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*Tax exemptions are as per applicable tax laws as amended from time to time.

Disclaimer: IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. Toll free No - 18002098700. Product name: IndiaFirst Life Group UL Superannuation Plan UIN: 143L060V01. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Guaranteed Protection Plan is only the name of the Life 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. Trade logo displayed above belongs to our promoters M/s Bank of Baroda and M/s Union Bank of India and are used by IndiaFirst Life Insurance Co. Ltd under License. Adv. Ref. No. : IndiaFirst Life Group UL Superannuation Plan /Policy Document

BEWARE OF SPURIOUS / FRAUD PHONE CALLS

- IRDAI is not involved in activities like selling of insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

PART A

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 12th & 13th Floor, North [C] Wing, Tower 4, NESCO IT Park, Nesco Center,
Western Express Highway, Goregaon (East), Mumbai - 400063.
IRDAI Regn No. 143. CIN: U66010MH2008PLC183679.

To,
XXXX XXXX
Address 1,
Address 2.
Pin code - xxx xxx

DD/MM/YYYY

IndiaFirst Life Group UL Superannuation Plan - (UIN: 143L060V01)
(Non-Participating Unit-Linked, Fund based Group Superannuation Plan)

Dear Customer,

Congratulations!

You are now a step closer to helping your members / employees secure their family's future and we are glad to be a part of this journey with you.

All our products have been designed to be simple and easy to understand, providing true value for money.

We have provided you the relevant information about your policy in this policy document. This document is simple to understand. Please read it carefully to ensure that this is the right policy for your financial needs.

You the Master Policyholder have a free look period of 15 days from the date of receipt of the Policy Document to review the terms and conditions of the policy and in case you disagree to any of those terms or conditions, you shall have the option to return the policy to us for cancellation, stating the reasons for your objection, then you shall be entitled to non-allocated premiums plus Charges deducted by cancellation of units plus fund value at the date of cancellation subject only to a deduction of pro-rata mortality charge for the period of cover (if any), stamp duty charges and expenses incurred on medical examinations, if any. Such a request received by us for free look cancellation of the policy shall be processed and premium shall be refunded within 15 days of receipt of the request.

In case of any communication in respect of the policy; You may contact Us at IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. You can also write to Us at group.service@indiafirstlife.com or contact us on 1800 209 8700.

Thank you once again for choosing IndiaFirst.

Yours truly,

Authorised Signatory



Insurance Intermediary Details

Name:	
Intermediary Code:	
Telephone No.:	
Address:	
E-mail ID :	

IndiaFirst Life Group UL Superannuation Plan
(Non-Participating Unit-Linked Fund based Group Superannuation Plan)
UIN [143L060V01]

XXX_____ (hereinafter called the "Master Policyholder") have by a written Proposal Form dated _____ requested the IndiaFirst Life Insurance Company Limited (hereinafter called the "Insurer") to grant the benefits of insurance cover under IndiaFirst Life Group UL Superannuation Plan and as per the Scheme Rules of the (.....name of the scheme....) Scheme of the Master Policyholder (certified copy of which has been furnished to the Insurer by the Master Policyholder) to the Members whose names have been recorded in the Membership Register maintained by the Master Policyholder.

The Master Policyholder has also furnished to the Insurer statements containing the age and other details of each Member which have been completed and signed by the Master Policyholder on behalf of the Members for whose benefit the Policy hereunder is being effected. The Master Policyholder and the Insurer have accepted and agreed that the said Proposal Form, certified copy of the Scheme Rules along with other statements signed by the Master Policyholder and other supporting documents leading to the issuance of this Policy shall be the basis of the contract of insurance. If any of the details of the Member contained in the statement signed by the Master Policyholder on behalf of the Member are incomplete, false or incorrect, coverage in respect of such Member under the Policy shall be cancelled by Us in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.

It is further hereby declared that every endorsement placed on the Policy by the Company shall be deemed part of the Policy.

Signed by and on behalf of

IndiaFirst Life Insurance Company Limited

Authorised Signatory



Policy Schedule

Note: In this Policy, the investment risks in the investment portfolio are borne by the Master Policyholder/ Member.

I. Master Policyholder Details

Master Policyholder Name:	
Address:	
Contact Number:	
Master Policy Number:	
Name of the Scheme:	
Trustees Name:	
Employer Name:	

II. Policy Details

Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Life Group UL Superannuation Plan
UIN:	143L060V01
Policy Commencement Date:	
Annual Renewal Date:	
Contribution Paid:	Rs.
Life Cover Premium:	Rs.
Current Policy Period:	
Mode of Premium Payment (Life Cover Premium):	<< Yearly/ Half-Yearly/ Quarterly/ Monthly>>
Eligibility Conditions:	<ul style="list-style-type: none"> ▪ Minimum age at Entry: 18 years as on last birthday ▪ Maximum age at Entry: 70 years as on last birthday ▪ Maximum age at Maturity: 71 years as on last birthday ▪ Policy Term: 1 year (The Master Policy continues on yearly renewable basis) ▪ Minimum initial contribution (including past service contribution) required to start the scheme - Rs. 1,00,000 ▪ Minimum Group Size: 10 members

III. Insurance Distributor Details

Name:	
License Number:	
Telephone No.:	
Address:	

IV. Special Conditions

NIL	
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The stamp duty of INR_____ (Rupees in words only) paid by pay order, vide receipt no._____ dated _____ Government Notification Revenue and Forest Department No. Mudrank 2004/415/CR/690/M-1, dated 31.12.2004

Note: ON EXAMINATION OF THIS POLICY, if you notice any mistake, then, you may contact us for correction of the same. The Premium payable under this Policy may differ on the basis of the Extra Premiums, if any, the Premium payment mode chosen by you and the applicable Modal Factor. Please read the terms and conditions of this Policy carefully to understand the terms referred to in this Policy Schedule.

PART B

Definitions

We have listed below a few words, terms and phrases which have been used in this Policy along with their meaning for your easy reference.

