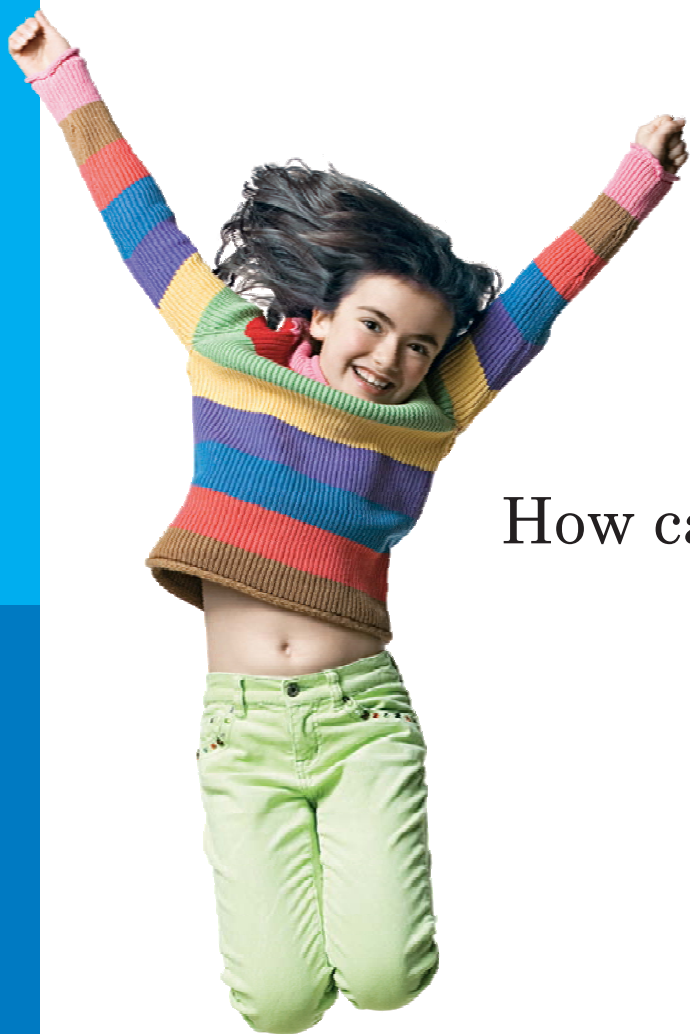


[www.aegonreligare.com](http://www.aegonreligare.com)



How can you make your child  
**outshine**  
your dreams?

**AEGON Religare**  
**Rising Star 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 dream has always been to see your children outshine your dreams. To be able to meet their needs and aspirations is what you always strive towards. Life, if systematically managed, can keep changing for the better leading to a more secure future for your children. AEGON Religare Rising Star Plan aims to help you in doing just that. It not only makes provisions for your children's future but also ensures that their future remains secured.

## Key Benefits

1. Financial security for your child's education by triple benefit insurance coverage on your life, till your child attains the age of 25 years
2. Contribute money systematically to create wealth for your child's future financial needs
3. Multiple fund options to suit your investment need
4. Choice of "Invest Protect" option to help you gain from your investment along with minimizing the risk to your returns
5. Liquidity options through Partial Withdrawals available after five years
6. Option to pay additional premium by way of Top-up
7. Option to increase the level of protection on your life during the Policy Term
8. 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 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

1. Sum Assured paid immediately. The death benefit will be at least 105% of the premiums paid. Please refer to the Terms and conditions below for the death benefit in case of Top-Up premium payment.
2. All regular premiums due after death of the life assured are waived i.e. all premiums due after death of the life assured are paid by the Company in to the policy. If any premium due date, after the death of the life assured, has passed before the claim is intimated, such due premiums will also be invested (**Premium Waiver Benefit (PWB)**). Further, irrespective of the investment fund option(s) chosen, the asset allocation will be changed to "Invest Protect Option" on the date the claim is intimated.
3. An amount equal to the Annualised Premium will be paid to the beneficiary at the start of every policy year following the date of death till the end of the Policy Term (**Income Benefit (IB)**).
4. At the end of the Policy Term, the base Fund Value will be paid to the beneficiary.

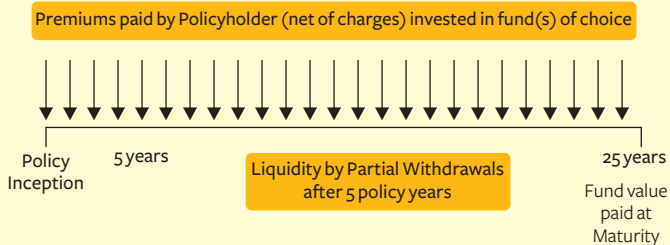
**Maturity Benefit:** On maturity, you receive the Fund Value (including Top Up Fund Value, if any) existing on the maturity date. If you do not wish to take the entire maturity amount at one go, you can avail of the Settlement Option.

