

Savings Simplified!

IndiaFirst Life POS INSURANCE KHATA Plan

Non Linked, Non Participating, Insurance Term with Return of Premium Plan

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



Introduction

You work very hard to realize the dreams of your loved ones and surely understand that every penny saved is a penny earned. We know you value the kind of financial tools that not only gives you the freedom to pay as and when you like but also the flexibility to steadily and consistently accelerate through this financial journey.

Thus, we present to you IndiaFirst Life POS INSURANCE KHATA Plan, a Non Linked, Non Participating, Insurance Term with Return of Premium Plan. This over the counter product takes care of both: your family's needs in case of your untimely demise and protection of your money as it comes back safely to you if no untoward event takes place. The plan also takes in to account your seasonal income and hence provides you with the flexibility to work through your own exclusive Insurance Khata, which enables you to pay as you like, buy multiple insurance policies under the product and provide you with both death and maturity benefits.



Have you ever said any of this to yourself?

I just make my ends meet

I don't have enough money to invest

I am keen to financially protect my loved ones

I don't know where to put my small savings for a better future

I will not be able to invest regularly

If yes, then it's time to buy our plan and provide your loved ones and your money the freedom to slowly and steadily proceed on its financial journey!

Key Features of the IndiaFirst Life POS INSURANCE KHATA Plan

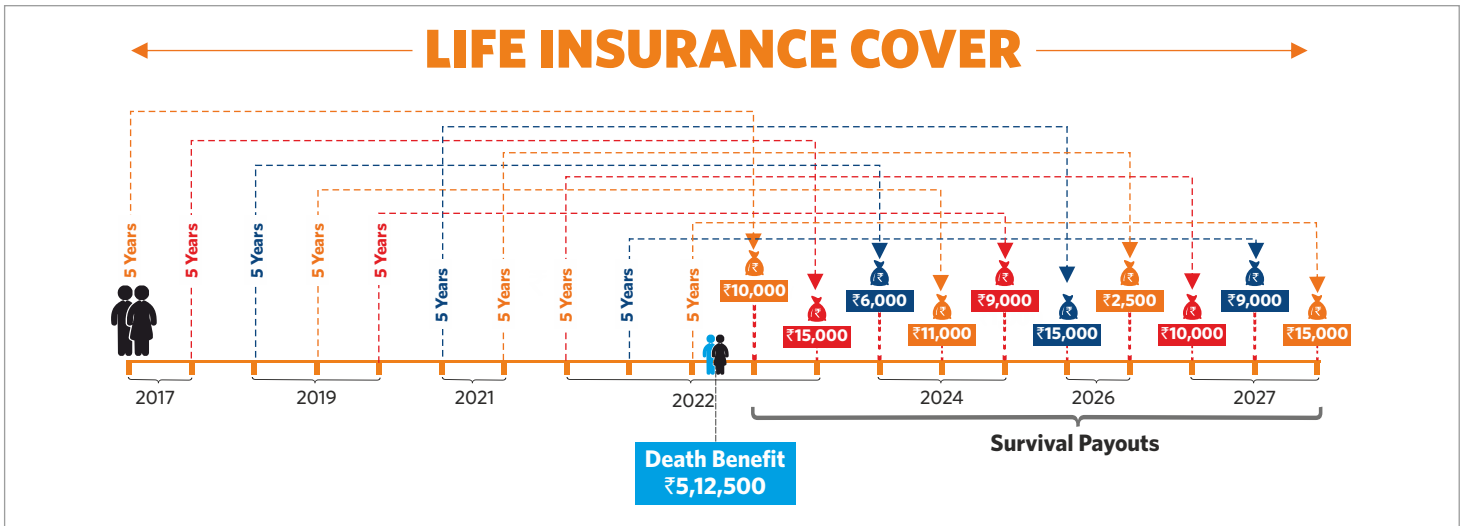
- Open your exclusive Insurance Khata to get insurance benefits with a hassle free process
- The plan is designed to provide financial protection to your family
- Get all your money back - if all goes well you get return of total premium(s) paid
- Be rest assured, as you know the exact amount of benefits right at the inception
- Pay only once during the term of the policy and get coverage for 5/7/10 years as per your choice
- Avail the flexibility to buy multiple single premium policies through your Insurance Khata and boost your benefits without any further enrollment process

Let us go through an example: "Byaaz ka bima, mool wasool"

Amit is a cab driver with a regular stream of income, who lives with his wife. He plans to start a family and wants his wife as well as his children to be financially secure in every way possible. Being an informed individual, he continually adds to his Insurance Khata thus aiming to reach an optimum level of cover, in line with his growing family. His benefits from the plan are:

- He could plan to reach an optimal level of coverage through this plan
- He will benefit from an enhanced cover every time he adds a new policy to his Insurance Khata
- Even if he misses adding a new policy, the next year, his risk cover from the previous policies will keep him and his loved ones secured
- If an untoward event happens on the 30th May, 2022, Amit's family is financially secure with a Total Sum Assured of Rs. 5,12,500. In case he survives till the end of the policy term(s), he will get regular return of premium(s) (excluding applicable taxes) from his policies.

Policy Start Date	Policy Term	Policy End Date	Premium Paid (₹)	Sum Assured (₹) payable in case of death
14-06-2017	5 years	13-06-2022	10,000	50,000
20-11-2017	5 years	19-11-2022	15,000	75,000
02-02-2019	5 years	01-02-2024	6,000	30,000
14-09-2019	5 years	13-09-2024	11,000	55,000
20-10-2019	5 years	19-10-2024	9,000	45,000
27-01-2021	5 years	26-01-2026	15,000	75,000
23-02-2021	5 years	22-02-2026	2,500	12,500
17-03-2022	5 years	16-03-2027	10,000	50,000
05-04-2022	5 years	04-04-2027	9,000	45,000
01-05-2022	5 years	30-04-2027	15,000	75,000
Total Sum Assured (as on date of death)				5,12,500



Policy Term	5 years	7 years	10 years	Single Premium (SP)	Minimum (Rs.)	Maximum (Rs.)
Minimum age at entry	25 years age last birthday			Yearly	500	15,000
Maximum age at entry	50 years age last birthday			Minimum Sum Assured		
Maximum age at maturity	60 years age last birthday			Maximum Sum Assured		
				₹ 2,500		
				₹ 1,50,000		

Age at entry	Policy Term		
25 years to 50 years	10	7	5
Death Benefit	10 * SP	7*SP	5*SP

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 POS INSURANCE KHATA Plan, (Product UIN 143N033V01) is only the name of the Insurance Product 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. 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. Advtg. Ref. No.: IndiaFirst Life POS INSURANCE KHATA Plan/One Pager/E/002

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