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Extra Protection when needed most



AEGON Religare
Future Protect Plus Insurance Plan

A unit linked insurance plan

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

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.

Your life has many phases and it changes with time but it doesn't have to be a financial roller coaster ride for you. Life, if systematically managed, can constantly keep changing for the better, leading only to a more secured tomorrow. AEGON Religare Future Protect Plus Insurance Plan from AEGON Religare Life Insurance aims to do just that for you.

Key Benefits

1. Enhanced life insurance coverage; both Sum Assured and Fund Value of the base policy payable on death of the Life Assured.
2. Flexibility to choose the amount of life insurance cover as per your need
3. Option to increase the level of protection on your life during the Policy Term
4. Contribute money systematically to help create wealth for your future financial needs
5. Choice of "Invest Protect" option to help you gain from your investment along with minimizing the risk to your returns
6. Multiple fund choices to suit your investment need
7. Liquidity options through Partial Withdrawals available after 5 years
8. Option to pay additional premium by way of Top-up
9. Take advantage of staying invested in funds for up to 5 years after maturity
10. Tax benefits as per prevailing tax laws

How does the plan work?

- Step 1** Decide on the amount of premium you wish to pay every year
- Step 2** Choose the amount of insurance cover you want (Sum Assured)

Step 3 Decide on the Policy Term

Step 4 Decide to Invest your premium in choice of 4 Funds OR a unique 'Invest Protect' option

Benefits

Death Benefit: In case of the unfortunate demise of the Life Assured during the term of the policy, the nominee will receive the Sum Assured and Fund Value. The death benefit will be at least 105% of the premiums paid.

Increase in Sum Assured: You have the added flexibility to opt for increase in your policy Sum Assured during the Policy Term. Any such increase will be subject to Board approved underwriting rules of the Company and maximum Sum Assured allowed under the plan. This option is not available during the revival period.

At certain stages in your life such as marriage or child birth your responsibility towards the family increases, and you may want to increase your life cover. In such cases, this Plan allows you the added convenience of increasing your life cover without the hassles of undergoing medical check-up or filling up any health related questionnaire. Under this option, you can increase your life cover up to 50% of the original base Policy Sum Assured or Rs. 10 lakh (whichever is lower), subject to certain conditions at the time of issuance of the policy.

Reduction in Sum Assured is not allowed.

Invest Protect option: If you opt for Invest Protect, it will not only help you gain from your investment but also minimize the risk to your returns as your policy nears maturity. It aims to protect your money by systematically shifting the Fund from Accelerator Fund to Secure Fund during the last 3 policy years.

E.g. If you opt for a 15-year plan, the premiums paid (after premium allocation charges) will be invested in Accelerator Fund during the first 12 policy years, Stable Fund in the 13th policy year, Debt Fund in the 14th policy year and Secure Fund in the 15th policy year. Further, 10% of the total units at the beginning of 3rd last policy year will be switched monthly in Stable Fund. In 2nd last policy year 10% of the total units at beginning of year will be switched monthly in Debt Fund. Similarly, 10% of the total units at the beginning of the last policy year will be switched monthly in Secure Fund.

Fund Options: In case you do not want to opt for the Invest Protect option, you have the option to invest your premiums in any one or more of the following 4 funds:

- **Accelerator Fund (SFIN: ULIF01203/09/10ACCELERATE0138)**
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%.
Equity: 80% - 100%
Fixed Interest and Money Market Instruments: 0% - 20%
- **Stable Fund (SFIN: ULIF01303/09/10STABLE0138)**
This fund will aim to maintain a balance between equity and debt exposure so that the client has a stable and attractive long term return. The fund will also shift allocation between debt and equity to gain from asset price movements over medium to long term.
Equity: 20% - 80%
Fixed Interest and Money Market Instruments: 20% - 80%
- **Secure Fund (SFIN: ULIF00505/07/08SF0138)**
This fund aims to invest in a diversified portfolio of money market instruments and other fixed income securities of short to medium term maturities. The main objective will be to generate reasonable returns with very low valuation risks.
Fixed Interest: 60% - 100%
Money Market Instruments: 0% - 40%
- **Debt Fund (SFIN: ULIF00405/07/08DB0138)**
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.
Fixed Interest: 60% - 100%
Money Market Instruments: 0% - 40%

In order to help you manage your investment as per your changing needs and market conditions, we provide the following options:

- a. **Auto-rebalancing:** At the end of every policy year, this feature automatically rebalances the allocation of your investments in various funds to the allocation proportions chosen by you. This facility is free when opted for at policy inception.