Word	Meaning
Age	Age of the member as at the last birthday on the Policy Commencement Date and on any subsequent Policy Anniversary.
Application Form	The proposal form completed and signed by you, the Master Policyholder based on which we have issued this Plan.
Appointee	The person appointed by you to receive the benefits under this Policy, if the Nominee is less than 18 (Eighteen) years of Age.
Annexure	Any annexure, endorsement attached to this Policy as changed/ modified and issued by us from time to time.
Charges	Any fee that may be levied by us from time to time under this Plan with the prior approval of the Regulatory Authority and as specified in PART E of this Policy Document.
Contribution/ Premium	The Superannuation Contribution payable under this Policy as per the Scheme rules.
Cut-off time	The time by which We must have accepted Your instructions to invest in, or encash Units from a Fund, for us to invest in or encash Units at the associated valuation time. As per prevailing regulations, the current Cut-off time is 3.00pm
Date of Member Risk Commencement	The date from which the Death Benefit, if any, for a Member is activated under the Policy
Death Benefit	The amount, as per Scheme Rules along with a life cover of Rs. 5000 (if opted), which is payable on the Member's unfortunate demise
Defined Benefit (DB) Scheme	A Superannuation Scheme where the Benefit under the Scheme is fixed irrespective of the Contribution. Under this only a superannuation fund is maintained and individual member accounts are not maintained, and the contribution will be paid by the Master Policyholder as per scheme rules.
Defined Contribution (DC) Scheme	A Superannuation Scheme where the Contribution under the Scheme is fixed irrespective of the Benefits payable. Under this individual member accounts are maintained, and the contribution may be paid by the Master Policyholder or an individual or both as per scheme rules. Scheme rules specifies the amount of the benefit payment and the time of benefit payment to the member.
Free Look Period	A period of 15 days from the date of receipt of the Policy, during this period you can return the policy if you disagree to any of the terms and conditions of your policy.
Fund	Each specific and separate investment Fund established, offered and managed by us as specified in the policy.
Fund Value	The total value of the Units in all the Funds invested in by you, the Master Policyholder under the policy at the Valuation Date.

Grace Period	<p>Grace period means the specified period of time immediately following the premium due date during which a payment can be made to continue a policy. If a valid claim has occurred during grace period, then the chosen benefit will be paid after deducting due premium. 15 days of grace period will be allowed under monthly premium mode and 30 days for all other premium modes.</p> <p>In case of renewal of the policy 30 days grace period is allowed by the Master policyholder/member in force without loss of continuity benefits such as waiting periods. If a claim has occurred during this grace period (i.e the grace period between previous policy end date and renewal policy commencement date), then the chosen benefit will not be paid.</p>
Income Tax Act	Income Tax Act, 1961, as amended from time to time.
Insurance Act	Insurance Act, 1938 and as amended from time to time.
Master Policyholder	Master Policyholder is the trustee or organization that effects this Policy for the benefit of its Members. The Master Policyholder holds the Master Policy.
Member	A new or existing employee associated with you, the Master Policyholder and who fulfils the eligibility criteria. The cover is on the Member's life.
Member Account	It is a notional account under the Policy in which the monies invested by the Master Policyholder towards a Member are invested. Only DC Schemes will have Member Accounts. Each Member under the Policy will have a separate Member Account
Nominee	Nominee is the person nominated by the member under this Policy who is authorized to receive the claim benefit payable under this policy and to give a valid discharge to the Company on settlement of the claim.
Policy	The IndiaFirst Life Group UL Superannuation Plan which includes this Policy wording (as may be changed/ modified by us subject to receipt of prior approval of the Regulatory Authority, from time to time), the Proposal Form, Annexures, the Policy Schedule, any tables, information and documents which form a part of this policy. This policy includes the entire contract of insurance between you and us.
Policy Anniversary	The annual anniversary of the Policy Commencement Date.
Policy Commencement Date	The date on which this policy is issued by us. This is specified in the Policy Schedule.
Policy Schedule	The schedule attached to this Policy and if we have issued a revised Policy Schedule, then, such revised Policy Schedule.
Regulatory Authority	The Insurance Regulatory and Development Authority of India or such other authority or authorities, as may be designated/ appointed under the applicable laws and regulations as having the authority to oversee and regulate life insurance business in India.
Redirection	The facility by which you can change the allocation percentage of the future premiums
Scheme	The IndiaFirst Group UL Superannuation Plan, covering employees of the employer/ Master Policyholder or Members of an organized group. In this document, Policy will mean Scheme and may be used interchangeably.
Sum Assured	The life insurance Cover provided on each Member's life (if opted).
Surrender	Terminating or cancelling or withdrawing the Policy.
Switch	The facility, by which you can move some or all the Units from one or more Funds to another Fund as specified in the Plan.

Unit	Your notional interest in a Fund. Each Unit represents one undivided share in the assets of a Fund. You may have Units in more than one Fund.
Unit Price	The price per Unit. It is calculated in Rupees as follows - (Net Asset Value at the Valuation Date) / (Total number of Units held in the Fund at the Valuation Date)
Valuation Date	The date on which the Unit Price of the Fund is determined.
We or us or our or Insurer or Company	IndiaFirst Life Insurance Company Limited.
You or Your	The Master Policyholder

PART C

1. Benefits under the policy

You, the Master Policyholder, have the option to choose from

- **Superannuation Defined Contribution Scheme**
Under a Defined Contribution (DC) scheme, individual member accounts are maintained, and the contribution may be paid by the Master Policyholder or an individual or both as per scheme rules. Scheme rules specifies the amount of the benefit payment and the time of benefit payment to the member. The benefits will be paid from the invested funds subject to availability of funds in the respective unit fund of the member policyholder's superannuation fund.
- **Superannuation Defined Benefit Scheme**
Under a Defined Benefit (DB) scheme, only a superannuation fund is maintained, and individual member accounts are not maintained, and the contribution will be paid by the Master Policyholder as per scheme rules.

Scheme rules specifies the amount of the benefit payment and the time of benefit payment to the member.

1.1 Death Benefit

- **For Defined Benefit schemes:**
 - Death Benefit is payable as per the scheme rules of the master policyholder; subject to availability of the fund in the respective unit fund of the respective group policyholder's superannuation fund.
- **For Defined Contribution schemes:**
 - Individual Member's policy unit fund value; subject to availability of the fund in the respective unit fund of the respective member's superannuation fund.
 - An additional benefit of Rs. 5,000 per member is payable to the nominee, if opted for.
 - This shall be payable immediately on death of the member to the Master Policyholder, provided the policy is in-force and the membership exist under the scheme at the time of death.

