

GUARANTEED RETURNS JUST A CLICK AWAY

Aegon Life iGuarantee Insurance Plan

A life insurance plan which offers assured returns on regular premium



INTRODUCTION

If you are looking for an investment plan that guarantees returns on regular premium payment, this plan is for you. Aegon Life iGuarantee Insurance Plan ensures you receive what you are promised and at the right time. It is an online insurance plan and hence you can purchase it anywhere, anytime.

HOW DOES THE PLAN WORK?

- Decide on the amount of premium you wish to pay every year
- Get guaranteed maturity benefit

KEY ADVANTAGES OF AEGON LIFE iGUARANTEE INSURANCE PLAN

- Guaranteed Maturity Benefit: Guaranteed annual payouts for 6 years starting from the end of Policy Term
- Guaranteed Death Benefit: In case of death during the Policy Term, the Sum Assured will be paid
- Tax benefits as per prevailing tax laws

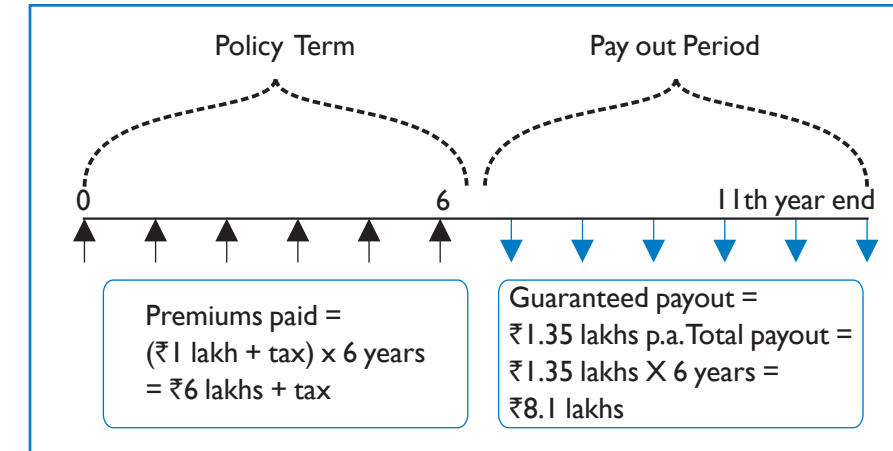
BENEFITS

Guaranteed Maturity Benefit: You will get 135% of the annualised premium you have paid every year (excluding tax) at the end of each year, starting at the end of 6th year till the end of 11th year from the date of the commencement of the policy. This benefit is the Maturity Benefit which will be paid over a period of time.

This benefit will only be payable if all the premiums are paid till the end of the Policy Term.

Guaranteed payouts schedule	
End of year	% of annualised premium payable
6th year	135%
7th year	135%
8th year	135%
9th year	135%
10th year	135%
11th year	135%

For example: You opt for this plan and pay an annualised premium ₹1 lakh plus taxes. In case you pay all due premiums for the first 6 policy years and 6 policy years are completed, you will receive ₹1.35 lakhs (135% of the annualised premium) at the end of every year from 6th to 11th year from the date of commencement of the policy (Payout Period).



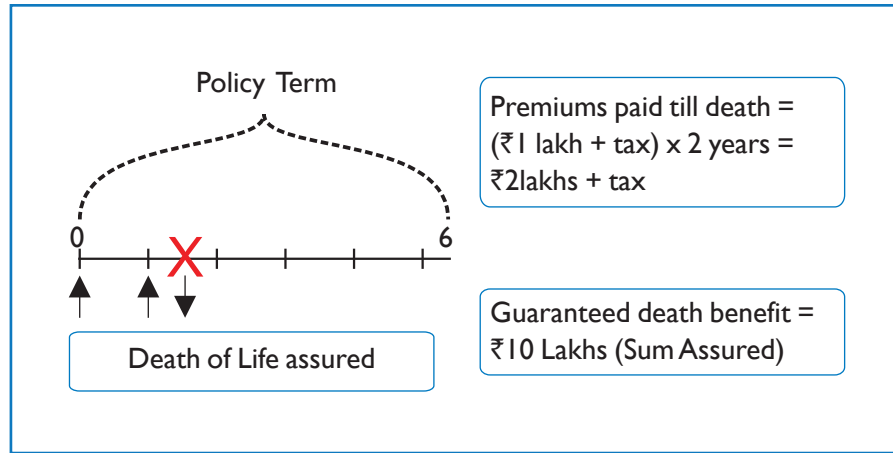
Guaranteed Death Benefit: In case of unfortunate demise of the Life Assured during the Policy Term, the nominee will be paid the Sum Assured under the plan and the policy will terminate. The Death Benefit payable will be subject to a minimum of 105% of the total premiums paid as on the date of death.

In case of death while the policy is in Paid-up status, the Death Benefit will be the Paid-up Sum Assured which will be paid after acceptance of death claim. Paid-up Sum Assured is defined as (Total premiums paid /

Total premiums payable) x Sum Assured.

