

Secure your family in 3 easy steps

IndiaFirst Life e-Term Plan

(Non Linked, Non-Participating, Term Insurance Plan)

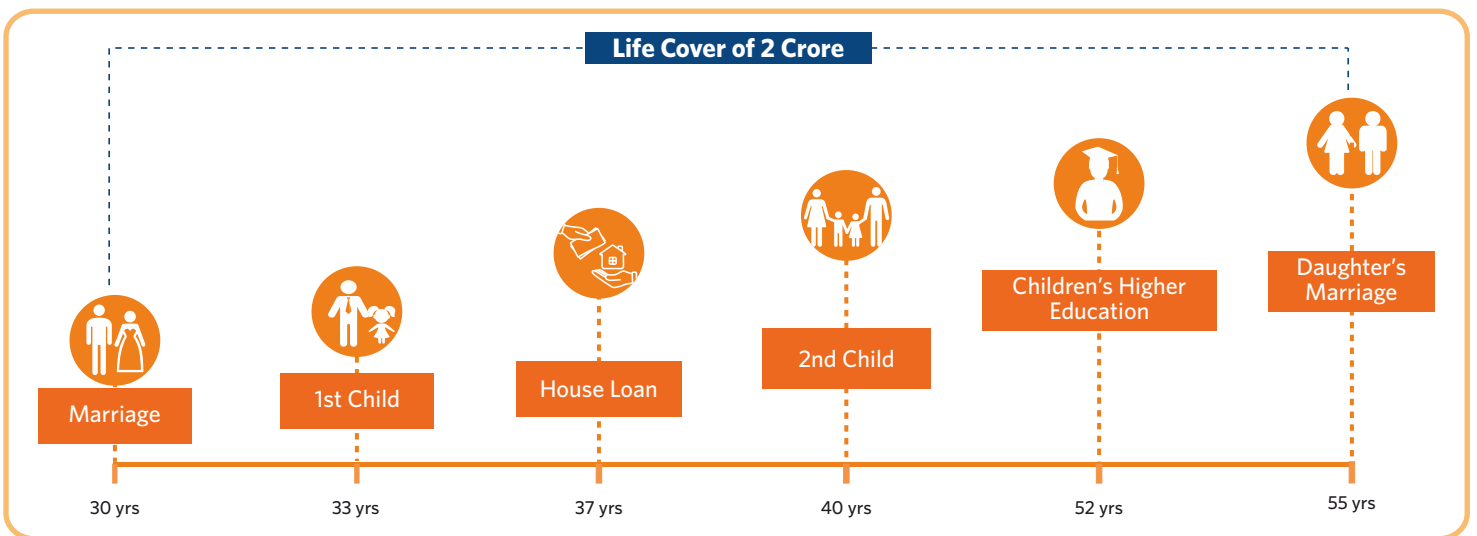
A Joint Venture of
 Bank of Baroda  Legal & General  Andhra Bank



We have a tendency to make life complex, when essentially it is quite simple.

Similarly, we tend to make financial security complicated, when in reality it is easy and just a click away!

IndiaFirst Life e-Term Plan is the simplest way to give your family comprehensive term protection for all the phases of life.



IndiaFirst Life e-Term Plan - a plan that guarantees financial protection to your family at the click of a button.

- Financial protection for yourself and your family at an affordable cost
- With multiple options, tailor this policy to suit your safety needs as you get a choice of 8 different coverage options to choose from
- Flexibility to enhance your sum assured on life stages like Marriage, taking a Home Loan, Child Birth (in selected coverage options)
- Flexibility to plan receipt of death /ATPD /CI benefit as a monthly income (as per the selected coverage options) to ensure a continued regular income for your family
- Tax Benefits as per the prevailing tax laws

Benefits that you will receive:

Death/
ATPD/CI
Benefit

Different
Coverage
Options

Flexibility to
enhance
Sum Assured

Tax* Benefit

Death/ATPD/CI Benefit: The plan gives different benefits on Death/Accidental Death/ATPD/Critical Illness based upon the coverage option chosen.

Coverage Options: The plan offers the following coverage options to the customers:

Coverage Option	Benefit
Life Benefit	100% Sum Assured paid out as lump sum on Death during the term of policy
Income Benefit	10% Sum Assured paid out as lump sum on Death + 90% Sum Assured paid out as level income for 5 / 10 / 15 / 20 years (as chosen)
Income Plus Benefit	100% Sum Assured paid out as lump sum on Death and additional Sum Assured is paid out as level monthly income for 5/10/15/20 years (as chosen)
Income Replacement Benefit	Level monthly income will be paid as Death Benefit till the customer attaining age 60 yrs (had he been alive)
Accidental Shield Benefit	Pay out on Death and additional pay out on Death due to Accident
Disability Shield Benefit	Pay out on Death and on any type of Accidental Total Permanent Disability
Critical Illness Protector Benefit	Pay out on Death and on occurrence of any of the defined Critical Illnesses ^{##}
Comprehensive Benefit	Combination of Death + Accidental Death + ATPD + Critical Illness

Flexibility to enhance Sum Assured: The plan gives the flexibility to enhance Sum Assured, at various life events, up to the age of 55 years.

