



Choti Kishten, Badi Khushiyaan

IndiaFirst Life Micro Bachat Plan

(A Non-Linked, Participating, Limited Pay, Micro Life Insurance Plan)



PROMOTED BY



Introduction

Providing the best for family remains at the top of the list for everyone. Specially for someone like you, who works hard day and night to ensure that the dreams of your family become a reality.

Achieve the aspirations of your family with our IndiaFirst Life Micro Bachat Plan (A Non-Linked, Participating, Limited Pay, Micro Life Insurance Plan). This policy is designed to provide you with disciplined savings for your future goals, while you pay premiums just for 5 years, along-side ensuring that your loved ones are safeguarded in case of eventualities with a life cover. Additionally, it supports you with the automatic maintenance of your life cover** in case you miss paying your premium. This policy is a perfect mix of disciplined savings and protection for your loved ones.

Key Benefits

- Choose from **2 policy options** based on your need: Life and Extra Life Option
- Pay premiums only for five years** and safeguard your goals for up to 10/ 15 years
- Get guaranteed savings at maturity with **Sum Assured and accrued bonuses***
- Boost your savings** with an upside of annual bonuses*. Accrue Simple Reversionary* and Terminal Bonus* in the policy
- Double your protection! **Opt for Accidental Death Benefit option, receive additional death benefit** and secure your loved ones from such unfortunate events
- Choose to receive the **death benefit as one-time payment or in instalments** over a period of 5 years
- Missed paying a premium? Don't worry as your **life cover continues for a year** even if you miss paying a premium**
- Get tax benefits** as per applicable tax laws[#]

How does the plan work?

Mr. Money Kumar, 40 years, owns a sweet shop. His family includes his wife and their two children. He wants to:

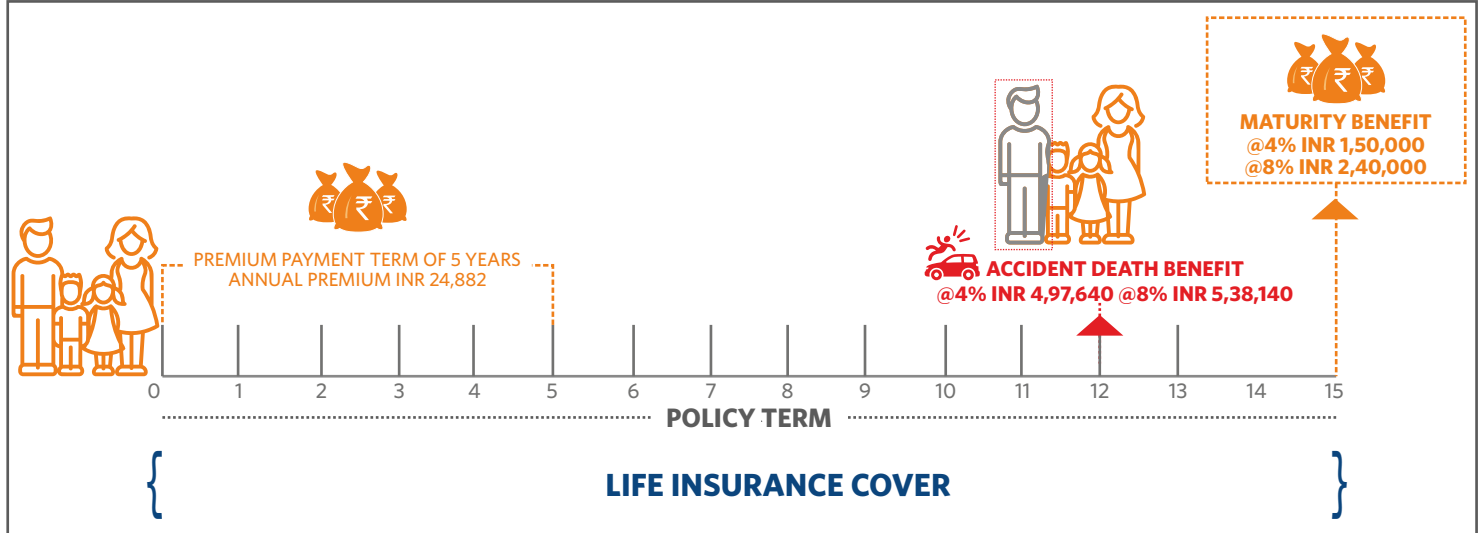
- Boost his savings with guaranteed returns and achieve the financial goals of his loved ones
- Safeguard his loved ones in case any unfortunate events

Kumar bought the IndiaFirst Life Micro Bachat Plan for a policy term of 15 years under the Extra Life option. He paid an annual premium of INR 24,882 for the premium payment term of 5 years and a Sum Assured of INR 1,50,000. At the end of the plan term, he will receive the maturity benefit of INR 1,50,000 @4%** or INR 2,40,000 @8%** . Even in case of his death during the policy term, his loved ones are safeguarded with the life cover. If he meets with an Accidental Death in the 12th policy year, he will receive Accidental Death Benefit of 4,97,640 @4%** or 5,42,640 @8%** (inclusive of bonuses).

Kumar can opt to receive this death benefit in the policy as a lump sum or an instalment benefit over 5 years.

So overall Kumar paid INR 1,24,410 to receive Total Benefits (@8%) of INR 2,06,250.

ILLUSTRATION



(**4% and 8% are assumed rate of returns and are not guaranteed)

Eligibility Criteria

Criteria	Parameters	
Age at Entry	Minimum	18 years for policy term of 10 and 15 years
	Maximum	45 years for policy term 10 years 50 years for policy term of 15 years
Maximum Age at Maturity	55 years for policy term 10 years 65 years for policy term 15 years	
Premium Payment Term	5 years	
Policy Term	10 years and 15 years	
Premium	Minimum	Rs. 1000 Yearly Rs. 512 Half yearly Rs. 259 Quarterly Rs. 87 Monthly
	Maximum	No limit; subject to board approved underwriting policy
Premium Paying Modes - Modal Factors	Yearly Half yearly - 0.5119 Quarterly - 0.2590 Monthly - 0.0870	
Minimum Basic Sum Assured	Maximum Basic Sum Assured	
Rs. 10,000	Rs 2,00,000 as per board approved underwriting policy	

*The bonus rate may vary from time to time depending upon the performance of the company.

**Applicable after you have paid one full years' premium

#Tax exemptions are as per applicable tax laws 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. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Micro Bachat Plan UIN 143N052V01 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 of Promoters displayed above belongs to M/s Bank of Baroda and M/s Andhra Bank and used by IndiaFirst Life Insurance Co. Ltd. under license. Advtg. Ref. No.: IndiaFirst Life Micro Bachat Plan/One Pager/E/001.

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