

SOW A SEED TODAY. REAP REGULAR PAY-OUTS TOMORROW.

INTRODUCING AEGON LIFE REGULAR MONEY BACK INSURANCE PLAN.



AEGONLife
An Aegon and Times Group Company

ARE YOU CONCERNED ABOUT:

- Financial security of your family in case of your absence
- Generating a regular stream of income for fulfilling your future financial goals
- Extra funds needed in case of unforeseen contingencies
- Longer periods for premium payment
- Availability of tax benefits

WOULD YOU AGREE THAT A COMPREHENSIVE FINANCIAL SOLUTION SHOULD:

- Provide lump sum amount in case something were to happen to you
- Provide a regular guaranteed income
- Provide loan for unforeseen circumstances
- Provide additional benefit in case of disability.
- Have flexible premium payment options
- Be eligible for tax benefits

KEY BENEFITS OF AEGON LIFE REGULAR MONEY BACK INSURANCE PLAN:

- Life cover for your family's financial security.
- Guaranteed Payouts for 10 years.
- Increase in benefit amount every year by bonus accrual.
- Choice of Premium Payment Terms to match your financial needs.
- Loan available for meeting unplanned financial requirements.
- Option of additional benefit upon Disability.
- Tax benefits as per prevailing tax laws.

WORKING OF THE PLAN:

Let's understand this plan with an example:

Mr. Kumar (Age 35 years) opts for Aegon Life Regular Money Back Insurance Plan. His plan details are:

Annualised Premium: ₹ 40,000;

Sum Assured: ₹ 3,21,396

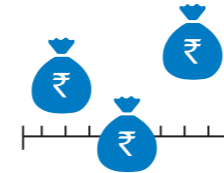
Policy Term: 20 years, Premium Payment Term: 10 years

Case 1 Mr. Kumar survives the complete Policy Term:

Plan Purchased



Age : 35 yrs



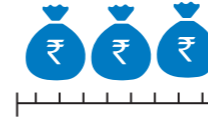
Guaranteed Money Back Payouts:
₹48,209(15% of the Sum Assured) paid every year from the end of 10th Policy Year till end of 19th Policy Year. Total Guaranteed Money back payout ₹ 4,82,090 (150% of Sum Assured)



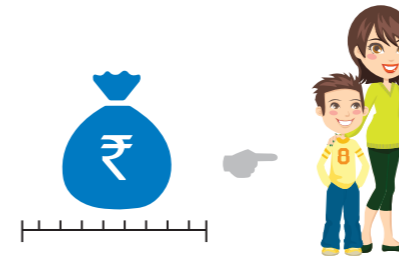
Accrued Bonus plus Terminal Bonus (if any) paid at Policy Maturity:
@8%: ₹ 2,28,191; @4%: ₹ 9,642

Thus, total payout to Mr. Kumar: ₹ 7,10,281(@8%)/ ₹4,91,732(@4%). Bonuses represented with 4% & 8% are not guaranteed and they are given as illustrations only

Case 2 Mr. Kumar dies in the 15th Policy year



Mr. Kumar receives Guaranteed Money Back Payouts every year from the end of 10th Policy Year till end of 14th Policy Year: ₹ 48,209 per annum. Total Guaranteed Money Back payouts received= ₹ 2,41,045



Death Benefit paid in 15th year to his nominee:
• Guaranteed Death Benefit: (Higher of Sum Assured OR 10 times the Annualised Premium) ₹ 4,00,000 Plus
• Accrued Bonus and Interim Bonus ₹1,66,322 (@8%) / ₹ 4,821(@4%) Plus
• Terminal Bonus (if any)

Bonuses represented with 4% & 8% are not guaranteed and they are given as illustrations only

LET'S CHECK HOW AEGON LIFE REGULAR MONEY BACK INSURANCE PLAN FULFILS ALL THE CRITERIA FOR A COMPREHENSIVE FINANCIAL SOLUTION

