



Uninterrupted
Income Till
AGE 99!
Guaranteed

Lifetime Guaranteed with

IndiaFirst Life Long Guaranteed Income Plan

A Non-Linked, Non-Participating, Limited Premium, Endowment Life Insurance Plan

WHILE YOU CATER TO OTHER'S FINANCIAL MATTERS, DON'T MISS OUT ON YOUR AND YOUR LOVED ONE'S FINANCIAL CERTAINTIES!

You work extremely hard every day to provide the best for your family. With **IndiaFirst Life Long Guaranteed Income Plan**, it's time to plan ahead so that you can continue providing the best financially, when you are around and even after.

KEY BENEFITS



LITTLE EFFORTS - LONG WAY

Pay for shorter period and enjoy long-term benefits



UNINTERRUPTED INCOME FOR LIFE

Get guaranteed income till 99 years of age



MORE IN STORE

Return of total premiums* paid at the end of the income benefit period



CONSTANT PROTECTION

We have your back with continued life cover even if you miss paying a premium**



ENHANCED PROTECTION

Option to add IndiaFirst Term Rider and IndiaFirst Life Waiver of Premium Rider for enhanced benefits



ENJOY TAX# BENEFIT

Get tax benefits as per applicable tax laws

HOW DOES THE PLAN WORK?



36-year-old Smedha is working as a senior consultant for an IT major firm.

She is a proud mother of 7-year-old Inaya. She needs:

- A guaranteed amount for Inaya's schooling and higher education
- Her own financial independence
- Leaving a legacy for her future generations.

She chooses to buy IndiaFirst Life Long Guaranteed Income Plan with a premium payment term of 6 years for the policy term of 10 years. For this, she pays an annual premium of Rs. 3,00,000.

In the **Income Benefit Period** from 11th policy year onwards she will receive **Rs. 1,17,000** (39% of annualised premium) every year till **age 99**; She can use this money to fund Inaya's education and lead an independent life.



Income Amount
Rs. 1,17,000 every year

1st year 02 03 04 05 06 07 08 09 10 11 99th year

Annual Premium
of Rs. 3,00,000

At Maturity, she can leave a **legacy with maturity amount** of last payout **Rs. 1,17,000** plus **refund of sum of premiums Rs. 18,00,000** i.e. total **Rs. 19,17,000** as a gift for her grandchildren.



Total Premiums paid by her - **Rs. 18,00,000**

Total Benefit received by her - **Rs. 82,35,000**
(around 4.5 times her total premiums paid)

In case of her death during the policy term, her loved ones are financially safeguarded with the **life cover of Rs. 36,15,000** She/ her nominee can opt to receive the death benefit in the **policy as a lump sum or in instalments over a period of 5/10/ 15 years**. In case of death during the **Income Benefit Period**, her nominee will continue to **receive the guaranteed income of Rs 1,17,000** for the said period and return of sum of premiums paid at the end of the period.

ELIGIBILITY CRITERIA

Criteria	Parameters
Minimum Age at Entry (as on last birthday)	8 years for Definite Income Option 30 years for Whole of Life Income Option
Minimum Age at Entry (as on last birthday)	29 years for Definite Income Option 60 years for Whole of Life Income Option
Minimum Age at Maturity (as on last birthday)	18 years for Definite Income Option 40 years for Whole of Life Income Option
Maximum Age at Maturity (as on last birthday)	39 years for Definite Income Option 70 years for Whole of Life Income Option
Policy Term	10 years
Premium Payment Term	5/6/7 years
Income Benefit Period	20 years for Definite Income Option Till Age 99 years for Whole of Life Income Option

Criteria	Parameters
Minimum Premium	<ul style="list-style-type: none"> • Yearly- Rs. 24,000 • Half-yearly- Rs. 12,286 • Quarterly- Rs. 6,216 • Monthly- Rs. 2,088
Maximum Premium	No limit; subject to board approved underwriting policy
Minimum Sum Assured on Death	Rs. 2,40,000
Maximum Sum Assured on Death	No limit; subject to board approved underwriting policy
Premium Payment Frequency	Yearly/ Half-Yearly/ Quarterly/ Monthly
Premium Paying Frequency – Modal Factors	Half - Yearly: 0.5119 Quarterly: 0.2590 Monthly: 0.0870

*Total premiums paid excluding rider premium, modal loading factor, applicable tax and underwriting extra premium, if any

**Applicable after you have paid two full years' premiums

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

Disclaimers: IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North Tower, Building 4, Nesco IT Park, Nesco Centre, Western Express Highway, Goregaon (East), Mumbai - 400 063. Toll free No - 18002098700. Email id: customer.first@indiafirstlife.com, Website: www.indiafirstlife.com. Fax No.: +912268570600. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Long Guaranteed Income Plan UIN 143N054V02 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 M/s Bank of Baroda, and M/s Union Bank of India and used by IndiaFirst Life Insurance Co. Ltd. under license. Advt. Ref. No.: IndiaFirst/OP/0252/Jan2021

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