1.2 Vesting Benefit

- **For Defined Benefit schemes:**
 - Benefit from the policy unit fund as per scheme rule for Defined Benefit scheme subject to availability of the fund in the respective unit fund of the respective group policyholder's superannuation fund.
- **For Defined Contribution schemes:**
 - The individual member policy unit fund value as per scheme rules subject to availability of the fund in the respective unit fund of the respective member superannuation fund.
 - This shall be payable immediately on vesting, provided the policy is in-force and the membership exists under the scheme at the time of vesting.

In case the proceeds of the policy on vesting is not sufficient to purchase minimum annuity as defined by IRDAI, such proceeds of the policy may be paid to the policyholder or beneficiary as lump sum.

Where the Master Policyholder maintains superannuation funds with more than one insurer, the Master Policyholder shall have the option to choose any insurer to purchase available annuity.

1.3 Exit as per scheme rule

- **For Defined Benefit schemes:**
 - Benefit from the policy unit fund as per scheme rule subject to availability of the fund in the respective unit fund of the respective group policyholder's superannuation fund.

- **For Defined Contribution schemes:**
 - The individual member policy unit fund value as per scheme rules subject to availability of the fund in the respective unit fund of the respective member superannuation fund.
 - This shall be payable immediately on resignation/ termination, provided the policy is in-force and the membership exists under the scheme at the time of resignation/ termination.
 - Except for exits as per the scheme rules, no other withdrawals shall be allowed.
 - Member's exit is only permissible as per the scheme rules, should a member exit for any reason other than death or vesting, an amount as decided by the Master Policyholder shall be payable, in accordance with the scheme rules but limited to Policy Fund Value.
 - In case of exit the additional death cover, if opted will be terminated immediately.

2. Grace Period

If life cover premium is paid separately by MPH/Member then there is grace period of 30 days for yearly, half-yearly and quarterly premium payment modes and 15 days for monthly premium payment mode. The policy continues to have full life cover benefit during this period. Beyond that the policyholder shall be entitled to exercise the options as mentioned under PART D of the policy document.

3. Contributions/ Premiums

The contributions or premiums to group schemes by the Master Policyholder shall be made in accordance with the funding requirements as per the scheme rules. The trustee or employer shall confirm that such funding is required as per the Actuary's certificate based on extant accounting standard governing the measurement of long-term employee benefits. The premium to provide life coverage, if opted under the scheme to members shall either be paid explicitly or deducted from the fund.

This plan does not allow any top-ups, unless required as per the Actuary's certificate in accordance with the extant accounting norms, to address the underfunding of the scheme.

Each contribution received will be utilized to purchase units in the unit-linked funds chosen by the employer / trustees. The units so created will be added to the individual employer's / trustees' unit account with IndiaFirst Life Insurance Company Ltd. The charges will be recovered by cancellation of units. IndiaFirst Life Insurance Company Ltd. does not take any investment risk under this plan. The maximum liability at any time will be limited to the Fund Value plus insured additional death benefit, if opted, under the scheme.

If the fund is over funded/in surplus as per Actuary's certificate, the Insurer shall allow "Nil contribution/premiums" under the policy and in all such cases the policy shall not be treated as discontinued. In case life cover option is chosen and If the life cover premium is not paid separately or deducted from the fund, then life cover ceases.

PART D

4. Reviving your Lapsed Policy

To reinstate or revive the life cover, Master Policyholder or Member must pay all due life cover premiums without any interest before the completion of policy year, if no mortality charge is deducted from Fund Value. Revival shall be subject to Board Approved Underwriting Policy

5. Free Look Period

You the Master Policyholder have a free look period of 15 days from the date of receipt of the Policy Document to review the terms and conditions of the policy and in case you disagree to any of those terms or conditions, you shall have the option to return the policy to us for cancellation, stating the reasons for your objection, then you shall be entitled to:

Non-allocated premiums plus Charges deducted by cancellation of units plus fund value at the date of cancellation; subject only to a deduction of

- i. pro-rata mortality charge for the period of cover (if any),
- ii. stamp duty charges paid (if any) and
- iii. expenses incurred on medical examination (if any).

Such a request received by us for free look cancellation of the policy shall be processed and premium shall be refunded within 15 days of receipt of the request.

6. Surrender Benefit

Surrender value will be acquired immediately on the payment of the first premium/contribution.

▪ For Defined Benefit schemes:

- Benefit from the policy unit fund as per scheme rule subject to availability of the fund in the respective unit fund of the respective group policyholder's superannuation fund less surrender charges, if any.

▪ For Defined Contribution schemes:

- The individual member policy unit fund value as per scheme rules subject to availability of the fund in the respective unit fund of the respective member superannuation fund less surrender charges, if any.
- This shall be payable immediately on surrender, provided the policy is in-force and the membership exists under the scheme at the time of vesting.

In case the proceeds of the policy on surrender is not sufficient to purchase minimum annuity as defined by IRDAI, such proceeds of the policy may be paid to the policyholder or beneficiary as lump sum.

Where the Master Policyholder maintains superannuation funds with more than one insurer, the Master Policyholder shall have the option to choose any insurer to purchase available annuity.

7. Discontinuance of due Premiums/ Contributions

You the Master Policyholder may not pay future contributions or premiums under the policy if funding is not required as per the Actuary's certificate based on extant accounting standard governing the measurement of long-term employee benefits.

The policy shall not be treated as discontinued. However, if the Master Policyholder does not pay the life cover premium, if opted to pay explicitly on the due date then the life cover will stop immediately.

Also, fund management charge will continue to be deducted as and when due. Master policyholder will have an option to continue the life cover till the end of the reinstatement period. The Account shall continue until the Fund Value is sufficient to deduct charges or till the fund value reaches zero whichever is earlier.

PART E

8. Charges

Under this Policy, we will levy the following charges:

A. Allocation charges:

Not applicable.

B. Mortality charges:

The mortality charges will depend on the attained age of the member. The mortality charges per annum under this plan per Rs 5000/- sum at risk are as shown below in Annexure A.

The mortality charges will either be paid separately or will be deducted from fund value by cancellation of units at the prevailing unit price. This means that both options cannot be chosen simultaneously.

C. Fund management charge:

Fund Management Charge applicable for published NAV is as given below:

1. Group Growth Advantage Fund- 1.35%
2. Group Secure Capital Fund- 1.00%
3. Group Money Market Fund- 0.50%

D. Policy administration charge:

Not applicable.