Your Need	How does AL Regular Money Back Insurance Plan fulfil your need
Financial security to family in your absence	<ul style="list-style-type: none"> • Life cover for the entire Policy Term • Increase in death benefit amount every year by Bonus accrual
Regular income for future financial goals	<ul style="list-style-type: none"> • Guaranteed Money Back Payouts for 10 years. • Accrued Bonus and Terminal bonus (if any) paid at policy maturity.
Flexible Premium payment options	<ul style="list-style-type: none"> • Choice of Premium Payment Term: Single Pay / 7 years / 10 years • Choice of Premium Payment Frequency: Pay premiums annually, half yearly or monthly.
Liquidity	<ul style="list-style-type: none"> • Loan available once the policy has acquired a surrender value.
Additional benefit upon Disability	<ul style="list-style-type: none"> • Choice of Aegon Life Premium Shield Rider
Tax benefits	<ul style="list-style-type: none"> • The premiums paid and benefits received are eligible for tax benefits under Section 80(C) and Section 10(10)D, upon fulfilment of the conditions laid down for availing such benefits

ELIGIBILITY CONDITIONS:

Entry Age	Minimum – 7 days Maximum – 55 years last birthday for 7 Pay and 10 Pay options. 60 years last birthday for Single Pay option.						
Maturity Age	Maximum – 75 years last birthday for 7 Pay and 10 Pay options. 80 years last birthday for Single Pay option.						
Policy Term	20 years						
Premium Payment Term	Single Pay / 7 years / 10 years						
Minimum Premium	<table border="1"> <tr> <th>Premium Payment Term</th> <th>Minimum Premium</th> </tr> <tr> <td>7 years / 10 years</td> <td>₹12,000 p.a</td> </tr> <tr> <td>Single Pay</td> <td>₹1,00,000</td> </tr> </table>	Premium Payment Term	Minimum Premium	7 years / 10 years	₹12,000 p.a	Single Pay	₹1,00,000
Premium Payment Term	Minimum Premium						
7 years / 10 years	₹12,000 p.a						
Single Pay	₹1,00,000						
Maximum Premium	No limit, subject to underwriting						
Premium Payment Mode*	Annual, Half Yearly and Monthly						
Sum Assured	Will depend on the age of the Life Assured, Premium Payment Term opted and the Premium amount.						

The modal loadings for modes other than annual mode will be:

- Half Yearly Premium = Annualised Premium * 0.512
- Monthly Premium = Annualised Premium * 0.087

- 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.
- Even for a minor life, the risk cover starts immediately upon commencement of the policy.

BENEFITS DETAILED

Death Benefit

In case of death of the Life Assured during the Policy Term, provided all due Premiums have been paid, the nominee will receive the following:

- Sum Assured on Death, plus
- accrued Reversionary Bonus, plus
- Terminal Bonus, if any.

The total death benefit payable will be subject to a minimum of 105% of the premiums paid till death.

The Sum Assured on Death will be calculated as:

- For Premium Payment Term of 7 years / 10 years: Higher of (10 times the Annualized Premium or Sum Assured).
- For Single Pay option:
- For Age at entry less than 45 years: Higher of (1.25 times the Single Premium or Sum Assured), and
- For Age at entry of greater than or equal to 45 years: Higher of (1.10 times the Single Premium or Sum Assured).

Guaranteed Money Back Payouts

You will receive Guaranteed Money Back Payouts upon survival at the end of every year from the 10th to the 19th Policy Year. This benefit will be payable if all due Policy Premiums are paid and the Policy is in-force.

End of Policy Year	Guaranteed Money Back Payout (payable as % of Sum Assured)
10	15%
11	15%
12	15%
13	15%
14	15%
15	15%
16	15%
17	15%
18	15%
19	15%
Total payout	150% of sum Assured

No Money Back Payouts are paid after the death of the Life Assured.

Maturity Benefits

On Survival till the end of the Policy Term and provided all due Premiums have been paid, the following amounts will be paid:

- Accrued Reversionary Bonus, plus
- Terminal Bonus, if any

Bonus

The Company will declare Simple Reversionary Bonus as a percentage of Sum Assured at the end of every Financial Year. Bonus will accrue to the Policy at Policy Anniversaries. The accrued bonus will be paid on the Date of Maturity or on the death of the Life Assured, whichever is earlier. Bonus once declared will be guaranteed.

