



IS YOUR INVESTMENT GETTING CUT?

AEGON LIFE



INSURANCE PLAN

**An online unit linked
Non Participating life insurance
plan that maximises the money
you invest!**

IN THIS POLICY, THE INVESTMENT RISK, IN INVESTMENT
PORTFOLIO IS BORNE BY THE POLICY-HOLDER.

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER / WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR

ARE YOU CONCERNED ABOUT

- Achieving your future financial goals
- Accumulating a lump-sum amount for your retirement years
- Time and expertise required to manage your investments
- Availability of funds in case of unforeseen contingencies
- Tax on maturity of your investments

WOULD YOU AGREE THAT A ROBUST FINANCIAL SOLUTION SHOULD



Aim to maximize your investment



Provide you with choice of different investment options to match your risk appetite



Ensure your full contribution is invested in the funds of your choice



Allow you to change your investment options



Allow you to withdraw funds in case of unforeseen contingencies



Not require your time and expertise for managing the portfolio



Be eligible for tax benefits as per existing tax laws

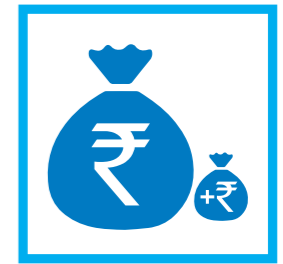
KEY BENEFITS OF AEGON LIFE iINVEST INSURANCE PLAN



No premium allocation charge



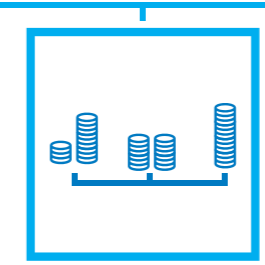
Flexible premium payment options: Pay premiums for a limited period or for the entire Policy Term



Loyalty Units to boost your Fund value



Choice of two Portfolio strategies to manage your investment



Lifestyle Portfolio Strategy: A pre-defined fund allocation strategy to provide you with the right mix between Equity and debt, based on the duration of your investment.



Self-Managed Portfolio Strategy: Choice of 6 Funds for investment as per your investment objective: Blue Chip Equity Fund, Accelerator Fund, Stable Fund, Debt Fund, and Secure Fund, Opportunity Fund



Liquidity through partial withdrawals after 5 Policy years.



Simple online buying process



Tax benefits as per prevailing tax laws.

WORKING OF THE PLAN

Let's understand this plan with an example:

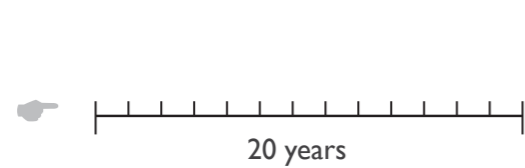
Mr. Kumar (Age 30 years) opts for Aegon Life Invest Insurance Plan. His plan details are:

- Annual Premium: ₹ 50,000
- Sum Assured on death: ₹ 5,00,000
- Policy Term: 20 years;
- Premium payment Term: 20 years
- Portfolio Strategy opted: Lifestyle Portfolio Strategy

Case 1 Mr. Kumar survives the complete Policy Term

Mr. Kumar receives the following:

Plan Purchased



At Policy maturity

Fund Value @ 4%: ₹ 1,346,037*

Fund Value @ 8%: ₹ 2,112,634*

* Fund Values represented with 4% & 8% are not guaranteed and they are given for illustration purpose only.

Case 2 Mr. Kumar falls ill shortly after buying the Policy and dies at the end of the 1st Policy year

Death Benefit will be paid to his nominee and Policy will terminate

Death Benefit

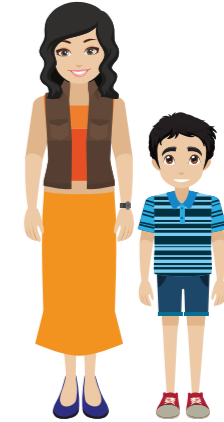


Higher of Sum Assured on death
OR

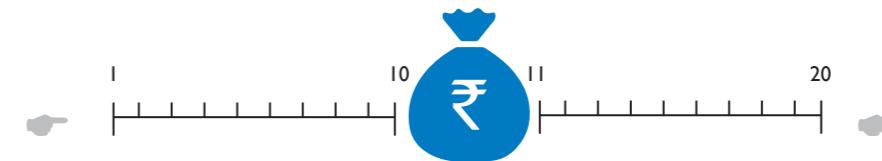
Fund Value OR 105% of the
Premiums paid

Fund Value @ 4%: ₹ 49,310*

Fund Value @ 8%: ₹ 51,240*

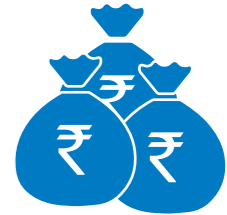


Case 3 Mr. Kumar is in urgent need for money at the beginning of the 10th Policy year and makes a Partial withdrawal from the Policy