E. Surrender Charge:

In case of complete surrender of the policy, the product may levy a surrender charge not exceeding 0.05 per cent of the fund will be levied, with a maximum cap as decided by IRDAI from time to time, if the policy is surrendered within the third renewal of the policy. The current cap is Rs. 500,000.

F. Switching charge:

There is no switching charge. However, we reserve the right to introduce charges, subject to prior approval from IRDAI. This shall not exceed Rs.500 per transaction. Switching charge if any will be recovered by cancellation of units at the prevailing unit price.

G. Premium Redirection charge:

There is no premium redirection charge.

The Company reserves the right to change the switching charge and premium redirection charge. However, these charges can be increased up to Rs.500 per transaction.

H. Goods & Services Tax (GST)

The level of this charge will be as per the rate of GST declared by the Government from time to time.. In case the fund value in any fund goes down to the extent that it is not sufficient to support the proportionate monthly charges, then the same shall be informed to the Master Policyholder.

I. Additional Charges levied by Government in future

Any government charges will be levied as instructed by the government.

J. Revision in Rate of Charges

The revision in charges if any (except GST) will take place only after obtaining specific prior approval of the IRDA. GST will be revised as and when notified by the Government.

Any revision in the charges (and accompanying product modification) will be subject to regulatory approval and the same will be intimated to Master Policyholder for their new members.

9. Switching Option

You the Master Policyholder will have the flexibility to alter the allocation of the investments among the funds offered in order to suit the changing investment needs by easily switching between the funds. At any time during the policy term, the Master Policyholder may instruct the Company, in writing, to switch some or all of the units from one unit linked fund to another. The company will give effect to this switch by cancelling units in the old fund and allocating units in the new fund. In respect of switching requisition received up to 3.00 p.m. by the company, the closing unit price of the day shall be applicable. In respect of switching requisition received after 3.00 p.m. by the company, the closing unit price of the next business day shall be applicable. The Master Policyholder can switch between funds at any time. The Master Policyholder is entitled to unlimited number of switches. Currently there is no switching charge. The minimum switch amount at any time is Rs.10,000.

10. Premium Redirection

You the Master Policyholder may instruct us in writing to redirect all the future premiums/contributions in an alternative proportion to the various unit funds available. Redirection will not affect the allocation of premium(s)/contribution(s) paid prior to the request.

11. Fund Value

We will credit the invested amount paid by the Master Policyholder/ Member to the respective funds or fund strategy options as chosen by the Master Policyholder/Member. We will debit the amount of benefit payment or deduct any; charges as per product feature either from Individual account value or Master Policyholder pooled account value under Defined Contribution or Defined Benefit scheme respectively.

Units may be encashed on surrender by master policyholder, death of an employee, resignation/early termination of service by employee and retirement of employee subject to availability of fund. and as per scheme rules.

12. Fund Options

The policy offers a total of three new fund options namely, Group Growth Advantage Fund, Group Secure Capital Fund and Group Money Market Fund on commencement of the policy.

The asset allocation and investment policy is given below:

Fund Name	What does the fund do?	Asset Allocation			Returns and Risk Profile
		Equity	Debt securities and Bonds	Money Market	
Group Growth Advantage Fund (SFIN: ULGF00925/11/20 GGAEQUFUND143)	The Group Growth Advantage Fund aims to provide high growth opportunities with an objective of long-term capital appreciation through investments primarily in equity and equity related instruments.	80% to 100%	0%	0% to 20%	Medium to high investment risk with an aim to generate and deliver higher returns through capital growth on a medium to long term basis.
Group Secure Capital Fund (SFIN: ULGF00725/11/20 GSCBNDFUND143)	The Group Secure Capital Fund aims to generate a good level of income and prospects for capital growth through diversified investment in corporate debt instruments, government securities and money market instruments with the investment strategy aiming to focus on capital preservation.	0%	70% to 100%	0% to 30%	Moderate investment risk with limited capital volatility, some interest rate and credit risks aiming to generate returns in excess of the debt market in the medium to long-term.
Group Money Market Fund (SFIN: ULGF00825/11/20 GMMCSHFUND143)	The Group Money Market Fund aims to provide capital protection with growth at short-term interest rates and above whilst providing a high level of liquidity with the investment strategy aiming to focus on capital preservation.	0%	0% to 20%	80% to 100%	Very Low Risk with high liquidity aiming to generate some Interest income on short-term levels.

The company can change asset allocation percentages for any of these funds subject to prior approval from IRDAI and notice to Master Policyholder.

Where the above mentioned fund(s) namely Group Growth Advantage Fund (SFIN: ULGF00925/11/20GGAEQUFUND143), Group Money Market Fund (SFIN: ULGF00825/11/20GMMCSHFUND143) and Group Secure Capital Fund (SFIN: ULGF00725/11/20GSCBNDFUND143) attached to IndiaFirst Life Group UL Superannuation Plan (143L060V01) approved by the Board of the Insurer, which do not comply with specified regulations by IRDAI, the Master Policyholder/ Member will be given a free switch to any new funds that are filed and approved under similar fund objective/risk profile by the Board of the Insurer and IRDAI.

If no investment strategy as mentioned below is opted, then the Master Policyholder/Member has to select any of the above fund(s) as per their choice.

13. Investment Strategies

At policy inception/ any policy anniversary the Master Policyholder/ Member has the flexibility to choose either one of the investment strategies offered by the company, which are as follows:

A. Systematic Transfer Option

Before the Plan Commencement Date or at any policy anniversary, the Master Policyholder has the option to choose this strategy. It allows the Master Policyholder to automatically switch units from one fund to another fund. Units from one selected fund will get transferred to one target fund through 12 automatic switches at the end of each respective month's post receipt of request from Master Policyholder. The units in the chosen fund is transferred systematically on a monthly basis to the chosen fund in the following way:

Policy Month 1 - 1/12 of the units available at the beginning of the policy month 1

Policy Month 2 - 1/11 of the units available at the beginning of the policy month 2

Policy Month 3 - 1/10 of the units available at the beginning of the policy month 3

Policy Month 11 - 1/2 of the units available at the beginning of the policy month 11

Policy Month 12 - Balance units available at the beginning of the policy month 12

Master policyholder has an option to cancel this strategy for future transactions by submitting a written request to us.