The Company may declare Terminal bonus on death and for maturing in-force Policies depending on the experience of the With-Profits fund.

Additional Benefits

Besides life cover, Aegon Life Regular Money Back Insurance Plan offers additional benefit through the choice of Aegon Life Premium Shield Rider.

Aegon Life Premium Shield Rider: (UIN:138B013V01)

This rider provides waiver of premium on Death or Disability due to either Accident or Sickness. For Policies where Proposer and Life Assured are different individuals, this rider waives off all future premiums under the base plan in case of either Death or Disability of the Proposer. For Policies where Proposer and Life Assured are the same individual, this rider waives off all future premiums under the base plan in case of Disability of the Life Assured. The following disabilities are covered under this rider:

Loss of or loss of use of both Limbs

Loss of eyesight in both eyes

Loss of speech

Loss of hearing in both ears

Loss of or loss of use of any one limb

Please refer to the rider sales brochure to understand the terms & conditions and before concluding the sale.

Policy Loan

Loan can be availed under this Policy once the policy has acquired a surrender value. The minimum amount of loan is Rs. 5,000 and maximum amount will not be more than 60% of the Surrender Value. The policy loan interest rate will always be equal to yield to maturity on 10 years G-Sec plus 2% and will be reset at the beginning of each Financial Year. Any change in this basis will be subject to prior approval from IRDAI

Tax Benefits

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.

ADDITIONAL FLEXIBILITIES

Can I surrender my Policy?

We advise you to continue your Policy for the complete tenure to enjoy the total benefits of this plan. However, in case if you still decide to surrender your Policy, the Policy will acquire guaranteed Surrender Value:

- After payment of first three year's Policy Premiums in full, in case you have opted for Premium payment Term of 10 years;
- After payment of first two year's Policy Premiums in full, in case you have opted for Premium payment Term of 7 years;
- Immediately, in case you have opted for Single Pay option

The Guaranteed Surrender Value (GSV) will be calculated as:

$GSV \text{ of Sum Assured} = (\text{Applicable GSV Factor}) \times (\text{Total Amount of Premiums Paid}) \text{ less Guaranteed Money Back Payouts already paid, plus}$
 $GSV \text{ of Bonus} = (\text{Applicable GSV Factor}) \times (\text{Accrued Bonus})$

We may declare Special Surrender Value (SSV) which may undergo change from time to time upon approval from IRDAI. SSV factors will be available on the Company's website. Higher of GSV or SSV will be paid on Policy Surrender.

What if I am not happy with the plan after buying it?

If you are not satisfied with any of the Terms and Conditions of the Policy, you may return the Policy

Document to the Company for cancellation within 15 days or 30 days (if purchased through Distance Marketing mode*) from the date you received the Policy

On cancellation of the Policy during the free look period, we will return the premium paid subject to the deduction of:

- Proportionate risk premium
- Stamp duty paid and
- Expenses borne by the Company on medical examination, if any

The Policy will terminate on payment of this amount and all rights, benefits and interests under this Policy will stand extinguished.

*Distance Marketing: Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone-calling (ii) Short Messaging service (SMS) (iii) Electronic mode which includes e-mail, internet and interactive television (DTH) (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.

What if I missed my premium due date?

You have a grace period of 15 days for Policies under monthly mode and 30 days as grace period for Policies under all the other modes from the premium due date to pay the premium. In case of death during the grace period, the death benefit is reduced by an amount equal to the outstanding premium.

What happens if I stop paying the due premiums?

On non-payment of premium within grace period, before payment of first 3 Policy year's premiums in full (For Premium Payment Term of 10 years) / first 2 Policy year's premiums in full (For Premium Payment Term of 7 years), the Policy will lapse and all the benefits including life insurance cover will terminate.