- b. **Premium Re-direction:** This feature allows you to alter the premium allocation to be applied to your future premiums and Top-ups. Two premium redirections are free in a policy year
- c. **Switch:** This feature helps you shift your investments from one fund to another. Four switches are free in a policy year.

Maturity Benefit: On maturity, you receive the Fund Value (including Top up Fund Value, if any) existing on the maturity date. If you do not wish to take the entire maturity amount at one go, you can avail of the Settlement Option.

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 IRDA regulations with respect to net yield on the Fund Value.

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).

Liquidity through Partial Withdrawal and Systematic 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.

Systematic Partial Withdrawal is an additional flexibility available to you by which we redeem units periodically from your unit account and credit the money to your bank account. You can opt for systematic partial withdrawal frequency: monthly, quarterly or annual for the duration you choose.

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. 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, 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 on 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

Minimum Annualised Premium (AP)	Annual mode: Rs. 20,000 p.a. Semi annual and Monthly modes: ₹30,000 p.a.
Policy Term (years)	15/20/25
Premium Pay Term (years)	Equal to the policy term
Base Policy Sum Assured (SA)#	
Minimum SA for Age less than 45 years	Higher of 10 times of Regular AP or (0.5 x Policy Term x AP)
Minimum SA for Age greater than or equal to 45 years	Higher of 7 times of Regular AP or (0.25 x Policy Term x AP)
Maximum SA for Age at entry less than 45 years	18 times of Regular AP
Maximum SA for Age at entry greater than or equal to 45 years	10 times of Regular AP
Entry Age	Minimum - 7 years last birthday; Maximum - 50 years last birthday
Maturity Age	Maximum - 70 years last birthday
Premium Payment Frequency	Yearly, Half-yearly, Monthly

*The annualised premium (AP) will remain unaltered during the policy term

You can select any Sum Assured between the minimum and maximum limits given above.

Other Features

Free Look Cancellation: 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 from the date you received it, if your policy is not purchased through Distance marketing*
- 30 days from the date you received the policy, in case purchased through distance marketing*,

Upon such cancellation, the policyholder will be paid back the following amount:

- Fund value + premium allocation charge + mortality charge + policy administration charge - stamp duty - medical reports cost - proportionate mortality charge

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.

Grace Period: For payment of premium, you are allowed a grace period of 15 days for monthly mode and 30 days for all other modes from the premium due date.

Surrender: You can surrender the policy any time. However, if the policy is surrendered in the first 5 years, then the Fund Value less applicable Discontinuance charges will be transferred to the Discontinuance Policy Fund and proceeds of Discontinuance Policy Fund will be paid after completion of the first 5 policy years. If you choose to surrender the policy after the first 5 policy years, the fund value of the policy will be paid to you. A policy once surrendered, cannot be revived.

(Discontinuance Policy Fund (SFIN: ULIF01403/09/10DISCONPF0138) means our segregated fund that is set aside and is constituted by the fund value, as applicable, of all the discontinued policies. 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 investment income which is at least the guaranteed return as specified by IRDA from time to time. Any excess income earned over and above the minimum guaranteed rate will also be apportioned to the Discontinuance Policy Fund.)

Policy Discontinuance Policy & Revival: Refer to Terms and Conditions later in this brochure.

Charges

Premium Allocation Charge: This is a percentage of the premium appropriated towards charges from the premium received.

Policy Years	Year 1	Year 2-5	Year 6-10	Year 11+
Premium allocation Charge	4.40%	3.00%	2.00%	1.00%

Top-up premium allocation charge is 3.00%

This charge remains fixed throughout the policy term.