B. Age Based Asset Allocation Strategy

This strategy is available only for DC Schemes. Before the Plan Commencement Date or at any policy anniversary, the Master Policyholder has the option to choose Age Based Asset Allocation Strategy. At policy inception the policyholder's premium after deduction of applicable charges will be distributed between two funds Group Growth Advantage Fund and Group Secure Capital Fund based on the life assured age. The policyholders move from one age band to another, the funds are redistributed based on the policyholder's age. The age wise fund distribution is shown in the below table.

Age of Member (years)	Group Growth Advantage Fund	Group Secure Capital Fund
Up to 25	90%	10%
26 - 34	80%	20%
35 - 39	65%	35%
40 - 44	55%	45%
45 - 49	45%	55%
50 - 54	35%	65%
55 - 59	20%	80%
60 - 70	10%	90%

On every calendar month units shall be rebalanced as necessary to achieve the proportions as mentioned in the above table.

Master Policyholder/member has an option to cancel the Age Based Asset Allocation Strategy for future transactions by submitting a written request.

C. Automatic Trigger Based Investment Strategy

Before the Plan Commencement Date or at any policy anniversary, the Master Policyholder/ Member has the option to choose the Automatic Trigger Based Investment Strategy. Under this strategy premium will be invested in Group Growth Advantage Fund as and when premium is paid as chosen by the Master Policyholder/ Member.

Under automatic trigger based investment strategy, at the end of each day we will check each master policyholder/member account to see if the return on the net amount of money invested in the Group Growth Advantage Fund (after allowing for Mortality Charge, if any) has crossed a target rate of 10%. In case the return is 10% or higher, the amount equal to the appreciation will be transferred to the Group Secure Capital Fund.

The Master Policyholder/ Member has an option to cancel the Automatic Trigger Based Investment Strategy for future transactions by submitting a written request.

At inception or at any policy anniversary, Master Policyholder/ Member has the flexibility to choose either one from the portfolio investment strategies or choose their own fund(s) available in this product and manage accordingly. Market Value Adjustment is not applicable under this product.

14. Loyalty Benefit

At the end of each policy year, the product offers annual Loyalty Benefit (LB) as a % p.a. of daily average fund value during the policy year. This LB depends upon the size and type of the funds as follows:

Fund Name/ Average of Daily Fund Value for the year (calculated at the end of each policy year) (INR)	< =5 Cr	Above 5 Cr and less than equal to 10 Cr	Above 10 Cr and less than equal to 50 Cr	Above 50 Cr
Group Growth Advantage Fund	Nil	0.05%	0.15%	0.30%
Group Secure Capital Fund	Nil	0.15%	0.25%	0.30%
Group Money Market Fund	Nil	0.02%	0.04%	0.05%

Note: Annual Loyalty Benefits (LB) are credited to the unit fund at end of each policy year. For Defined Contribution schemes the average of daily fund value is considered at master policy level and the additional units are credited to member unit fund on pro-rata basis. The units are created at the unit price prevailing on the day of addition.

15. Method of calculation of unit values and Force Majeure Provisions

a. The Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the company may value the SFIN less frequently in extreme circumstances external to the Insurer i.e. in force majeure events mentioned below, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the company is certain that the valuation of SFIN can be resumed.

b. The Company shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.

c. The Company shall continue to invest as per the fund mandates mentioned in PART E of the policy document. However, the Insurer shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments [as defined under IRDAI regulations] in circumstances mentioned under points (a and b) above. The exposure to of the fund as per the fund mandates submitted in PART E of the policy document shall be reinstated within reasonable timelines once the force majeure situation ends.

d. Few examples of circumstances as mentioned [in point (a & b) above] are:

i. when one or more stock exchanges which provide a basis for valuation of the assets of the fund are closed otherwise than for ordinary holidays.

ii. when, as a result of political, economic, monetary or any circumstances which are not in the control of the insurer, the disposal of the assets of the fund would be detrimental to the interests of the continuing Policyholders.

iii. in the event of natural calamities, strikes, war, civil unrest, riots and bandhs.

iv. in the event of any force majeure or disaster that affects the normal functioning of the Insurer. In such an event, an intimation of such force majeure event shall be uploaded on the Company's website for information.

16. Computation of NAV

NAV shall be computed as:

Net Asset Value = (Market Value of investments held by the fund + value of current assets – value of current liabilities – value of provisions, if any) / Number of Units existing at the valuation date[^]

[^]before creations or redemption of units

NAV will be calculated as per unit linked guidelines prescribed by IRDA. A transaction advised by 3.00 pm on a business day will have that day's unit price applied and the unit price of the following day will be applied for transactions advised after 3.00pm.

17. Allocation of units

The company applies premiums/contribution to allocate units in one or more of the unit linked funds in the proportions which the master policyholder specifies. The allotment of units to the master policyholder will be done only after the receipt of premium/contribution.

In respect of premiums/contributions received or funds switched up to 3.00 p.m. by the company along with a local cheque or a demand draft payable at par at the place where the premium/contribution is received, the closing unit price of the day on which the premium/contribution is received or funds switched, shall be applicable.

In respect of premiums/contributions received or funds switched after 3.00 p.m. by the company along with a local cheque or a demand draft payable at par at the place where the premium/contribution is received, the closing NAV of the next business day shall be applicable.

In respect of premiums/contributions received with outstation cheques or demand drafts at the place where the premium/contribution is received, the closing NAV of the day on which cheques / demand draft is credited shall be applicable.

18. Redemptions

In respect of valid applications received (e.g. surrender, maturity claim, switch out etc) up to 3.00 p.m. by the insurer, the same day's closing NAV shall be applicable.

In respect of valid applications received (e.g. surrender, maturity claim, switch out etc) after 3.00 p.m. by the insurer, the closing unit price of the next business day shall be applicable.

The NAV for each segregated fund provided under this product shall be made available to the public in the print media on a daily basis. The unit price will also be displayed in the web portal of the company.

19. Cancellation of units

The benefits under a scheme will be paid to the member by cancelling units to meet the amount of benefit. If units are held in more than one unit-linked fund, then the company will cancel required number of units in each fund to meet the amount of the payment. The value of units cancelled in a particular fund will be in the same proportion as the value of units held in that fund is to the total value of units held across all funds.

20. The Fund Value of a scheme

The Fund Value of a scheme at any time is the number of units held under the plan at that time multiplied by the Net Asset Value (NAV) per unit of that fund. If a scheme holds units in more than one unit-linked fund, then the Fund Value for that scheme is the total value across all unit-linked funds.

