



## Stuck on the road to financial freedom? Push your way through...

### IndiaFirst Smart Save Plan (Life Insurance)

Unit Linked Insurance Plan

A Joint Venture of



**Under this plan the investment risk in the investment portfolio is borne by the policyholder**

### IndiaFirst Smart Save Plan

**You dream, you aspire.... And we help you achieve.**

Each of us aspires to own a house, dreams of exotic overseas vacations, wishes to secure our family. We, at IndiaFirst recognize the significance of each of these events and more. Hence, we bring to you the perfect investment plus insurance plan to help you achieve each and every dream!

IndiaFirst Smart Save Plan offers you a life insurance cover on your life and additionally helps you grow and develop a body of wealth through market linked instruments.

We help you save systematically and provide you different options to invest your savings in funds, on the basis of your risk appetite. The life cover promises the sum assured in case of the life assured's demise.

**Disclaimers:** 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, www.indiafirstlife.com, IndiaFirst Smart Save Plan/ One Pager/ E/ 001, UIN 143L010V03. IndiaFirst Life Insurance Company Limited is only the name of the Insurance Company and IndiaFirst Smart Save Plan is only the name of the linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns. The premium paid in Linked 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. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. \*Tax exemptions are as per applicable tax laws from time to time. 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.

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- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- 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.

## Few key reasons why you should invest your hard earned money in the IndiaFirst Smart Save Plan are -



### Sure way to accumulate a pool of wealth

- **Regular savings:** Contribute regularly in periodic intervals towards your dreams
- **Flexible investment options:** You have the flexibility to invest in Equity1, Balanced1, Debt1, Liquid1 or Value Fund where you choose the proportion of your investment into each fund
- **Protect your savings:** An option of protecting your long term investments by systematically transferring your funds into a Liquid1 fund over the last three years of the plan term

### Opportunity to earn reasonable returns

- **Maximise returns:** Maximum investment into your fund ensures that you make the most of market linked returns
- **Switch funds:** You can now optimise the returns on your investment by switching your funds free of charge 2 times a month into the asset class of your choice

### Tax Saving\* investment opportunity

- **Maximise tax benefits:** Enjoy tax benefits on the premium

you invest and benefits you receive at maturity under Section 80C and Section 10(10D) respectively as per the Income Tax Act, 1961

### Provides protection in case of unforeseen emergencies

- **Lump sum payout at death:** A lump sum benefit is immediately paid to the family in case of the life assured's untimely demise. The lump sum will be either the fund value or the sum assured, whichever is higher. However, the death benefit will never be less than 105% of the total premium paid at any point of time

### Match your financial dreams!

- **Liquidity:** Access to funds and liquidity in the form of partial withdrawals
- **Lump sum on maturity:** The accumulated fund value is paid out to you at maturity of the plan
- **Maturity proceeds over a period:** You can choose to receive your maturity fund value over a period of five years after the end of the plan term