Fund Management Charge: This is a charge levied as percentage of the value of assets and shall be appropriated by adjusting the Net Asset Value everyday 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.
Discontinuance Policy Fund	0.50% p.a.

The fund management charges of all the funds except Discontinuance Policy Fund can be increased by the Company after IRDA approval but shall not exceed 1.35% p.a. at any point of time.

Policy Administration Charge: At the start of every policy month from the first policy year Rs.60 per month will be deducted through cancellation of units. This charge escalates at 3% per annum at the start of every policy year from the second policy year subject to maximum of Rs. 500/- per month.

Mortality Charge: This Charge is deducted by cancellation of Units at the prevailing Unit Price at the beginning of each month of your policy.

Discontinuance Charge: The Discontinuance Charge will depend upon the Policy Year of premium discontinuance. This charge will remain fixed throughout the Policy Term. The Charges would be as under: AP is Annualised Premium

Where the policy is discontinued during the policy year	Discontinuance charges for annualised premium upto ₹25,000	Discontinuance charges for annualised premium above ₹25,000
1	Lower of 20% (AP or FV) subject to maximum of ₹3,000	Lower of 6% (AP or FV) subject to maximum of ₹6,000

2	Lower of 15% (AP or FV) subject to maximum of ₹2,000	Lower of 4% (AP or FV) subject to maximum of ₹5,000
3	Lower of 10% (AP or FV) subject to maximum of ₹1,500	Lower of 3% (AP or FV) subject to maximum of ₹4,000
4	Lower of 5% (AP or FV) subject to maximum of ₹1,000	Lower of 2% (AP or FV) subject to maximum of ₹2,000
5 onwards	Nil	Nil

AP is Annualised Premium and FV is Fund Value

Discontinuance Charge along with the applicable service tax and education cess will be collected by cancellation of units.

Miscellaneous Charges

Facility	Allowance	Charges (Rs.)
Auto-rebalancing	No charges for opting at the time of policy purchase	₹200 for addition/ removal later
Switch	Four switches free in a policy year	Higher of ₹100 or 0.1% of the amount switched (subject to a maximum of ₹500) per extra switch
Premium Redirection	Two times free in a policy year	₹200 per extra request
Partial Withdrawal	Four times free in a policy year. No charge for systematic partial withdrawals	₹200 per extra withdrawal

The Miscellaneous Charges given above can be increased by the Company after IRDA approval but shall not exceed Rs. 500.

Terms and Conditions

Death Benefit: If the Policy is in discontinuance status during the lock-in period, death benefit is just the fund value of Discontinuance Policy Fund and no other benefits will be payable.

Increase in Base Policy Sum Assured without underwriting:

The facility should be availed within the first 3 months of the date of marriage or child birth. You should be up to 40 years of age at the time of exercising this option. Your balance policy term should be at least 5 years. Your policy should have been issued at standard terms. This facility is not available during the revival period.

Invest Protect Option: Policyholders can opt for this facility at the time of making the proposal or any time later in the policy term. They can also remove this facility during the policy term. Upon removal of this facility, the policyholder will have to select the allocation proportions for various unit linked funds available under this product.

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. The company will deduct all charges except the risk charges during this period. The exercise of the Settlement Option must be received by the Company at least 90 days before the Date of Maturity.

Partial Withdrawal: This feature is allowed only if 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' annualised premium should be maintained as fund balance after any partial withdrawal. The installment value of your systematic partial withdrawal should be Rs.2,000 or higher. There will be a 5-year lock-in period for partial withdrawal for each Top-Up. Systematic partial withdrawals facility is available under electronic clearing service (E.C.S.) facility only. If any transaction fails due to one or more of the validation requirements not being satisfied, the facility will be terminated and you will be notified. Please refer to the Policy Contract for detailed conditions applicable on partial withdrawals.

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 by 1.25 times the top up amount, if the life assured is below 45 years of age at the time of making the top up or by 1.1 times the top up amount, if the life assured is 45 years and above. The policyholder has the choice of selecting top-up sum assured of 10 times the top-up amount. The increase the sum assured will be subject to underwriting. At any point of time during the policy term, the total top-up premiums paid shall not exceed the sum total of the regular premiums paid at that point of time.

