

# IndiaFirst Life e – Term Plan

(UIN:143N048V01)

Non Linked, Non Participating, Term Insurance Plan



Because life is full of certainties

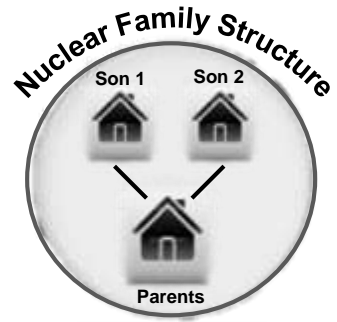
*As a responsible individual you intend to provide the best to your family*



However, this has its own perils

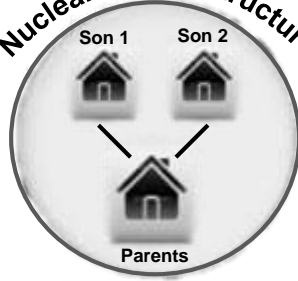


People today prefer to take loans to fulfill their needs, instead of waiting to save for the future.

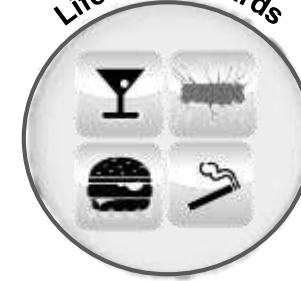


Extended / Joint family system is vanishing in India

Nuclear Family Structure



Lifestyle hazards

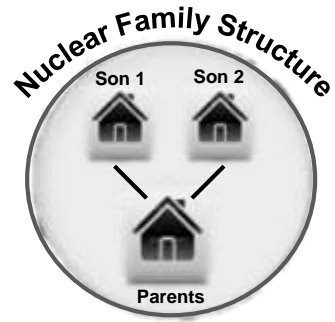


Increasing Liability



The share of lifestyle diseases in India is increasing. Also, Several diseases are likely to see 25 – 45% increase in patient pool in coming years.

- The Mint



Disability has increased by 48.2% in urban areas and overall by 22.4% in India during census of 2001 and 2011.



You have a bundle of



for your family.....However



**Is it worth leaving your responsibility to fate?**



# Presenting IndiaFirst Life e – Term Plan





**Why invest in the IndiaFirst Life e – Term Plan?**



# Key Reasons to Invest in – IndiaFirst Life e – Term Plan 1/2

## Financial protection to you and your family at an affordable cost

- With one of the most affordable term plan in the market, you do not have to think twice before financially securing your loved ones from the comfort of your home

## Customize your plan with a choice of 8 different coverage options

- Tailor this policy to suit your safety needs as you get a choice of 8 different coverage options to choose from providing you financial security

## Coverage against Accidental Total Permanent Disability (ATPD), Critical Illness (CI), Death and Accidental Death (ADB)

- Secures you and your family from the above mentioned untoward incidences and vagaries of life

# Key Reasons to Invest in – IndiaFirst Life e – Term Plan 2/2

## Option to receive death benefit the way you want

- Flexibility to receive the death benefit as a lump sum or as a monthly income(as per the selected coverage options)

## Life Stages based cover enhancement

- Option to enhance your sum assured / coverage on life stages like Marriage, taking a Home Loan, Child Birth etc

## Choices of policy and premium payment options

- Varied policy terms ranging from 10 to 40 years, providing you coverage upto 80 years of age depending upon coverage option chosen
- Choose to pay your premiums either one time or regularly through annual, semi annual, quarterly or monthly modes

## Tax Benefits\*






- Tax benefits\* as per prevailing tax laws

# Who can invest in – IndiaFirst Life e – Term Plan




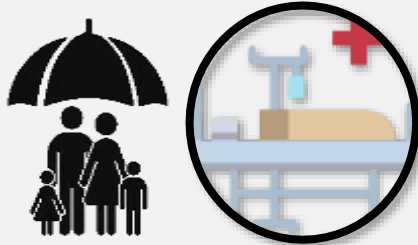
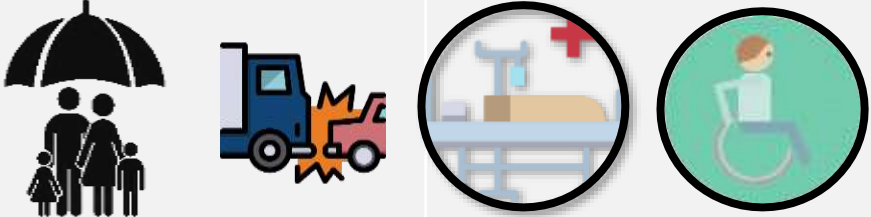
Eligibility Criteria	
Minimum Age at entry of Life Assured	18 years; for options except Income Replacement Benefit 20 years; for Income Replacement Benefit
Maximum Age at entry of Life Assured	55 years; for options except Income Replacement Benefit 50 years; for Income Replacement Benefit
Maximum Age at maturity of Life Assured	60   65   80 years; depending upon Coverage Option chosen
Premium Paying Term (PPT)	Single Pay – Once Regular Pay – Same as Policy Term (10 – 40 years)
Policy Term	10 - 40 years; for all the options other than Income Replacement Benefit 60 years minus Age at entry; for Income Replacement Benefit subject to minimum of 10 years and maximum of 40 years
Sum Assured	Minimum: Rs. 50,00,000 Maximum: No limit subject to underwriting / Rs. 1,00,00,000 basis the Coverage Option chosen
Premium	Minimum: Rs. 15,000 (Single), Rs.3,000 (yearly), Rs. 1,536 (half yearly), Rs. 777 (quarterly), Rs. 261 (monthly)
Premium Options	Single   Regular Premium
Premium Mode	Single, Annual or Semi Annual or Quarterly or Monthly