On non-payment of premium any time after payment of first 3 Policy Year's premiums in full (For Premium Payment Term of 10 years) / first 2 Policy year's premiums in full (For Premium Payment Term of 7 years), the Policy will not lapse but will continue with Paid-Up Sum Assured. A Paid-Up Policy is not entitled for any future bonus. Paid Up Death Sum Assured along with the accrued bonuses will be paid on death during the Policy Term or Paid Up Sum Assured along with the accrued bonuses will be paid on maturity.

- Paid-Up Sum Assured on Death = (Total premiums paid / Total premiums payable over the Policy Term) x (Higher of 10 times of Annualized Premium or Sum Assured).
- Paid-Up Sum Assured on Maturity: (Total premiums paid / Total premiums payable over the Policy Term) x Sum Assured x 150% less Sum of Money Back Payouts already paid.

Please note that a Paid-Up Policy can also be surrendered within the Policy Term as per the calculations mentioned above.

How do I Reinstate my Policy?

You can apply for Reinstatement of the lapsed / Paid-Up Policy within two years from the due date of the first unpaid premium. For Reinstatement, you will need to pay all unpaid premium + interest. The interest rate will always be equal to yield to maturity on 5 years G-Sec plus 2% and will be reset at the beginning of each Financial Year. Any change in this basis will be subject to prior approval from IRDAI.

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.

Upon Reinstatement of a Paid-Up Policy, the Policy will become eligible for bonus for the period in which the Policy was in lapsed / Paid-Up status. Guaranteed Money Back Payouts already fallen due but not paid will be paid to the policyholder without any interest and the policy will become eligible for future Guaranteed Money Back Payouts. If you do not Reinstate a lapsed Policy within the two year period from the date of first unpaid premium, the Policy will automatically stand terminated. A Paid-Up Policy, if not Reinstated within the two year period from the date of first unpaid premium, will continue as a Paid-Up Policy till death or maturity, whichever is earlier.

TERMS AND CONDITIONS

Service Tax

Service tax (along with applicable Cess) or any other tax will be levied as per prevailing tax laws.

Suicide Exclusion

If death occurs due to suicide within one year from the date of commencement of the Policy, death benefit is refund of 80% of the premium(s) paid provided the Policy is in-force.

If death occurs due to suicide within one year 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.

Assignment and Nomination

- Assignment: Allowed as per section 38 of the Insurance Act 1938 as amended from time to time
- Nomination: Allowed as per section 39 of the Insurance Act 1938 as amended from time to time

DISCLAIMER

- The brochure is not a contract of insurance. The precise Terms and Conditions of this plan are specified in the policy contract.
- Buying a life insurance policy is a long term commitment and early termination of the Policy usually involves high costs and the Surrender Value payable, if applicable, may be less than the total premiums paid.
- This product brochure should be read along with the benefit Illustration

- 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

Beware of Spurious Phone Calls and Fictitious/Fraudulent Offers

IRDAI clarifies to public that:

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

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 the Insurance Act, 1938 (as amended from time to time) states:

1) No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from the date of date of policy i.e. from the date of issuance of policy or the date of commencement of risk or the date of revival of policy or the date of rider to the policy, whichever is later.

2) On the ground of fraud, a policy of Life Insurance may be called in question at any time within 3 years from the date of issuance of policy or the date of commencement of risk or the date of Revival of policy or the date of rider to the policy, whichever is later. For this, the insurer shall have to communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

For full texts of Section 38, Section 39 and Section 45, please refer to the Insurance Act, 1938 (as amended from time to time).

ABOUT US

Aegon Life Insurance Company Limited (formerly AEGON Religare Life Insurance Company Limited)

Aegon 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 fulfilment 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-term 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 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.

HOW TO CONTACT US?

If you want to talk to us, just call our customer service team on (Toll Free) 1800 209 9090 or visit our web page www.aegonlife.com

Product Name: Aegon Life Regular Money Back Insurance Plan UIN: I38N056V01.

This is a participating life insurance plan.



Insurance is the subject matter of the solicitation. IRDAI Company Registration No. 138.

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