No due regular premium is unpaid on the date of top up premium payments. In case of death of the Life Assured during the policy term, Top-Up Sum Assured and Top-Up Fund value will be payable to the nominee. The Top-Up death benefit will be at least 105% of the Top-Up premiums paid.

Service Tax: The applicable service tax and education cess as per the prevailing tax laws shall be levied on all the charges under the policy.

Discontinuance provisions

Discontinuance of Policy Premium during first five Policy Years:

If the premiums are not paid even after the grace period (as per the premium payment mode), the company will send a notice to the policyholder immediately after the expiry of the grace period (not later than 15 days from that date of expiry of the grace period) to either

- revive the policy within a revival period of 2 years or
- complete withdrawal (surrender) from the policy without any life cover

If policyholder does not exercise any of the options within 30 days from the date of receiving the notice (does not respond to the notice sent by the company) or opts for option (b) then the policy will discontinued and the discontinuance value (fund value less discontinuance charge of the year in which first premium was discontinued) will be shifted to a new fund called "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 IRDA.

The proceeds of the discontinued policy fund will be paid after the expiry of the lock in period. If the policyholder chooses option (a), his/her policy will be discontinued. However, he/she can apply for revival of the discontinued Policy within two years from the date of discontinuance. In such a case, the fund shall continue to remain in the discontinued policy fund till the end of the revival period or the date of revival, whichever is earlier.

The policy shall be deemed to be in force as per the terms and conditions of the policy till the policyholder exercises his option or till the expiry of 30 days of notice period (extended grace period), whichever is earlier. If the policy is not revived during the revival period of 2 years then the company will payout the policy proceeds to the policyholder at the end of the lock in period or the revival period, whichever is later.

Discontinuance of Policy Premium after first five Policy Years

If any premium is not paid within the grace period, the company will send a notice to the policyholder within 15 days from the date of expiry of the grace period. The policyholder could either

- 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 $\text{Paid-Up SA} = (\text{Sum Assured}) * (\text{total number of premiums paid}) / (\text{original number of premiums payable as per the terms and conditions of the policy})$.

If this option is opted the Sum Assured 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 for the Base Plan until the Fund Value does not fall below the amount equivalent to one year's Base Plan Premium.

If the policyholder opts for option (a), the policy will be treated as in-force during the revival period. The Policyholder can apply for revival of the discontinued Policy within two years from the date of discontinuance. The Company will continue deduction of applicable Policy Charges and keep the Policy in force for the Base Plan until the Fund Value does not fall below the amount equivalent to one year's Base Plan Premium.

If policyholder does not respond to the notice sent by the company within 30 days or opts for option (b) then the policy will be discontinued and the policy proceeds shall be paid out to the policyholder; The Policy will remain in force and all the applicable Charges will continue to be deducted till the Policy is terminated

In cases where either option (a) or option (c) has been opted, and if the Fund Value falls to the level of an amount equal to one year's Base Plan Premium or the Fund Value is inadequate for the deduction of the applicable Policy Charges, whichever is earlier, the Policy shall stand terminated and the fund value shall be paid

Revival provisions

- Revival period is 2 years
- Revival for any policy that was discontinued due to the non-payment of due premiums, will be subject to payment in full of an amount equal to all the Policy Premiums due but unpaid till the Effective Date of Revival.

- The Effective Date of Revival is the date on which all the due premiums are paid by the policyholder and approved by the Company. On this date, charges, if any pending to be collected will be deducted from the above mentioned payment and the balance of the premium amount will be invested in the segregated funds as chosen by policyholder
- In case of policy discontinuance during the lock in period, on the revival date, the Company shall add back the discontinuance charges levied at the time of discontinuance of the policy.
- On revival of the policy, all benefits under the policy will become payable to the policyholder as per the terms and conditions of the policy from the effective date of revival.
- Death benefit: In case of death of the Life Assured during the Revival Period, the death benefit (applicable based on whether the policy is paid-up or in discontinued status) will be paid. If in the lock in period, then the death benefit will be the Discontinuance fund value.