21. Risks associated with unit linked insurance plans

- Unit linked insurance products are subject to investment risks which are borne by you.
- The premiums paid in the unit linked insurance policies are subject to investment risks associated with the capital markets and the NAVs of the Units may go up or down based on the performance of the Funds and factors influencing the capital market and the insured is responsible for his/her decision.
- Investments in the Funds are subject to market risks and the investment risks in investment portfolio are borne by you.
- The Funds or the names of the Funds as shown in this Policy do not in any manner indicate or guarantee the quality of the Funds, future prospects or returns. The past performance of any of our Funds is not indicative of the future performance of any of these Funds.
- We do not guarantee the Fund Value or the NAV. Please note that depending on the market risk and the performance of the Funds to which the Units are referenced, the Fund Value or the NAV may fall, rise or remain unchanged. We have not given any assurance that the objectives of any of the Funds will be achieved.
- The Funds do not offer a guaranteed or assured return under this Policy. The past performance of our other funds does not necessarily indicate the future performance of any of these funds.
- IndiaFirst Life Insurance Company Limited is the name of our insurance company. IndiaFirst Life Group UL Superannuation Plan is only the name of our plan and does not in any way indicate the quality of the plan, its future prospects or returns.

PART F

22. Making a Claim

You, the Master Policyholder or the member/nominee/legal heir/appointee, as the case may be, will give us a written notice of the claim on the occurrence of the covered event. You need to give us all the relevant information in writing to enable us to process the claim as specified in the Policy.

The Master Policyholder/ Member may submit the claims documents at any of our branches or at Claims Department, IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063, Contact No. : 1800 209 8700, Email id: claims.support@indiafirstlife.com.

Documents required for Death Claim:

1. Claim intimation form duly filled and signed by Trust of Master Policy Holder (MPH).
2. Death certificate issued under section 12/17 of registration of Births and Deaths Act 1969 (only in case of death of the Member/ Life Assured).
3. Pan Card of Trust of Master Policy Holder (MPH)
4. Cancelled cheque of Trust Master Policy Holder (MPH)

Any other document or information that we may need for validating and processing the claim.

Suicide Exclusion: No suicide exclusion under this policy.

23. Nomination shall be governed as per section 39 of the Insurance Act, 1938 as amended from time to time.

(1) The holder of a policy of life insurance on his own life may, when effecting the policy or at any time before the policy matures for payment, nominate the person or persons to whom the money secured by the policy shall be paid in the event of his death:

Provided that, where any nominee is a minor, it shall be lawful for the policyholder to appoint any person in the manner laid down by the insurer, to receive the money secured by the policy in the event of his death during the minority of the nominee.

(2) Any such nomination in order to be effectual shall, unless it is incorporated in the text of the policy itself, be made by an endorsement on the policy communicated to the insurer and registered by him in the records relating to the policy and any such nomination may at any time before the policy matures for payment be cancelled or changed by an endorsement or a further endorsement or a will, as the case may be, but unless notice in writing of any such cancellation or change has been delivered to the insurer, the insurer shall not be liable for any payment under the policy made bona fide by him to a nominee mentioned in the text of the policy or registered in records of the insurer.

(3) The insurer shall furnish to the policyholder a written acknowledgement of having registered a nomination or a cancellation or change thereof, and may charge such fee as may be specified by regulations for registering such cancellation or change.

(4) A transfer or assignment of a policy made in accordance with section 38 shall automatically cancel a nomination:

Provided that the assignment of a policy to the insurer who bears the risk on the policy at the time of the assignment, in consideration of a loan granted by that insurer on the security of the policy within its surrender value, or its reassignment on repayment of the loan shall not cancel a nomination, but shall

affect the rights of the nominee only to the extent of the insurer's interest in the policy:

Provided further that the transfer or assignment of a policy, whether wholly or in part, in consideration of a loan advanced by the transferee or assignee to the policyholder, shall not cancel the nomination but shall affect the rights of the nominee only to the extent of the interest of the transferee or assignee, as the case may be, in the policy:

Provided also that the nomination, which has been automatically cancelled consequent upon the transfer or assignment, the same nomination shall stand automatically revived when the policy is reassigned by the assignee or retransferred by the transferee in favour of the policyholder on repayment of loan other than on a security of policy to the insurer.

(5) Where the policy matures for payment during the lifetime of the person whose life is insured or where the nominee or, if there are more nominees than one, all the nominees die before the policy matures for payment, the amount secured by the policy shall be payable to the policyholder or his heirs or legal representatives or the holder of a succession certificate, as the case may be.

(6) Where the nominee or if there are more nominees than one, a nominee or nominees survive the person whose life is insured, the amount secured by the policy shall be payable to such survivor or survivors.

(7) Subject to the other provisions of this section, where the holder of a policy of insurance on his own life nominates his parents, or his spouse, or his children, or his spouse and children, or any of them, the nominee or nominees shall be beneficially entitled to the amount payable by the insurer to him or them under sub-section (6)

unless it is proved that the holder of the policy, having regard to the nature of his title to the policy, could not have conferred any such beneficial title on the nominee.

(8) Subject as aforesaid, where the nominee, or if there are more nominees than one, a nominee or nominees, to whom sub-section (7) applies, die after the person whose life is insured but before the amount secured by the policy is paid, the amount secured by the policy, or so much of the amount secured by the policy as represents the share of the nominee or nominees so dying (as the case may be), shall be payable to the heirs or legal representatives of the nominee or nominees or the holder of a succession certificate, as the case may be, and they shall be beneficially entitled to such amount.

(9) Nothing in sub-sections (7) and (8) shall operate to destroy or impede the right of any creditor to be paid out of the proceeds of any policy of life insurance.

(10) The provisions of sub-sections (7) and (8) shall apply to all policies of life insurance maturing for payment after the commencement of the Insurance Laws (Amendment) Act, 2015.

(11) Where a policyholder dies after the maturity of the policy but the proceeds and benefit of his policy has not been made to him because of his death, in such a case, his nominee shall be entitled to the proceeds and benefit of his policy.