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

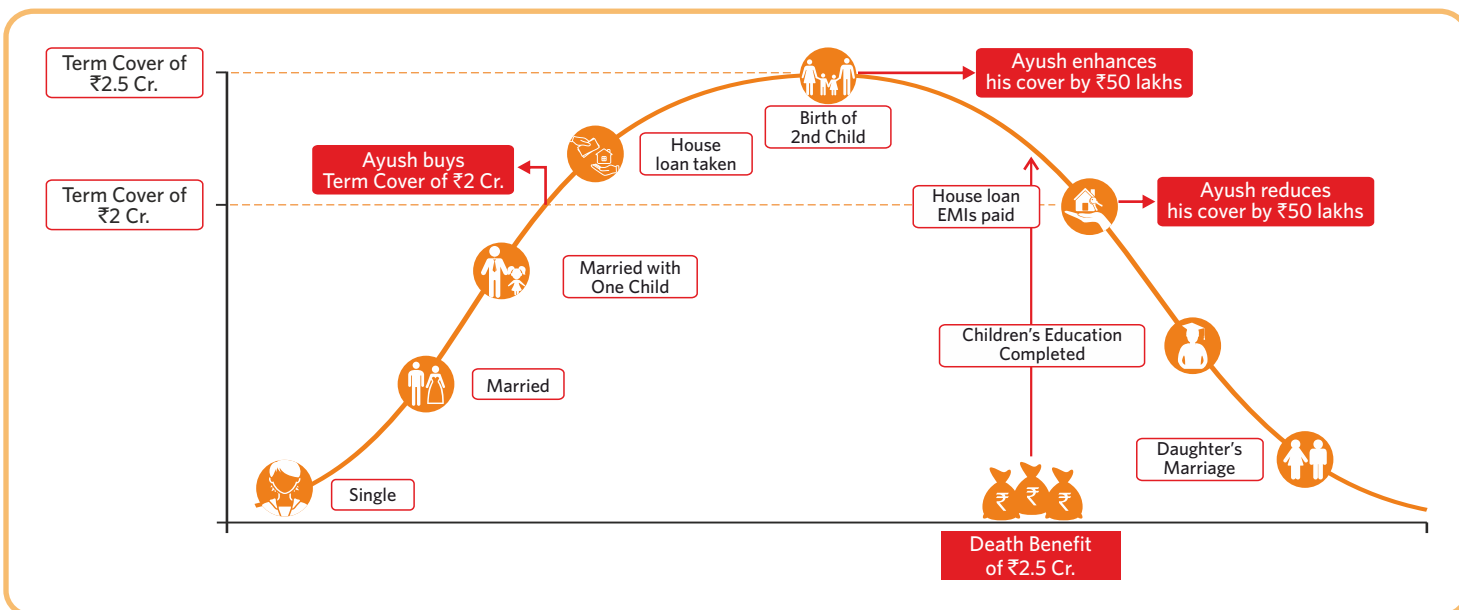
Tax Benefit: Enjoy tax benefits on the premium you pay and benefits receivable as per prevailing Income Tax Laws.

Case Study: Ayush is a 35-year-old, sole earning member of his family of three people (Wife and a daughter). He buys IndiaFirst Life e-Term Plan to safeguard his family from any financial struggle if anything happens to him. He takes a life cover of ₹2 crore under the life benefit coverage option. Ayush pays monthly premium of ₹1044 (exclusive of taxes).

After a few years, Ayush takes a home loan of ₹50 lakhs. He is also blessed with a baby boy. Ayush then realises that his current life cover may not be sufficient to meet the increased financial needs of his family. He enhances his life cover by ₹50 lakhs to meet these additional expenses.

Ayush pays an additional monthly premium of ₹392 (exclusive of taxes). If something happens to him in the coming years, his family will get the death benefit of ₹2.5 crore to fulfil all the current and future needs.

Also, once the house loan EMIs are paid off, Ayush reduces his life cover by ₹50 lakhs to maintain the original cover at ₹2 crores.



Policy specifications:

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

Age at entry	18-55 years for options except Income Replacement Benefit 20-50 years for Income Replacement Benefit
Minimum and Maximum Premium	Single- ₹15,000; Yearly- ₹3,000; Half Yearly- ₹1,536; Quarterly- ₹777; Monthly- ₹261 No limit on maximum premium
Policy Term	10-40 years for all 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

[#]Tax exemptions are as per applicable tax laws from time to time.

^{##}Please refer sales brochure for detailed list on the critical illnesses covered.

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 e-Term Plan (UIN 143N048V01) 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. Adv. Ref. No. : IndiaFirst Life e-Term Plan /One pager/ E/ 002.

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