Suicide Exclusion

In case of death by suicide during first policy year or within one year from the date of revival, only fund value as on the date of death is payable. Any charges recovered subsequent to the date of death of the life assured shall be paid-back to the nominee or beneficiary along with the death benefit.

Further, if the Life Assured under the Policy, whether medically sane or insane, commits suicide, within one year of exercising the option to increase the Sum Assured, then the amount of increased Sum Assured shall not be considered in the calculation of the Death Benefit.

Assignment and Nomination

Assignment (as per section 38 of 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. Please note that any assignment effected under the policy will automatically cancel any nomination.

Nomination (as per section 39 of 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 on behalf of the nominee 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.

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 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 Five Hundred Rupees.

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.

About AEGON Religare Life Insurance

AEGON, an international insurance, pensions and asset management company, Religare, India's leading diversified financial services groups and Bennett, Coleman & Company, India's largest media conglomerate, have come together to launch AEGON Religare Life Insurance Company Limited (ARLI). This venture is dedicated to build a customer-centric business and provide a work environment that fosters excellence and innovation. This joint venture adopts a local approach with the power of global expertise.

ARLI 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.

ARLI has launched a suite of products that are focused on providing the customer with the means to meeting their long-term financial goals. At the same time, product development has been founded on the tenet of providing the customer with great value. ARLI products such as iTerm, iMaximize, Future Protect and Rising Star have been ranked among the best in terms of value and have attracted many external accolades. The Indian Insurance Awards, 2013, honoured AEGON Religare Life Insurance (ARLI) as the 'E-Business Leader' under the category of Overall Insurance Industry Awards.

AEGON, As an international insurance, pensions and asset management company based in The Hague, AEGON has businesses in over twenty markets in the Americas, Europe and Asia. AEGON companies employ over 23,000 people and have millions of customers across the globe. In total, the company oversees EUR 466 billion in revenue-generating investments. AEGON is one of the largest insurance companies in the United States, and ranks first in the Dutch group pensions market and has strong market positions in individual and group pensions in the UK. The company's shares are listed on two major stock markets: Amsterdam and New York. AEGON has more than 160 years of experience with its roots going back to 1844.

<http://www.aegon.com>

Religare Enterprises Limited (REL) is one of India's leading diversified financial services groups and offers an integrated suite of financial services including asset management, life and health insurance, lending, broking, investment banking, and wealth management. Religare Enterprises is headquartered in New Delhi and is listed on the Bombay Stock Exchange (BSE) and National Stock Exchange (NSE) in India. Religare is also building an Asia & emerging markets focused

Institutional equities and Investment Banking business and a multi-boutique global asset management platform to tap the broader opportunities offered by the most promising emerging markets around the world. <http://www.religare.com>

Bennett, Coleman & Company Limited

The Times Group is India's largest media conglomerate with its flagship Bennett, Coleman and Company Limited (BCCL) being the largest publishing company in India and South-Asia. Starting off with The Times of India – which is now the largest English publication in the world, BCCL and its subsidiaries (called The Times of India Group), are present in every existing media platform – Newspapers, Magazines, Books, TV, Radio, Internet, Event Management, Outdoor Display, Music, Movies and more. 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. <http://www.timesgroup.com>

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 ■ The NAVs of the units may go up or down based on the performance of funds and factors influencing the capital market and the Policy Holder is

For more details

Call 1800 209 9090



Insurance is the subject matter of the solicitation. IRDA Registration No.: 138.

AEGON Religare Life Insurance Company Limited

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Corporate Identity No.: U 66010MH2007PLC169110

ADVT No. IC/Jan 2014/1970

responsible for his/ her decisions ■ AEGON Religare Life Insurance is only the name of the Insurance Company and AEGON Religare Future Protect Plus 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 ■ The premiums and funds are subject to certain charges related to the fund or to the premium paid ■ Please know the associated risks and the applicable charges, from your insurance Agent or the Intermediary or policy document of the insurer.

Beware of spurious phone calls and fictitious/fraudulent offers. IRDA clarifies to public that: IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDA does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

**Product Name: AEGON Religare Future Protect Plus Insurance Plan
UIN - 138Lo24Vo2**

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