

Your Money, Your Dreams... Our Care!

IndiaFirst Money Balance Plan (Life Insurance)

Unit Linked Insurance Plan

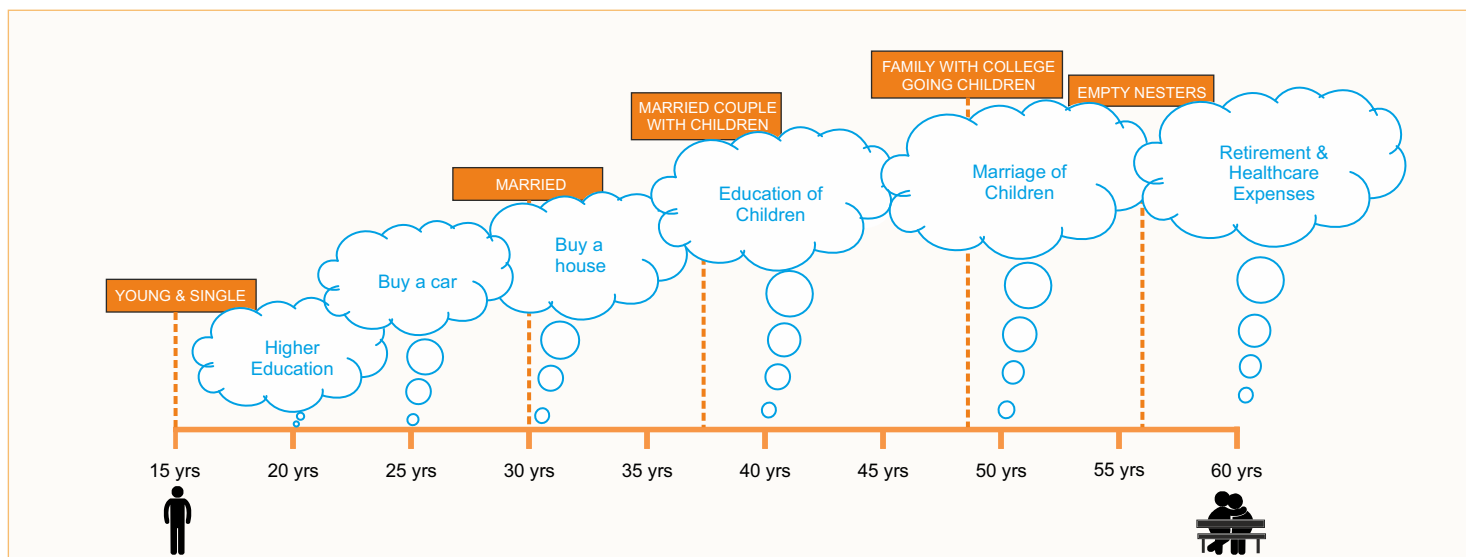
A Joint Venture of
 Bank of Baroda
 Legal & General
 Andhra Bank



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

Your Money, Your Dreams...Our Care!

We all work hard to fulfill our dreams – for ourselves as well as our loved ones. However, as we move on in life, our wealth creation and protection needs, along with the amount of risk we can take, change. Hence, it is not only important to ensure that our hard earned money works hard for us, but is also kept safe for our future needs.



Have you ever said any of this to yourself?

Do I have sufficient savings?

Have I financially secured my family?

Will I be able to keep up with inflation?

Can I participate in the India growth story?

Will I be able to maintain my lifestyle post retirement?

If yes, then you can consider a simple solution we have for you!

The **IndiaFirst Money Balance Plan** (Life Insurance) is designed to help you:

