



Wishing you  
**Happiness and  
Prosperity.**

**IndiaFirst** CSC Shubhlabh Plan

## Aap kis par nirbhar ho apne parivaar ki khushiyon ke liye?

Saving for the future can be rewarding as it puts you much closer to realizing your dreams while also providing protection against life's unexpected turns. It's important to save for your future and make sure you achieve your financial goals. An emergency at times, restricts the flow of regular saving and you may lose benefit out of it.

At IndiaFirst we understand your concerns. We present IndiaFirst CSC Shubhlabh Plan, a low premium insurance plan that helps you build a corpus through savings at your convenience. The plan augments your savings through regular interest additions along with providing a life cover. With this plan, you can now start securing your family's dreams by paying as per convenience during the year.

## Provides Protection in more ways than one

- **Guaranteed life cover:** The plan offers life cover up to 10 times of annualized premium based on your age and premium.
- **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 Sum Assured or 105% of total premiums paid including top-up premiums, if any paid till the date of death or Total premiums including top-up premiums paid till date of death compounded at 1% p.a. or Account Value, whichever is higher.
- **Withdraw money when you need it:** In case of any emergency, you can withdraw money partially from your account after five years.
- **Enhance your life cover:** Pay additional premium through Top Up to increase your life cover under the plan.

## Match your Financial Dreams

- **Pay now and enjoy returns on your investment for longer:** You can enjoy the benefits up to 15 years by paying monthly, half yearly or yearly as per your convenience.
- **Lump sum payout at the end of the plan term:** The lump amount payable at the end of plan term is higher of the total premiums paid including top-up premiums, less partial withdrawals (with time value) made if any compounded at 1% p.a. or Account Value.

## Long Term Guaranteed Returns

- **Guaranteed returns:** Build your corpus systematically as we add a guaranteed minimum floor rate of 1.0% per annum on the account value during the plan term.
- **Enhance your returns:** We also provide a guaranteed additional interest of 4% p.a for the first 5 plan years and 0.5% p.a for the subsequent years.

## Tax Free Investment Opportunity

- **Tax deduction on the premium you invest:** Enjoy tax benefits on the premium you invest under Section 80C as per the Income Tax Act, 1961
- **Tax free returns on the maturity amount you receive:** Enjoy tax benefits on the amount you receive at maturity under Section 10(10D) as per the Income Tax Act, 1961

### **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS.**

IRDA clarifies to public that **IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDA does not announce any bonus.** Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

**Disclaimer:** Insurance is the subject matter of the solicitation. Interest rate may vary from one financial quarter to another depending upon the performance of the company. Tax benefits are subject to change in law from time to time. You are advised to consult your tax consultant.

IndiaFirst Life Insurance Company Limited is only name of the Insurance Company and IndiaFirst CSC Shubhlabh Plan is only the name of the non linked, variable insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Insurance Agent or the Intermediary.

IndiaFirst CSC Shubhlabh Plan - Product UIN: 143N023V01.

IRDA Registration No. 143. Registered and Corporate Office: IndiaFirst Life Insurance Company Limited, 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097. [www.indiafirstlife.com](http://www.indiafirstlife.com) SMS <FIRST> to 5667735 SMS Charges apply. Toll free No - 1800 209 8700 Advtg. Ref. No.: Shubhlabh Plan/ One Pager/ E/ 001

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