Fund Value @4%: ₹ 487,715*;
Maximum eligible
partial withdrawal amount
@4%: ₹ 97,543*
(20% of the Fund value)

Fund Value @8%: ₹ 596,211*;
Maximum eligible
partial withdrawal amount
@8%: ₹ 1,19,242*
(20% of the Fund Value)



Mr. Kumar continues paying his due premiums after the partial withdrawal.
Fund value payable to him at policy maturity:
@ 4%: ₹ 12,05,046*
@8%: ₹ 18,55,114*

* Fund Values represented with 4% & 8% are not guaranteed and they are given for illustration purpose only. These values are not the upper or lower limits of returns that one can expect and that the returns are subject to number of factors including future investment performance of the funds.

LET'S CHECK HOW AL iINVEST INSURANCE PLAN FULFILS ALL THE CRITERIA FOR A GOOD INVESTMENT PLAN

Your needs	How does AL iINVEST Insurance Plan fulfil your need
Wealth creation	<ul style="list-style-type: none"> • Regular investment with a long-term horizon in investment funds. • No Premium Allocation Charge • Loyalty Additions for Policy Term 15, 20, and 25 years • Top-Ups to boost your Fund Value • Settlement option at Maturity
Investment choice as per your risk appetite	<ul style="list-style-type: none"> • Choice of 6 Investment Funds with different risk-return propositions • Change your Investment funds with ease by Switch and Premium Redirection
Should not require your time and expertise to manage investment	<ul style="list-style-type: none"> • Lifestyle Portfolio strategy, a pre-defined strategy managed by the Company for the right mix of your investment between Equity and Debt
Liquidity	<ul style="list-style-type: none"> • Option of Partial Withdrawal
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

Entry Age	Minimum: 7 years last birthday** Maximum: 55 years last birthday	
Maturity Age	Maximum: 70 years last birthday	
Policy Term	10 / 15 / 20 / 25 years	
Premium Payment Term	5 years / 7 years / 10 years / equal to the Policy Term	
Minimum Premium	Premium Payment Term	Minimum Annualized Premium
	5 years	₹ 48,000
	7 years	₹ 36,000
	10 years / equal to Policy Term	₹ 24,000
Maximum Premium	No limit, subject to underwriting	
Premium Payment Frequency	Monthly & Annual	
Minimum Sum Assured on Death*	<ul style="list-style-type: none"> • Age at entry less than 45 years: Higher of (10 X Annualised Premium) OR (0.5 X Policy term X Annualised Premium) • Age at entry of 45 years and above: Higher of (10 X Annualised Premium) OR (0.25 X Policy term X Annualised Premium) 	

*The Minimum and Maximum Sum Assured on Death is same under this product.

**The risk cover will start immediately upon commencement of the Policy.

BENEFITS DETAILED

Death Benefit

In case of an unfortunate demise of the Life Assured during the Policy Term, the nominee receives highest of Total Sum Assured on death or Total Fund Value or 105% of all the premiums paid.

Where, Total Sum Assured on death = Base Sum Assured on death + Top-Up Sum Assured on death (if any),

Total Fund Value = Base Fund Value + Top-Up Fund Value (if any).

Maturity

On Maturity, You will receive the Total Fund value as on the maturity date.

Loyalty Units

In case you opt for Policy Term of 15 / 20 / 25 years and if all due premiums have been paid by You, Your policy will be eligible for Loyalty Units in the last 5 policy years. Each Loyalty Unit addition will be calculated as a percentage of the average Base Fund Value on the preceding 48 monthly anniversaries of your policy (as per the table below). The loyalty units will be allocated proportionately to each segregated fund existing on the date of loyalty unit allocation.

Premium Payment Term	Loyalty Unit Addition %
5 / 7 years	1.70%
10 years / Equal to PT	1.80%

Choose your Investment Portfolio Strategy

You have the option to choose from two portfolio strategies:

- Self Managed Portfolio Strategy
- Lifestyle Portfolio Strategy

Self Managed Portfolio Strategy

This is an active fund management strategy under which You have the option to invest in any of the six investment funds available in any proportion.