# What are the Coverage options in – IndiaFirst Life e – Term Plan 1/2

Coverage Options	Description	
<b>1. Life Benefit</b>	100% Sum Assured paid out as lumpsum on Death during the term of policy	
<b>2. Income Benefit</b>	10% Sum Assured paid out as lumpsum on Death during the term of policy + 90% Sum Assured paid out as level income during 5 / 10 / 15 / 20 years (as chosen)	
<b>3. Income Plus Benefit</b>	100% Sum Assured paid out as lumpsum on death during the term of the policy + 100% Sum Assured paid out as level income during 5 / 10 / 15 / 20 years (as chosen)	
<b>4. Income Replacement Benefit</b>	Level income basis amount as disclosed by you at the inception of the policy. The Income starts at the end of the monthly policy anniversary and will be paid as death benefit till the end of the policy term subject to minimum term of 2 years	
<b>5. Accident Shield Benefit</b>	Additional pay out on Death due to Accident - In the case of death of the life assured, 100% of the Sum Assured will be payable as a lump sum or in case of accidental death of the Life Assured; an additional death benefit equal to Sum Assured chosen at inception will also be payable to the nominee(s) subject to a maximum limit of 10,000,000 during the term of the policy and policy terminates once the full amount of benefit is paid on occurrence of the either of the events.	







# What are the Coverage options in – IndiaFirst Life e – Term Plan 2/2

Coverage Options	Description	
<b>6. Disability Shield Benefit</b>	<p>Pay out on any type of Disability - In case of death of the life assured 100% of the Sum Assured will be payable as a lump sum.</p> <p>In case of occurrence of Total Permanent Accidental Disability, 100% of the Sum Assured will be paid as monthly income over 5 / 10 /15 / 20 years.</p> <p>ATPD* is an accelerated benefit and not an additional benefit.</p>	
<b>7. Critical Illness Protector Benefit</b>	<p>Pay out in case of occurrence of any of the defined Critical Illnesses* - In case of death of the life assured, 100% of the Sum Assured will be payable as a lump sum.</p> <p>In case of Life Assured is diagnosed from any of the covered critical illness; this Sum Assured will be payable as a lump sum or level monthly income during 5 / 10 / 15 / 20 years.</p> <p>Critical Illness Protector Benefit* is an accelerated benefit and not an additional benefit.</p>	
<b>8. Comprehensive Benefit</b>	<p>Combination of Death + Accidental Death + ATPD* + Critical Illness*</p>	

\*ATPD & Critical Illness Protector Benefit are accelerated benefits and not additional benefits. If payout of ATPD or Critical Illness Benefit( paid in lump sum or installments), start then no separate benefit would be payable on death or accidental death

# Coverage Options IndiaFirst Life e – Term Plan – Summary

Coverage Options				
1. Life Benefit	√			
2. Income Benefit	√			
3. Income Plus Benefit	√ + √			
4. Income Replacement Benefit	√			
5. Accident Shield Benefit	√	+	√	
6. Disability Shield Benefit	√		√	
7. Critical Illness Protector Benefit	√			√
8. Comprehensive Benefit	√	√	√	√

# List of CI Covered\*

- Cancer of Specified Severity (malignant tumour)
- First Heart Attack of Specified Severity (Myocardial Infraction)
- Open Chest CABG (Coronary Artery Bypass Grafting)
- Open Heart Replacement or Repair of Heart Valves
- Coma of specified Severity
- Kidney Failure requiring regular dialysis
- Stroke resulting in Permanent Symptoms
- Major Organ or Bone Marrow Transplant (as recipient)
- Permanent Paralysis of Limbs
- Motor Neurone Disease with Permanent Symptoms
- Loss of Limbs
- Blindness
- Alzheimer's Disease

\* - For detailed list of CI definitions, please refer to the brochure

# Life Stage Cover Enhancement

Option to increase Sum Assured, without any medical underwriting, at various life events, up to the age of 55 years, as specified in the table below, subject to overall limit of 100% of initial Sum Assured.

Event	Extent of Increase	Coverage Options
<b>Marriage</b>	50% of initial Sum Assured; subject to maximum of Rs. 1,00,00,000	This additional benefit is available under: 1. Life Benefit, 2. Income Benefit, 3. Income Plus Benefit, 4. Accident Shield Benefit
<b>1<sup>st</sup> Child Birth or Adoption</b>	25% of initial Sum Assured; subject to maximum of Rs.50,00,000	
<b>2<sup>nd</sup> Child Birth or Adoption</b>	25% of initial Sum Assured; subject to maximum of Rs.50,00,000	
<b>Home Loan</b>	Equivalent to loan amount; subject to overall limit of Rs. 1,00,00,000	

Additional premium will have to paid to avail this facility, which will be based on attained age at the time of increase in Sum Assured.

# Important Things to Remember

- There may be an increase in the premiums in case of a rate up basis the medical tests conducted
- There is a free look period of 15 days within which you can cancel your plan if you don't feel it's the right plan for you. In case of distance marketing or electronic mode the free look period is 30 days.
- There is no maturity/ survival benefit payable under this plan
- Non disclosure of material facts may lead to rejection of claims

# Disclaimer



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

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**Thank You!**



Because life is full of certainties