(12) The provisions of this section shall not apply to any policy of life insurance to which section 6 of the Married Women's Property Act, 1874, applies or has at any time applied:

Provided that where a nomination made whether before or after the commencement of the Insurance Laws (Amendment) Act, 2015, in favour of the wife of the person who has insured his life or of his wife and children or any of them is expressed, whether or not on the face of the policy, as being made under this section, the said section 6 shall be deemed not to apply or not to have applied to the policy.

24. Assignment shall be governed as per section 38 of the Insurance Act, 1938 as amended from time to time.

(1) A transfer or assignment of a policy of insurance, wholly or in part, whether with or without consideration, may be made only by an endorsement upon the policy itself or by a separate instrument, signed in either case by the transferor or by the assignor or his duly authorised agent and attested by at least one witness, specifically setting forth the fact of transfer or assignment and the reasons thereof, the antecedents of the assignee and the terms on which the assignment is made.

(2) An insurer may, accept the transfer or assignment, or decline to act upon any endorsement made under sub-section (1), where it has sufficient reason to believe that such transfer or assignment is not bona fide or is not in the interest of the policyholder or in public interest or is for the purpose of trading of insurance policy.

(3) The insurer shall, before refusing to act upon the endorsement, record in writing the reasons for such refusal and communicate the same to the policyholder not later than thirty days from the date of the policyholder giving notice of such transfer or assignment.

(4) Any person aggrieved by the decision of an insurer to decline to act upon such transfer or assignment may within a period of thirty days from the date of receipt of the communication from the insurer containing reasons for such refusal, prefer a claim to the Authority.

(5) Subject to the provisions in sub-section (2), the transfer or assignment shall be complete and effectual upon the execution of such endorsement or instrument duly attested but except, where the transfer or assignment is in favour of the insurer, shall not be operative as against an insurer, and shall not confer upon the transferee or assignee, or his legal representative, any right to sue for the amount of such policy or the moneys secured thereby until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or a copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer:

Provided that where the insurer maintains one or more places of business in India, such notice shall be delivered only at the place where the policy is being serviced.

(6) The date on which the notice referred to in sub-section (5) is delivered to the insurer shall regulate the priority of all claims under a transfer or assignment as between persons interested in the policy; and where there is more than one instrument of transfer or assignment the priority of the claims under such instruments shall be governed by the order in which the notices referred to in sub-section (5) are delivered:

Provided that if any dispute as to priority of payment arises as between assignees, the dispute shall be referred to the Authority.

(7) Upon the receipt of the notice referred to in sub-section (5), the insurer shall record the fact of such transfer or assignment together with the date thereof and the name of the transferee or the assignee and shall, on the request of the person by whom the notice was given, or of the transferee or assignee, on payment of such fee as may

be specified by the regulations, grant a written acknowledgement of the receipt of such notice; and any such acknowledgement shall be conclusive evidence against the insurer that he has duly received the notice to which such acknowledgement relates.

(8) Subject to the terms and conditions of the transfer or assignment, the insurer shall, from the date of the receipt of the

notice referred to in sub-section (5), recognize the transferee or assignee named in the notice as the absolute transferee or assignee entitled to benefit under the policy, and such person shall be subject to all liabilities and equities to which the transferor or assignor was subject at the date of the transfer or assignment and may institute any proceedings in relation to the policy, obtain a loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to such proceedings.

Explanation- Except where the endorsement referred to in sub-section (1) expressly indicates that the assignment or transfer is conditional in terms of subsection (10) hereunder, every assignment or transfer shall be deemed to be an absolute assignment or transfer and the assignee or transferee, as the case may be, shall be deemed to be the absolute assignee or transferee respectively.

(9) Any rights and remedies of an assignee or transferee of a policy of life insurance under an assignment or transfer effected prior to the commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by the provisions of this section.

(10) Notwithstanding any law or custom having the force of law to the contrary, an assignment in favour of a person made upon the condition that—

(a) the proceeds under the policy shall become payable to the policyholder or the nominee or nominees in the event of either the assignee or transferee predeceasing the insured; or

(b) the insured surviving the term of the policy, shall be valid:

Provided that a conditional assignee shall not be entitled to obtain a loan on the policy or surrender a policy.

(11) In the case of the partial assignment or transfer of a policy of insurance under sub-section (1), the liability of the insurer shall be limited to the amount secured by partial assignment or transfer and such policyholder shall not be entitled to further assign or transfer the residual amount payable under the same policy.

25. Change of Address

You are required to inform us in writing, about any change in your/ member/ Nominee(s)'s address with address proof. This will ensure that our correspondence reaches you/ member/ the Nominee(s) without any delay. We will not be liable on account of your failure to up-date your current address in our records or registering an address with us which is incorrect.

26. Disclosures

Section 45 of the Insurance Act 1938, as amended from time to time:

1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or

suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

27. Right to Revise/ Delete/ Alter the Terms and Conditions of this Policy

We may revise, delete and/ or alter any of the terms and conditions of this Policy, by sending a prior written notice of 30 (Thirty) days, subject to receipt of prior approval of the Regulatory Authority.

28. Governing Law and Jurisdiction

All claims, disputes or differences under this Policy will be governed by Indian laws and shall be subject to the jurisdiction of Indian Courts.

29. Turn Around Time for various servicing request and claims processing are as mentioned below:

Policy Servicing TAT's	
Full Surrender	15 Days
Freelook Cancellation	15 Days
Request for refund of proposal deposit	15 days
Refund of outstanding proposal deposit	15 days
Vesting/Death Claims	
Processing of Vesting claim / penal interest not paid	Due Date
Raising claim requirements after lodging the Death claim	15 Days
Death claim decision without investigation requirement	30 Days
Death claim decision with investigation requirement	120 days

30. Issue of duplicate Policy Document

If the Policy Document is lost or destroyed, then, the Policyholder can submit to us the filled in 'Indemnity Bond for Loss of Policy Document' form, which is available on our website.

We will issue a duplicate Policy Document duly endorsed to show that it is being issued following the loss or destruction of the original Policy Document.

The Company will not charge any additional fee for the issuance of duplicate Policy Document. Currently, only Stamp Duty fee (as applicable for the applicable State/Union-Territory) is being charged.

Upon the issue duplicate Policy Document, the original Policy Document will cease to have any legal effect.

