

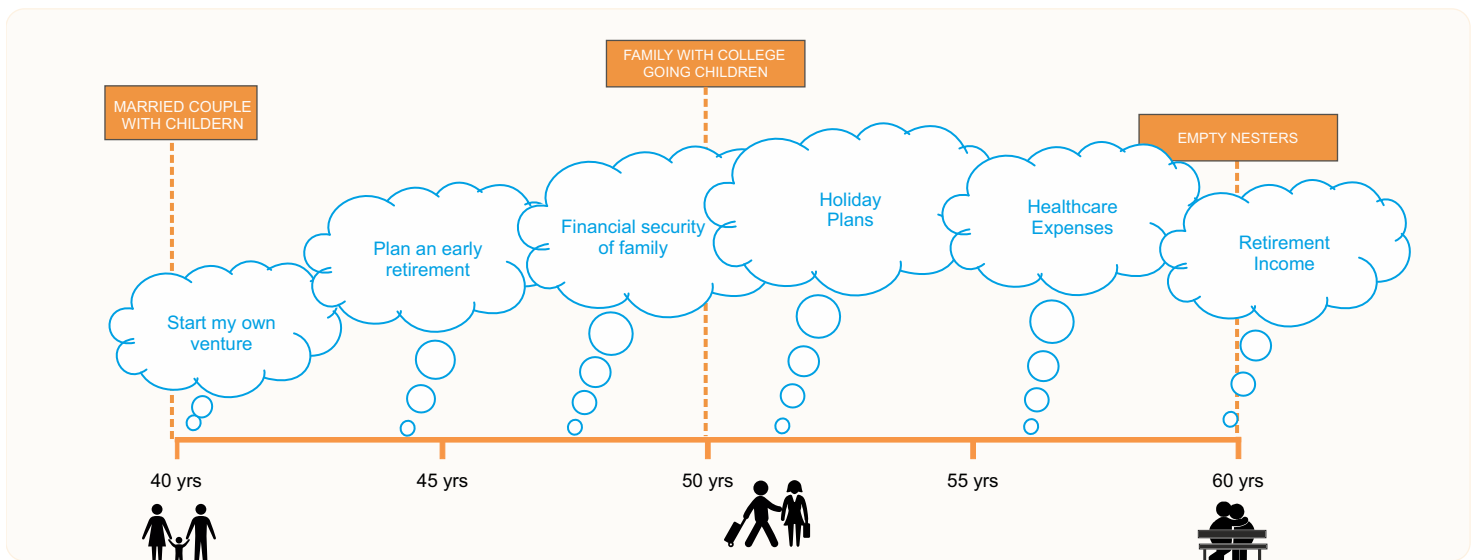
# Now enjoy the best days of your life!

## IndiaFirst Immediate Annuity Plan (Non Linked, Non Participating, Immediate Annuity Plan)

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



You have worked hard to reach a position in your life. Now, transform your old age into golden years as we help you sit back and relax. Your retirement marks the beginning of a whole new inning of your lifetime and you need to ensure that you stay ahead of inflation, cope up with your health care costs and maintain your lifestyle without any compromises.



### Have you ever said any of this to yourself ?

It's too early;  
I can buy  
it later

My employer's  
pension is  
sufficient

I will be able to  
maintain my  
lifestyle post  
retirement

I will have  
enough savings  
to take care  
of Healthcare  
needs

I will not run  
out of money  
during old age

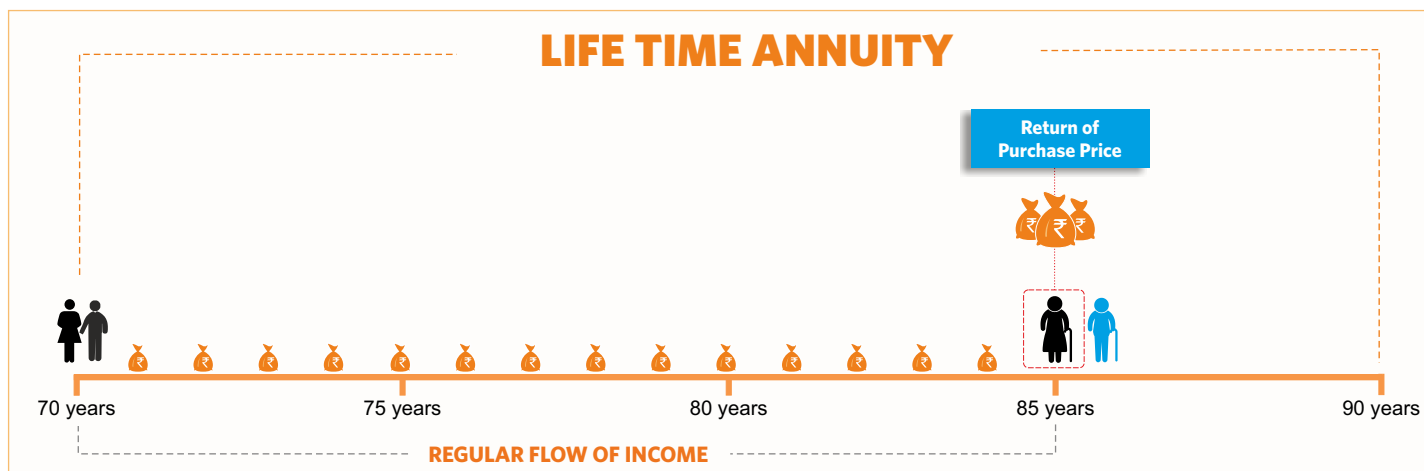
If yes, then its time to plan for a comfortable retirement with **IndiaFirst Immediate Annuity Plan**

