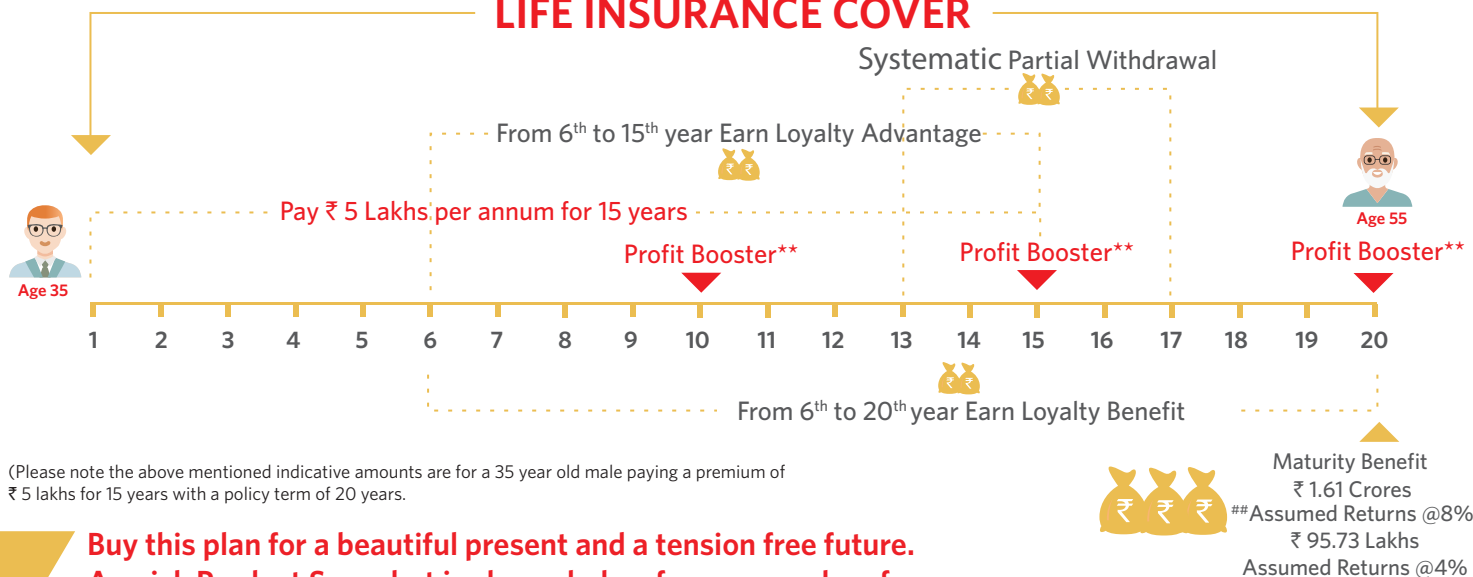
## Illustration

Let us take the case of Mr. Tarun Oberoi, a 35 year old hotel chain owner, who not only is respected for his stature in the market, but is also placed high on the social ladder. Being in a capital intensive business that thrives on strong relationships with debtors and creditors, he needs an avenue to separate his individual assets from the business assets. He, thus, wants to create a corpus for three main requirements: 1) to ensure an enhanced lifestyle in the coming years while building a lasting legacy for his loved ones 2) to take care of the out-of-pocket-expenses when his 5 year old daughter, Kiara pursues higher studies 3) to ensure the financial well-being of his family in case of any unfortunate event.

Mr. Oberoi decided to buy the IndiaFirst Life Wealth Maximizer Plan with a policy term of 20 years and a premium payment term of 15 years. He decided to pay an annual premium of ₹ 5,00,000 against a Sum Assured of ₹ 50,00,000. He also opted for Systematic Partial Withdrawal option to fund his daughter's university expenses as she turns 18.

The below illustration shows how IndiaFirst Life Wealth Maximizer Plan, helped Mr. Oberoi achieve his financial goals. Mr. Oberoi will receive the maturity benefit in the form of fund value. He will also receive regular pay-outs through Systematic Partial Withdrawal of approximately ₹ 24,100 per month from 13<sup>th</sup> policy year going up to ₹ 32,200 during the 17<sup>th</sup> policy year (Rate of return assumed at 8%) or approximately ₹ 18,700 per month from 13<sup>th</sup> policy year going up to ₹ 21,400 during the 17<sup>th</sup> policy year (Rate of return assumed at 4%). This will take care of the out-of-pocket-expenses for his daughter during her university years. These withdrawals will constitute approximately 3% p.a. of his Fund Value; as at the end of that policy year in which the Systematic Partial Withdrawal has been opted. While the investments helped in achieving his financial goals, his family further had the financial protection of a life cover on Mr. Oberoi's life that would lead to a lump sum payout in case anything unfortunate were to happen to him.

## LIFE INSURANCE COVER



(Please note the above mentioned indicative amounts are for a 35 year old male paying a premium of ₹ 5 lakhs for 15 years with a policy term of 20 years.)

**Buy this plan for a beautiful present and a tension free future.**  
**A quick Product Snapshot is shown below for your ready reference.**

<b>Minimum Entry age</b>	5 years
<b>Maximum Entry age</b>	55 years: In case of 5 year PPT 65 years: In case of 10/15/20 year PPT 65 years: In case of Single/ Regular Premium
<b>Minimum Maturity age</b>	18 years
<b>Maximum Maturity age</b>	70 years: In case of 5 year PPT 90 years: In case of 10/15/20 year PPT 90 years: In case of Single/ Regular Premium
<b>Single Premium</b>	Onewtime payment only
<b>Limited Premium</b>	Yearly, Half - Yearly, Quarterly, Monthly
<b>Regular Premium</b>	Yearly, Half - Yearly, Quarterly, Monthly

<b>Minimum Premium</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Half Yearly</b>	<b>Yearly</b>
<b>Regular Premium/ Limited Premium</b>	₹ 20,833	₹ 62,500	₹ 1,25,000	₹ 2,50,000
<b>Single Premium</b>	₹ 5,00,000			

<b>Premium Payment Term</b>	<b>Plan Term</b>	<b>Maximum Entry Age</b>
5 years	10 to 65 years	55 years
10 years	15 to 85 years	65 years
15 years	20 to 85 years	65 years
20 years	25 to 85 years	65 years
Single	5 to 30 years	65 years

\*Tax exemptions are as per applicable tax laws from time to time. #1 Crore non medical limit allowed upto age 35 years.

\*\*Profit Booster Applicable every 5th Year starting from end of 10th Policy year for a Policy term of 15 years or more.

## These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance

**Disclaimer:** Linked life insurance products are different from the traditional insurance products and are subject to risk factors. The premiums paid in Linked life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. IndiaFirst Life Insurance Company Limited is only the name of the Insurance Company and IndiaFirst Life Wealth Maximizer Plan (UIN:143L029V02) is only the name of the Linked Life Insurance Contract and does not in any way indicate the quality of the contract or its future prospects, or returns. Please know the associated risk and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the Insurance Company. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. 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 - 1800 209 8700/ 1800 200 8700. 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. Advt. Ref. No.: IndiaFirst Life Wealth Maximizer Plan/ One Pager / E/ 002,

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- IRDAI does not announce any bonus.
- Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

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