Fund Name	Segregated Fund Identification Number (SFIN)	Objective	Risk Profile	Equities	Fixed Interest Securities	Money Market Instruments
Blue Chip Equity Fund	ULIF01511 / 02/14BLUE CHIPEQ0138	The Fund objective is to provide long-term capital appreciation by investing in a diversified equity portfolio consists of predominantly large cap companies with strong financials, quality management and market leadership.	High	80% -100%	0%	0% – 20%
Accelerator Fund	ULIF01203 / 09/1 ACCELERATE 0138	This fund will aim at investing in equities of various sectors to diversify the portfolio and to generate attractive returns in the long term. The fund will also have the flexibility to invest in fixed interest assets and money market instruments up to 20%.	High	80% -100%	0% – 20%	
Opportunity Fund	ULIP01627/06 /16 OPPORTUNO 138)	This fund will aim to provide a long term wealth generation by actively managing a diversified equity portfolio, predominantly comprising of stocks with market capitalization between INR 5,000 crore to INR 15,000 crore. The fund will also have the flexibility to invest in fixed interest assets and money market instruments upto 20%.	High	80% -100%	0%	0% – 20%

Stable Fund	ULIF01303/09/10STABLE0138	This fund will aim to maintain a balance between equity and debt exposure to have a stable and attractive long term return. It will also shift allocation between debt and equity to gain from asset price movements over medium to long term.	Moderate	20% -80%	20% - 80%	
Secure Fund	ULIF00505/0708SF0138	This fund will aim to generate income consistent with high levels of liquidity while protecting the capital. It will invest in a diversified portfolio of money market instruments & other short term fixed interest securities.	Low	0%	60% - 100%	0% – 40%
Debt Fund	ULIF00405/0708DB0138	This fund will aim to generate attractive returns by investing in a diversified portfolio of government debt, corporate debt, money market instruments and other fixed income securities of varying maturities.	Medium	0%	60% - 100%	0% – 40%

Investment in Money Market protects the Net Asset Value (NAV) from volatile market conditions.

Lifestyle Portfolio Strategy

We understand that Your investment need and objectives are dynamic and change as per your changing life stage.

The Lifestyle Portfolio Strategy addresses the same by providing you with the right mix between Equity and Debt, based on the duration of your investment. This helps you automatically decrease your exposure to Equity, and increase your exposure to Debt as your age increases and your policy nears maturity.

Under this strategy, depending on the duration of your policy, your total funds will be allocated between the 3 investment funds in pre-defined ratio as mentioned in the table below.

Asset allocation during the Policy Term:

Years to maturity	Allocation in various funds		
	Secure Fund	Debt Fund	Blue Chip Equity Fund
25	0.00%	0.00%	100.00%
24	0.00%	0.00%	100.00%
23	0.00%	0.00%	100.00%
22	0.00%	0.00%	100.00%
21	0.00%	0.00%	100.00%
20	0.00%	0.00%	100.00%
19	0.00%	0.00%	100.00%
18	0.00%	0.00%	100.00%
17	0.00%	0.00%	100.00%
16	0.00%	0.00%	100.00%
15	0.00%	0.00%	100.00%
14	0.00%	0.00%	100.00%
13	0.00%	0.00%	100.00%
12	0.00%	0.00%	100.00%
11	0.00%	0.00%	100.00%
10	0.00%	10.00%	90.00%
9	0.00%	20.00%	80.00%
8	0.00%	30.00%	70.00%
7	0.00%	40.00%	60.00%
6	0.00%	50.00%	50.00%
5	0.00%	60.00%	40.00%
4	0.00%	70.00%	30.00%
3	10.00%	70.00%	20.00%
2	30.00%	60.00%	10.00%
1	40.00%	60.00%	0.00%

The Premium Allocation in any policy year (including any Top Up premium) will be as per the allocation percentage mentioned above.

At the start of each policy year, the Total Fund Value across all investment funds will be reallocated between the above mentioned funds as per the proportion mentioned in the table.

Switching between Portfolio Strategies

- Switching from “Lifestyle Portfolio Strategy” to “Self Managed Portfolio Strategy” is allowed anytime during the Policy Term free of charge.
- Switch from “Self Managed Portfolio Strategy” to “Lifestyle Portfolio Strategy” is allowed once every Policy Year, except during the last 12 Policy years. This is also allowed free of charge.