This plan empowers you during this wonderful phase and helps you invest your proceeds towards a steady retirement income for as long as you live. Key Benefits of the plan are as follows:

- Choose your retirement age as per your need; reap the returns anytime between 40 and 80 years.
- Receive a definite regular monthly / quarterly / half-yearly / yearly income through your years of retirement
- Choose the Joint Life option to support your spouse through annuity proceeds even in your absence
- Want to protect your loved ones even when you are not around? Avail the Return of Purchase Price option and protect your nominees as they get back the investment amount.
- Get a comfortable retirement for a defined time under the option to choose annuity certain for a period and life thereafter.
- Already our customer? Rejoice as all our existing individual, deferred and group deferred annuity policyholder/ member / beneficiaries can avail the benefits of the plan anytime between 0 to 99 years.

## Let's go through an example

Mr. Yash Verma, 70 years lives with his wife Mrs. Anjali Verma, 65 years. He wishes to buy an Annuity Plan so that he can enjoy the maturity proceeds of his pension plan that he had bought a few years back. He decided to buy the IndiaFirst Immediate Annuity Plan under the Return of Purchase Price option. He invested his maturity proceeds of INR 10,00,000 and received INR 41,610 as (annual) lifetime annuity amount. He not only was at peace with the regular flow of income but was also happy with the fact that his wife will be financially secure even if anything were to happen to him, as the Return of Purchase Price option will provide the nominee with the Purchase Price invested at the beginning of the plan in case of death of the Life Assured.



Buy this plan today for a worry free tomorrow

A quick product snapshot is illustrated below for your reference

Annuity Option	Survival Benefit	Death Benefit	Annuity ceases on
Life Annuity	Annuity is payable at a constant rate throughout the life of the Annuitant	Outstanding annuity installments up to the date of death will be paid and all future annuity payments will cease immediately	Death of the Annuitant
Life Annuity with Return of Purchase Price	Annuity is payable at a constant rate throughout the life of the Annuitant	Purchase price will be paid to the nominee on death of Annuitant and all future annuity payments will cease immediately	Death of the Annuitant
Joint Life Last Survivor Annuity for Life	Annuity is payable at a constant rate throughout the life of the First Annuitant In case of death of the first Annuitant, the annuity is payable to the surviving spouse i.e. Second Annuitant	Outstanding installments will be paid, up to the date of death of last survivor annuitant and all future annuity payment will cease immediately	Death of the last survivor
Annuity certain for a period of 5 years or 10 years or 15 years and life thereafter	Annuity is payable at a constant rate for the certain period as chosen and thereafter throughout the life of the Annuitant In case of death of the Annuitant during the guaranteed period which is certain period as opted, Annuity is payable to the nominee till the end of the guaranteed period	Before expiry of chosen certain period: Annuity amount as per chosen frequency will be paid to the nominee till the end of the certain period chosen by the Annuitant. After expiry of chosen certain period outstanding annuity installments up to the date of death of the Annuitant will be paid and all future annuity payment ceases immediately	Death of the Annuitant (or) on the expiry of the guaranteed period whichever is later

Parameters	First Annuitant	Second Annuitant
Minimum age while applying for the plan	40 years (as on last birthday) 0 years - For existing pension plan members/beneficiaries of IndiaFirst Life only	18 years (as on last birthday)
Maximum age while applying for the plan	80 years (as on last birthday)	80 years (as on last birthday)

Annuity Mode	Annuity Amount	Minimum Premium	Maximum Premium
Minimum Annuity installment per month	INR 1,000	INR 300,000*	No Limit
Minimum Annuity installment per year	INR 12,500		

\*This minimum premium is not applicable to existing individual deferred and group deferred pension policyholder/member/beneficiaries of IndiaFirst Life Insurance Company

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### Disclaimers

For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. Tax benefits are subject to change in law from time to time. IndiaFirst Immediate Annuity Plan - UIN 143N027V01 Trade logo displayed above belongs to M/s Bank of Baroda, M/s Andhra Bank and M/s Legal & General and is being used by IndiaFirst Life Insurance Co. Ltd. under license. CIN: U66010MH2008PLC183679 IndiaFirst Life Insurance Company Limited. Registered and Corporate Office Address: 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097. www.indiafirstlife.com SMS<FIRST> to 5667735 SMS Charges apply. Toll free No - 18002098700 Advtg. Ref No.: IndiaFirst Immediate Annuity Plan / One Pager / E / 001 / Date : 04-05-2016