In case of death of the Life Assured, during the Payout period the Guaranteed Payouts will continue to be paid to the nominee till the end of 11th Year.

For example: You opt for this policy and pay an annualised premium ₹1 lakh plus taxes. The Sum Assured of your policy will be ₹10 lakhs (=10 X Annualised premium). In case of your unfortunate demise in the 2nd policy year after paying 2 annualised premiums, your nominee will receive the Sum Assured of ₹10 lakhs and the policy will terminate.



Surrender Benefit: The policy will acquire Guaranteed Surrender Value on payment of first 2 years' annualised premium or first 24 monthly premiums and which can be paid anytime after the policy acquires the Surrender Value. The Surrender Value is calculated as: Surrender Value = A Guaranteed Surrender Value factor x Paid-up value

TAX BENEFIT

The premiums paid and benefits received are eligible for tax benefits under Section 80C and 10(10D) of the Income Tax Act, 1961 respectively upon fulfillment of conditions laid down for availing such benefits. The tax benefits are subject to change as per change in Tax laws from time to time. Please consult your tax advisor for further details.

ELIGIBILITY

Entry Age#	Minimum - 12years completed Maximum - 50 years completed
Maturity Age	Maximum - 56years completed
Policy Term	6 years
Premium Payment Term (PPT)	6 years
Minimum Annualised Premium	Age <40 years: ₹48,000 p.a. Age ≥40 years: ₹60,000 p.a.
Maximum Annualised Premium	₹2,50,000 p.a.
Premium payment frequency	Annual and Monthly*
Sum Assured	10 x Annualised Premium

#Parent / Grand Parent can propose the policy in the name of the child. There may be other circumstances wherein the policyholder and the Life Assured are different. The company will follow the principle of insurable interest in this regard.

*Monthly Premium = Annualised Premium X 0.087

OTHER FEATURES

Grace Period: You have a period of 30 days as grace period from the premium due date to pay the premium. In case of death during the grace period, the unpaid due premiums if any, will be deducted from the death benefit payable.

TERMS AND CONDITIONS

Discontinuance of Premium: If the first 2 years' premiums are not paid within the days of grace, the policy lapses with all the benefits including life insurance cover.

- No benefits are available on a lapsed policy
- Policyholder has 2 years to reinstate the lapsed policy
- If the lapsed policy is not reinstated within the reinstatement period then the policy is terminated without any benefit. If the Policyholder stops paying premium any time after payment of first 2 year's premiums, the Policy continues as a Paid-up Policy.

Paid-up policy provisions:

- For a Policy in Paid-up status, the Paid-up Sum Assured will be paid out in case of death during the Policy Term and the Paid-up value will be paid upon survival till maturity
- $\text{Paid-up Sum Assured} = (\text{Total premiums paid} / \text{Total premiums payable}) \times \text{Sum Assured}$.
- $\text{Paid-up value} = \text{Paid-up Value factor} \times \text{Total Annualised Premiums paid}$
- Policyholder has 2 years to reinstate the Paid-up policy from the first unpaid premium due date subject to expiry of the Policy Term. If a Paid-up policy is not reinstated, then it will continue as Paid-up till the end of Policy Term.
- A Paid-up policy is not eligible for guaranteed payouts.
- A Paid-up policy can also be surrendered as per the calculations mentioned below in the Surrender Value section.

Surrender Value:

- The Policy will acquire a guaranteed surrender value on payment of first 2 year's premiums.
- The Surrender Value is calculated as below:

$\text{Surrender Value} = \text{A guaranteed Surrender Value factor} \times \text{Paid Up value}$.

Please refer the Policy Contract for details on the guaranteed Surrender Value factors. Reinstatement: You can apply for reinstatement of the Lapsed / Paidup Policy within two years from the due date of the first unpaid premium. For reinstatement, you will need to pay all unpaid premium + interest as declared by the Company from time to time, which will not exceed yield to maturity on a 5 year G-sec plus 3%.

The reinstatement shall be subject to the following conditions:

- Satisfactory evidence of insurability of the Life Assured; and
- Payment in full of an amount equal to all the Policy Premiums due but unpaid till the Effective Date of reinstatement along with interest
- If the Life Assured is found sub-standard at the time of revival, the Policy will not be reinstated and will be treated as a Paid-Up Policy.

It will be ensured that the evidences and any medical requirements called for are in line with the prevailing underwriting rules/practices and the health declaration by the Life Assured. Any evidence of insurability requested at the time of reinstatement will be based on the prevailing underwriting guidelines duly approved by the Board.

Free Look Period: If you are not satisfied with any of the terms and conditions of the Policy, you may return the Policy document along with a letter stating the reason for disagreement within 30 days of receipt of the Policy document. Upon return of this Policy by You, this Policy will terminate and all rights, benefits and interests under this Policy shall stand extinguished. We will refund the Premiums received by Us, after deducting the charges of stamp duty paid on the policy.