Liquidity through Partial Withdrawal

During the Policy Term, You may need money to fulfill certain urgent goals. The partial withdrawal facility gives You the option to withdraw money from your Fund Value after first 5 Policy Years. The maximum amount of partial withdrawal allowed in any Policy Year is 20% of the Fund Value at the beginning of that Policy Year. You have the flexibility to make up to four partial withdrawals in each Policy Year free of charge.

Settlement Option

This facility may be availed in case you wish to remain invested in the fund(s) beyond the policy Maturity date. Under this option you will receive the maturity proceeds in installments over a period you choose (not exceeding 5 years from maturity date). with the first instalment being paid on the date of Maturity.

OTHER FEATURES

Premium Re-direction

This feature allows You to alter the premium allocation to be applied to your future premiums and Top-Ups. This option will not be available in case you opt for the Lifestyle Portfolio Strategy.

Switch

This feature helps You shift your investments from one fund to another. Four switches are allowed free of charge in each Policy Year. Any additional switches will incur charges as explained below. This option will not be available in case you opt for the Lifestyle Portfolio Strategy.

Top-Up

A Top-Up premium is an additional amount of premium over and above the contractual basic premiums with a minimum amount of Rs. 5,000. You can Top-Up your premium anytime apart from the last 5 policy years. At any point of time during the policy term, the total Top-Up premiums paid shall not exceed the total regular premiums paid to date. Top-Ups allow you to contribute additional premiums if and when you want to boost your Fund Value at your convenience. Payment of Top-Up premium will also increase your Policy Sum Assured on death, thus enhancing the insurance cover on your life.

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.

WHAT IF I AM NOT HAPPY WITH THE PLAN?

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 the Free look Period of 30 days from the date You received the Policy. Upon such cancellation, You will be paid back the non-allocated premium plus charges levied by cancellation of units plus Fund Value at the date of cancellation less proportionate risk charges, stamp duty and cost of medical examination, if any.

WHAT IF I MISSED MY PREMIUM DUE DATE?

We will keep You updated and will send You the reminder of renewal premium. But in case You missed the due date then You are allowed to pay premiums within the grace period of 30 days (15 days in case of monthly mode) from the premium due date.

WHAT IF I STOP PAYING PREMIUMS?

If the premium remains unpaid at the expiry of the grace period, the treatment of the Policy will depend on whether the premium is discontinued within the first 5 years (lock in period) of the policy or not.

1. Discontinuance of Premium within first five years of the Policy

The Company will send You a notice immediately after the expiry of the grace period (not later than 15 days from that date of expiry of the grace period) and provide You with the following options:

- (a) Revive the Policy within a revival period of 2 years or
- (b) Complete withdrawal (surrender) from the Policy without any life cover.

If You do not respond to the notice sent by the Company within a period of 30 days or opts for option (b) then the Policy will be discontinued and the Discontinuance Value (Fund Value less Discontinuance charge of the year in which first premium was discontinued) will be shifted to the “Discontinuance Policy Fund”. The returns of the Discontinuance Policy Fund after deduction of the fund management charges is guaranteed not to be less than rate of return stipulated by IRDAI.

The proceeds of the Discontinued Policy Fund will be paid after the expiry of the lock-in period.

If you choose option (a), the Policy will be discontinued. However, You can apply for revival of the discontinued Policy within two years from the date of discontinuance. If the Policy is not revived within this period, the proceeds will be paid out at end of lock in period. In the instances where the revival period is not completed at the end of lock in period, You can opt to receive the proceeds either upon the completion of lock in period or upon completion of revival period. If, in such cases, You do not exercise any option, then the proceeds will be paid upon the completion of lock in period.

The Policy shall be deemed to be in force as per the Terms and Conditions of the Policy till the You exercise your option or till the expiry of 30 days of notice period, whichever is earlier.

Discontinuance Policy Fund (SFIN: ULIF01403/09/10DISCONPF0138)

The asset allocation applicable under the fund is as follows:

Asset Class	Equities	Government Securities	Money Market Instruments
Allocation Proportion	0%	60% - 100%	0% - 40%

This fund will invest in a diversified portfolio of government securities and money market instruments of short term maturities. The main objective will be to generate relatively less volatile investment income which is at least the guaranteed return of 4% p.a. or as prescribed by IRDAI in the prevailing regulation. Any excess income earned over and above the minimum guaranteed rate will also be apportioned to the Discontinuance Policy Fund.