PART G

31. Grievance Redressal

You may contact us in case of any grievance at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063, Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com.

a. A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within 15 (Fifteen) days from the date of receipt of the grievance. In case We don't receive a revert from You within 8 weeks from the date of Your receipt of Our response, We will treat the complaint as closed.

b. However, if you are not satisfied with our resolution provided or have not received any response within 15 (Fifteen) days, then, you may approach our Grievance Officer at the nearest IndiaFirst Life Insurance's branch or you may write to our Grievance Redressal Officer at grievance.redressal@indiafirstlife.com.

An acknowledgment to all such grievances received will be sent within 3 (Three) working days of receipt of the grievance.

c. If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255

Email ID: complaints@irda.gov.in

You can also register your complaint online at

<http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department,

Insurance Regulatory and Development Authority of India,

Sy. No. 115/1, Financial District, Nanakramguda

Gachibowli, Hyderabad- 500032, Telangana

IRDAI TOLL FREE NO: 18004254732

Insurance Ombudsman

In case you are dissatisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman located nearest to you (please refer to the list below or visit our website www.indiafirstlife.com) if your grievance pertains to:

- Delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999;
- any partial or total repudiation of claims by the life insurer, general insurer or health insurer;
- disputes over premium paid or payable in terms of insurance policy;
- misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- legal construction of insurance policies in so far as the dispute relates to claim;
- policy servicing related grievances against insurers and their agents and intermediaries;
- issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;

- non issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and

any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time or the regulations, circulars, guidelines or instructions issued by IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned in clauses above.

The complaint should be made in writing and the same should be duly signed by the complainant or by his legal heirs, nominee or assignee with full details of the complaint and the contact information of the complainant.

As per provision 14 of the Insurance Ombudsman Rules, 2017, the complaint to the Ombudsman can be made by you or the complainant, within a period of 1 (One) year from the date of rejection of the grievance by Us or after receipt of decision which is not to your satisfaction or after expiry of one month from the date of sending representation to Us if We fail to furnish reply to You provided the same dispute is not already decided by or pending before or disposed of by any court or consumer forum or arbitrator.

Disclaimers

"In this policy, the investment risk in investment portfolio is borne by the policyholder".

Applicable taxes levied as per extant tax laws shall be deducted from the premium or from the allotted units as applicable.

Linked Insurance Products are different from the traditional insurance products and are subject to risk factors. The Premium paid in unit-linked life insurance policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down, based on the performance of fund and factors influencing the capital market and the Master Policyholder/ Member is responsible for their decisions. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Group UL Superannuation UIN 143L060V01 is only the name of the Life Insurance Product 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 or policy document issued by the Insurance Company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale.

IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. Toll free No - 18002098700. Trade logo displayed above belongs to IndiaFirst Life Insurance Co. Ltd. under license.

Annexure A: Mortality Charges (Per 1000 Sum at Risk)

Age	Mortality Charge	Age	Mortality Charge
18	0.88	44	2.35
19	0.91	45	2.58
20	0.93	46	2.86
21	0.94	47	3.17
22	0.94	48	3.54
23	0.94	49	3.96
24	0.94	50	4.44
25	0.94	51	4.97
26	0.94	52	5.55
27	0.94	53	6.18
28	0.95	54	6.84
29	0.96	55	7.52
30	0.98	56	8.22
31	1.01	57	8.93
32	1.05	58	9.66
33	1.09	59	10.4
34	1.14	60	11.17
35	1.21	61	11.97
36	1.28	62	12.84
37	1.36	63	13.77
38	1.46	64	14.8
39	1.56	65	15.94
40	1.68	66	17.21
41	1.82	67	18.64
42	1.97	68	20.24
43	2.15	69	22.04
		70	24.06

List of Ombudsmen

<p>Office of the Insurance Ombudsman - Ahmedabad Jeevan Prakash Building, 06th Floor, Tilak Marg, Relief Road, AHMEDABAD - 380001 Tel. 079- 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in Area of Jurisdiction - Gujarat, Dadra & Nagar Haveli, Daman and Diu</p>	<p>Office of the Insurance Ombudsman - Bhopal Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, BHOPAL - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in Area of Jurisdiction - Madhya Pradesh & Chhattisgarh</p>
<p>Office of the Insurance Ombudsman - Bhubaneswar 62, Forest Park, BHUBNESHWAR - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in Area of Jurisdiction - Odisha</p>	<p>Office of the Insurance Ombudsman - Chandigarh S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, CHANDIGARH - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in Area of Jurisdiction - Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh</p>
<p>Office of the Insurance Ombudsman - Chennai Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in Area of Jurisdiction - Tamil Nadu, -Pondicherry Town and Karaikal (which are part of Pondicherry)</p>	<p>Office of the Insurance Ombudsman - New Delhi 2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI - 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in Area of Jurisdiction - Delhi</p>
<p>Office of the Insurance Ombudsman - Guwahati Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, GUWAHATI - 781001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in Area of Jurisdiction - Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</p>	<p>Office of the Insurance Ombudsman - Hyderabad 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in Area of Jurisdiction - Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry</p>
<p>Office of the Insurance Ombudsman - Ernakulam 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, ERNAKULAM - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in Area of Jurisdiction - Kerala, Lakshadweep, Mahe - a part of Pondicherry</p>	<p>Office of the Insurance Ombudsman - Kolkata Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in Area of Jurisdiction - West Bengal, Sikkim, Andaman & Nicobar Islands</p>
<p>Office of the Insurance Ombudsman - Lucknow 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in Area of Jurisdiction - Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, aizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, ultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar</p>	<p>Office of the Insurance Ombudsman - Noida Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, UTTAR PRADESH (U.P.) - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in Area of Jurisdiction - State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>

<p>Office of the Insurance Ombudsman - Jaipur Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005. Tel.: 0141 - 2740363 Email: bBimalokpal.jaipur@ecoi.co.in Area of Jurisdiction - Rajasthan</p>	<p>Office of the Insurance Ombudsman - Pune Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, PUNE - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in Area of Jurisdiction - Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region</p>
<p>Office of the Insurance Ombudsman - Bengaluru Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, BENGALURU - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in Area of Jurisdiction - Karnataka</p>	<p>Office of the Insurance Ombudsman - Mumbai 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), MUMBAI - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in Area of Jurisdiction - Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane</p>
<p>Office of the Insurance Ombudsman - Patna 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, PATNA - 800006 Tel No: 0612-2680952 Email id : bimalokpal.patna@ecoi.co.in. Area of Jurisdiction - Bihar, Jharkhand</p>	



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