Service Tax: Service tax or any other tax will be levied as per prevailing tax laws.

Policy Loan: Policy Loan is not available under this plan.

Suicide Exclusion: If death occurs due to suicide within 12 months from the date of inception of the Policy, Death Benefit is refund of at least 80% of the premium(s) paid provided the policy is in-force. The policy terminates upon payment of such benefit.

If death occurs due to suicide within 12 months from the date of reinstatement of the Policy, the Death Benefit is higher of 80% of the premiums paid till the date of death or the Surrender Value available as on the date of death. The policy terminates upon payment of such benefit.

ASSIGNMENT AND NOMINATION

Assignment (as per Insurance Act, 1938):

In case You are also the Life Assured, You may assign the benefits under the Policy in favor of any person named by You. The first assignment can be made only by You. You are required to give a written notice to the Company

together with the endorsement or instrument duly attested or a copy thereof duly certified to be correct by You and the assignee.

Nomination (as per Insurance Act, 1938):

The Life Assured, who is also a Policyholder, may at any time during the Policy Term appoint any person as Nominee for receiving the payment of the benefits under the Policy. Where the Nominee is a minor, the Policyholder is required to appoint a person who is not a minor (the "Appointee") to receive the benefits under the Policy. Nomination can be made by communicating the same in writing to the Company. The Nominee can be changed by You at any time during the term of the Policy and any such change will vacate any earlier nomination. Nomination will be cancelled upon registration of assignment. Assignment or nomination will not be permitted where the Policy is issued under the Married Women's Property Act, 1874. In the absence of a nomination or assignment, the Death Benefit will be paid to the Policyholder's legal heir subject to production of necessary documentation evidencing title to the benefits under the Policy. The Company does not express any opinion on the validity or legality of the assignment or nomination. The Assignment and Nomination is effective against the Company only upon registration by the Company.

PROHIBITION OF REBATES

Section 41 of the Insurance Act, 1938 (as amended from time to time) states: 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

2) Any person making default in complying with the provision of this section shall be punishable with fine, which may extend to Rs. 10 Lacs.

Non-Disclosure

Section 45 of Insurance Act, 1938 states: In accordance with Section 45 of Insurance Act, 1938, no policy of life insurance shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal of insurance or any report of a medical officer, or a

referee, or a friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statements was on material factor or suppressed facts which it was material to disclose and that it was fraudulently made by the policy holder and that the policy holder knew at the time of making that the statement was false or that it suppressed facts which it was material to disclose.

DISCLAIMER

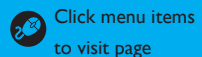
- This product brochure should be read along with the benefit Illustration. The brochure is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract.
- This product is underwritten by Aegon Life Insurance Company Ltd.
- Sub-standard lives may be charged extra premiums as per the insurer's underwriting policy
- Insurance is the subject matter of the solicitation
- Insurance cover is available under this product

ABOUT AEGON LIFE INSURANCE

Aegon Life Insurance Company Limited (formerly AEGON Religare Life Insurance Company Limited) launched its pan-India operations in July, 2008 following a multi-channel distribution strategy with a vision to help people plan their life better. The fulfillment of this vision is based upon having a complete product suite, providing customised advice and enhancing the overall customer experience. Aegon, an international provider of life insurance, pensions and asset management and Bennett, Coleman & Company, India's leading media conglomerate, have come together to launch Aegon Life Insurance. This joint venture adopts a local approach with the power of global expertise to launch products that are focused on providing customers with the means to meeting their long-terms financial goals. The company is headquartered in Mumbai having 59 branches across 46 cities. The company has around 9600 life insurance agents serving over 4 lakh customers across India.

ABOUT AEGON

Aegon's roots go back 170 years – to the first half of the nineteenth century. Since then, Aegon has grown into an international company, with businesses in more than 20 countries in the Americas, Europe and Asia. In the US, Aegon's leading market, it operates under the Transamerica brand. Today, Aegon is one of the world's leading



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financial services organizations, providing life insurance, pensions and asset management. Aegon never loses sight of its purpose to help its customers secure their long-term financial future. With around 28,000 employees, it has 635 billion Euros of revenue-generating investments.

ABOUT BENNETT, COLEMAN & COMPANY LIMITED

The Times Group is one of the leading media conglomerate in India having presence in print, radio, TV, outdoor media and the internet through Bennett, Coleman and Company Limited (BCCL) and its subsidiaries. The Times of India, the flagship brand of the company, is the number 1 English newspaper in India and the World by circulation. With a turnover exceeding a billion dollars, the group has the support of over 25,000 advertisers, 11,000 employees and an audience spanning across all continents.

Product Name: [Aegon Life iGuarantee Insurance Plan - UIN: I38N047V01](#)

This is a Non-linked Non-Participating Insurance Plan

For more details:

Call (Toll Free) 1800 209 9090

www.aegonlife.com

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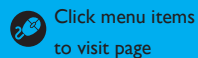


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