2. Discontinuance of Premium after first five years of the Policy

The Company will send You a notice immediately after the expiry of the grace period (not later than 15 days from that date of expiry of the grace period) and provide You with the following options:

- a) revive the Policy within a revival period of 2 years, or
- b) completely withdraw (surrender) from the Policy, or
- c) Convert the Policy into Paid-Up policy, with Paid-up Sum Assured

Paid-Up Sum Assured = (Sum Assured on death) × (total number of premiums paid) / (original number of premiums payable as per the Terms and Conditions of the policy).

If option (c) is opted the Sum Assured on death will be reduced as per the formula mentioned above. The Company will continue deduction of applicable policy charges and keep the Policy in Paid – Up status until the Fund Value does not fall below the amount equivalent to one year’s Plan Premium.

If You opt for option (a), the Policy will be treated as in-force during the revival period. You can apply for revival of the discontinued Policy within two years from the date of discontinuance. During the revival period, the Policy is

deemed to be in-force with risk cover as per Terms and Conditions of the Policy and the policy charges shall continue to be deducted.

If You do not respond to the notice sent by the Company within 30 days or opt for option (b) then the Policy will be surrendered and the Fund Value shall be paid out to You.

HOW DO I REVIVE MY POLICY?

You have the option to revive a discontinued policy within two consecutive years from the date of discontinuance of the Policy, subject to our underwriting requirements. At the time of revival:

- All due premiums which have not been paid shall be payable without charging any interest.
- Revival of the Policy will be subject to satisfactory evidence of insurability of the Life Assured.
- The Company shall add back the Discontinuance charges levied at the time of discontinuance of the Policy.
- The proceeds from the Discontinuance Policy Fund shall re-allocated to the Segregated funds chosen by You based on the prevailing unit prices.
- All benefits under the Policy will become payable to You as per the Terms and Conditions of the Policy from the effective date of revival.
- Policy administration charges as applicable during the discontinuance period shall be levied.

WHAT ARE THE CHARGES UNDER THE PLAN?

Premium Allocation Charge

There is no premium allocation charge for any premium, including Top-Up.

Fund Management Charge

This is a charge levied as a percentage of the value of assets and is appropriated by adjusting the Net Asset Value every day, when the unit linked funds are priced.

Secure Fund	1.00% p.a.
Debt Fund	1.10% p.a.
Stable Fund	1.35% p.a.
Accelerator Fund	1.35% p.a.

Opportunity Fund	1.35% p.a.
Blue Chip Equity Fund	1.35% p.a.
Discontinuance Policy Fund	0.50% p.a.

Policy Administration Charge

This charge is levied from the Policy fund at the beginning of every Policy month by cancelling units. For the first Policy Year, this charge will be equal to 0.2% of the Annualised premium, subject to a minimum of Rs. 80 per month and a maximum of Rs. 200 per month. This amount will increase at the rate of 5% compounded p.a from the second Policy year, subject to a maximum of Rs. 500 per month.

Discontinuance charge

It will depend on the year in which the policy has been discontinued.

Where the Policy is discontinued during the Policy year	Discontinuance Charges	
	Annualized Premium upto ₹ 25,000	Annualized Premium above ₹ 25,000
1	Lower of 20% (AP or FV) subject to maximum of ₹ 3000	Lower of 6% (AP or FV) subject to maximum of ₹ 6000
2	Lower of 15% (AP or FV) subject to maximum of ₹ 2000	Lower of 4% (AP or FV) subject to maximum of ₹ 5000
3	Lower of 10% (AP or FV) subject to maximum of ₹ 1500	Lower of 3% (AP or FV) subject to maximum of ₹ 4000
4	Lower of 5% (AP or FV) subject to maximum of ₹ 1000	Lower of 2% (AP or FV) subject to maximum of ₹ 2000
5 onwards	Nil	Nil

AP – Annualized premium FV – Fund value

Mortality Charge

The mortality charge is deducted by cancellation of units at the beginning of each month of your Policy. It will depend on your age and the Sum at Risk which is defined as:

Sum at Risk
<ul style="list-style-type: none">• For Base Plan: Higher of [Sum Assured on death] or [105% of all premiums paid to date] in excess of Fund Value.• For Top-Up: Top-Up Sum Assured in excess of the Fund Value.• For Paid-Up Policies: Higher of (Paid-Up Sum Assured) or (105% of premiums paid) in excess of Fund Value

Females are charged slightly lower mortality charges than males. Smokers/Substandard lives may be charged extra as per Board approved underwriting guidelines of the company.