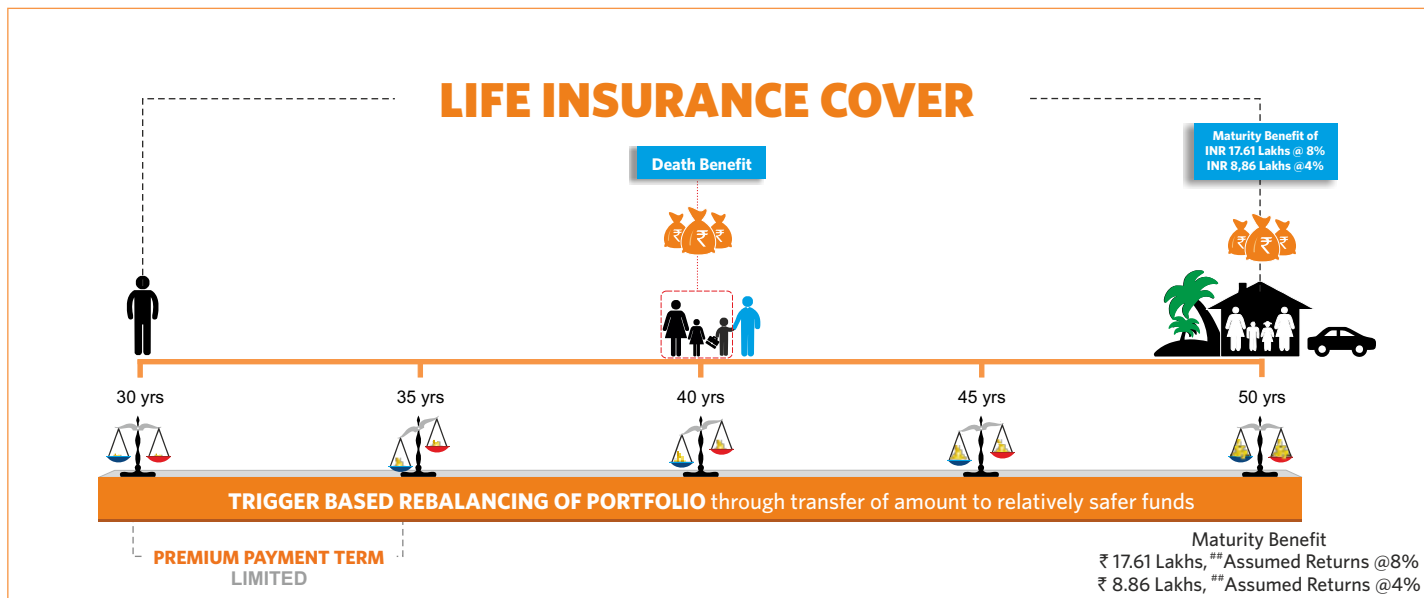
- **Protect your money** from the volatility of market with our Automatic Trigger Based Investment Strategy (we help you save systematically and transfer the earnings on your investment in a relatively safe fund that gives consistent returns. Most importantly, the life cover promises the sum assured in case of the life assured's untimely demise.)
- Gain **financial independence** through wealth accumulation
- Acquire a **balanced portfolio as you grow older**, by opting to transfer your returns to relatively safer fund options
- **Safeguard your loved ones** against uncertainties with Life insurance cover
- Enjoy benefits upto 25 years by paying **regular, limited or single premium** as per your convenience
- **Get tax benefits*** on premiums you pay and benefits you receive
- Benefit from India's **economic growth**

Let's go through an example

Mr. Shah is a successful NRI working abroad. While he is comfortably managing his finances in his country of residence, he recognizes he needs to invest some proportion of his savings in India to create a security for his family in India and take advantage of the interest rates and equity market performance.

Lets see how by investing in the IndiaFirst Money Balance Plan, Mr. Shah achieved his financial goal.

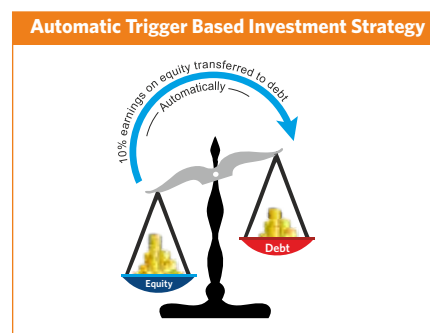
He invested ₹1,00,000 p.a. in the IndiaFirst Money Balance Plan for a limited period of 7 years and term of 20 years. He chose a Sum Assured 10 times of annual premium to protect his family in case of any eventualities. At the end of the term, he had accumulated a fund value of ₹8,86,300 @ 4% p.a. or ₹17,61,048 @ 8% p.a. Not only this, his family was also financially secure in case of any unfortunate event.



These assumed rate of return are not guaranteed and they are not upper or lower limits of what you might get back, as the value of your plan is dependent on a number of factors, including future investment performance.

Buy this plan today and sit back and relax, while we ensure that you are ready for a worry free present and a beautiful future. A quick Product Snapshot is illustrated below for your reference

Premium Payment Mode	Premium Paying Term	Policy Term	Minimum Premium	Monthly	Half Yearly	Yearly
				Regular Premium	₹ 1,000	₹ 6,000
Limited Premium	₹ 1,250	₹ 7,500	₹ 15,000			
Single Premium	-	-	₹ 45,000			
Maximum Premium	₹ 20,500	₹ 1,25,000	₹ 2,50,000			



Minimum Entry Age[#]	5 years as on last birthday
Maximum Entry Age[#]	65 years as on last birthday
Minimum Maturity Age	18 years as on last birthday
Maximum Maturity Age	75 years as on last birthday

Age	Minimum Sum Assured	
	Age [#] < 45 years	Age [#] ≥ 45 years
Regular and Limited Premium	(10* AP) or (0.5 * Plan Term * AP) whichever is higher	(7* AP) or (0.25 * Plan Term * AP) whichever is higher
Single Premium	125% of SP	110% of SP

Age band	Maximum Sum Assured				
	'X' times AP / SP, where X is as given below				
Up to 44	45-50	51-55	56-60	61-65	
Regular Premium	40	30	25	20	11
Limited Premium	25	15	11	11	11
Single Premium	5	5	1.1	1.1	1.1

[#]Age while applying for the plan (years)

AP= Annualized Premium, SP = Single Premium

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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 Money Balance Plan/ One Pager/ E/ 001, UIN 143L017V04. IndiaFirst Life Insurance Company Limited is only the name of the Insurance Company and IndiaFirst Money Balance 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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