Miscellaneous Charges

Facility	Number of Free Transactions	Charges (Rs.)
Switch	Four in a Policy year.	Any extra switches will be charged 0.1% of amount switched per switch subject to a cap of ₹ 200.
Premium Redirection	Two times in a Policy year.	Any extra Premium Redirection will be charged ₹ 100
Partial Withdrawal	Four times in a Policy year.	Any extra Partial Withdrawal will be charged ₹ 200 per withdrawal.

The Miscellaneous Charges given above can be increased by the Company upon approval from IRDAI but shall not exceed Rs. 500.

Service Tax

Service tax or any other tax shall be levied as per prevailing tax laws.

TERMS AND CONDITIONS

Suicide Exclusion

In case of death of the Life Assured due to suicide within 12 months from the Date of Commencement of commencement of risk or from the Date of Revival of the Policy, the Claimant shall be entitled to Fund Value, as available on the date of death. Any charges recovered subsequent to the date of death of the Life Assured shall be paid back to the Claimant along with the death benefit.

Death Benefit

Partial withdrawals made from the base Fund Value during the period of two years before the date of death will be deducted from base Sum Assured on death for the calculation of death benefit. However, on attainment of 60 years of age of the Life Assured, all the partial withdrawals made within two years before attaining age 60 and all partial withdrawals made after attaining age 60 will be deducted from the Sum Assured on death for calculation of the death benefit.

Partial Withdrawal

This feature is allowed only if the Life Assured is more than 18 years of age. All due premiums for the first five years have to be fully paid. The amount of any partial withdrawal should not be less than Rs.5,000. An amount equal to a minimum of 2 years' Annualized premium should be maintained as fund balance after any partial withdrawal. Any Partial withdrawal requests made shall be first allowed from the Top-Up Fund Value as long as such Fund Value supports the partial withdrawal and subsequently the partial withdrawals may be allowed from the base Fund Value. Please refer to Policy Contract for detailed conditions on Partial Withdrawal.

Settlement Option

During the settlement period, no risk cover will be available. Partial withdrawals and switches will not be allowed during this period. Investment risk during the settlement period is borne by you. Complete withdrawal will be allowed at any time during the Settlement Period without deducting any charges. The exercise of the Settlement Option must be received by the Company at least 90 days before the Date of Maturity. No other charges except Fund Management Charge shall be levied during this period.

Top-Up

A 5-year lock-in period is observed from the date of making the Top-Up. Top up premium will increase the Sum Assured on death as per the eligibility criteria mentioned below. The increase the Sum Assured on death will be subject to underwriting. Please refer to Policy Contract for detailed conditions on Top-Ups.

Age at making the Top Up	Minimum Increase in Sum Assured on death on Top-Up
All eligible ages	1.25 times the Top-Up amount

Age at making the Top Up	Maximum Increase in Sum Assured on death on Top-Up
Up to 44 years	10 times the Top-Up amount

Additional units

The Company may add units into the Policy account of the Policyholder at various times in the Policy Term to comply with the existing IRDAI regulations with respect to net yield on the Fund Value.

Foreclosure of a Policy

The Policy will be foreclosed by paying Total Fund Value if the Total Fund Value falls to the level of an amount equal to one year's Annualized Premium or the Total Fund Value is inadequate for the deduction of the applicable Policy Charges. Foreclosure will not happen for premium paying Policies or for policies in which all due premiums have been paid.

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

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 Rupees 10 lakhs.

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).

DISCLAIMER

- 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.
- Insurance cover is available under this product
- Smokers/Substandard lives may be charged extra mortality charges as per Board approved underwriting guidelines of the company.

Beware of Spurious Phone Calls and Fictitious/Fraudulent Offers

IRDA 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.

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.

Product Name: [Aegon Life Invest Insurance Plan UIN - I38L059V02](#)

Risk factors

Unit linked Life Insurance products are different from the traditional insurance products and as such, are subject to risk factors

- The premium paid in unit linked life insurance policies are subject to investment risks associated with capital markets and the NAV's of the units may go up or down based on the performance of fund and factors influencing the capital market and the policy holder is responsible for his/ her decisions
- Aegon Life Insurance is only the name of the Insurance Company and Aegon Life iInvest Insurance Plan is only the name of the unit linked life insurance contract. 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. Please know the associated risks and the applicable charges, from your insurance Agent or the Intermediary or policy document of the insurer.

This is a non-participating unit linked savings plan and we do not offer policy loan in this plan.

For more details Call 1800 209 9090



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Advt no. IC/Mar 2017/3314