**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).

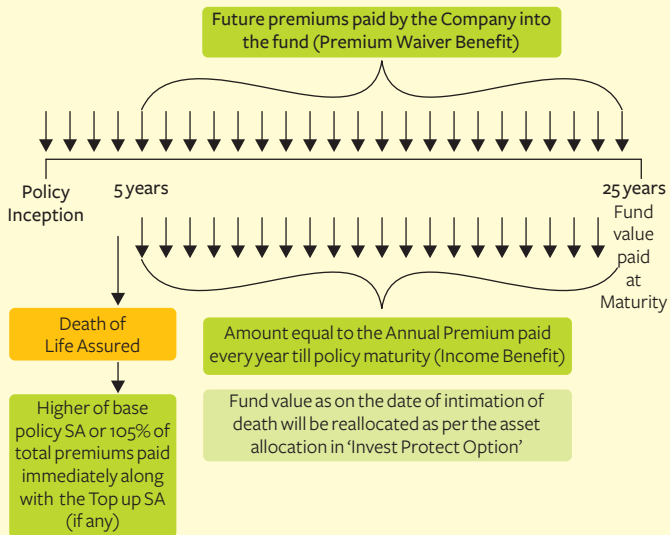
## Working of the Plan: AEGON Religare Rising Star Insurance Plan

### Case I: Life Assured survives the Policy Term



## Working of the Plan: AEGON Religare Rising Star Insurance Plan

### Case II: Life Assured dies during the Policy Term



(Assumption: Child Age: 1 day, Policy Term: 25 years)

## Fund Options

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:

- 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.
- 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.
- Switch:** This feature helps you shift your investments from one fund to another. Four switches are free in a policy year.

**Invest Protect option:** If you opt for the Invest Protect Option, it will not only help you gain from your investment but also minimise 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.

#### Liquidity through Partial Withdrawal and Systematic Partial

**Withdrawal:** During the Policy Term, you may need money to fulfil 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.

**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 underwriting rules of the Company and maximum Sum Assured allowed under the plan. Reduction in Sum Assured is not allowed. This option is not available during the Revival period.

**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) <sup>1</sup>	Annual mode: ₹20,000 p.a. Other modes: ₹30,000 p.a.	
Policy Term (years)	25 years less age at entry of the child in completed years	
Premium Pay Term (years)	Equal to the Policy Term	
Base Policy Sum Assured (SA) <sup>2</sup>		
Minimum		
• Age is less than 45 years	Higher of 10 times of Regular Annualised Premium or (0.5 x Policy Term x Annualised Premium)	
• Age is greater than or equal to 45 years	Higher of 7 times of Regular Annualised Premium or (0.25 x Policy Term x Annualised Premium)	
Maximum		
• Age is less than 45 years	18 times of Annualized Premium	
• Age is greater than or equal to 45 years	10 times of Annualized Premium	
Entry Age		
Parent (Life Assured)	Minimum - 18 years Maximum - 48 years	
Child (Nominee)	Age of Life Assured	Minimum age of Child as on last birthday
	Age ≤ 40 years	1 day
	40 < Age ≤ 45	5 years
	45 < Age ≤ 48	10 years
	Maximum - 15 years	
Maturity Age	Maximum - 65 years	
Premium Payment Frequency	Yearly, Half-yearly, Monthly	

<sup>1</sup>The annualised premium will remain unaltered during the policy term.

<sup>2</sup>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<sup>1</sup>
- 30 days from the date you received the policy, in case purchased through distance marketing<sup>1</sup>,

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.

<sup>1</sup>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 & 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 the sum of Base Mortality Charge, the Premium Waiver Benefit Mortality Charge, and Income Benefit Mortality Charge. This Charge is deducted by cancellation of Units at the prevailing Unit Price on Monthly Date along with the applicable service tax and education cess.

**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:

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.

**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.

## Terms and Conditions

**Death Benefit:** In case of death, the unit Fund Value will continue to remain invested and will be paid to the nominee on the Date of Maturity. However, irrespective of the segregated fund option(s) selected, the asset allocation mix will be changed to “Invest Protect Option” on the date the claim is intimated. All charges except mortality charges will continue to be deducted till the end of the policy term. 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.

After the death of life assured, Child (nominee) or Appointee (if child is a minor) cannot exercise any policy servicing request (partial withdrawal, switching, premium redirection, top up premium) except asking for discontinuance of policy and taking the fund value less discontinuance charges, if any, plus the Present value of Future Base Plan Premium.

Present value of Future Base Plan Premium will be calculated as under:  
 $((\text{Sum of outstanding Premium Waiver Benefit} + \text{Sum of outstanding Income Benefit}) \times 75\%)$

In case of death of the child after the death of the Life Assured:

- Policy will cease to exist.
- The beneficiary will be paid the Fund Value plus the Present value of the Future Base Plan Premium

In case of death of the child whilst Life Assured is alive:

- Policy will continue.
- The Policyholder can, at any time during the policy term, include another child of his as the nominee. All the terms and conditions (including date of maturity) of the policy will remain unchanged.

However, if the Policyholder does not have second child then anyone can be the nominee subject to provisions of Section 39 of the Insurance Act, 1938.

**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. If the Life Assured dies during the Settlement Period, the Claimant will be paid only the Total Fund Value as on the date of intimation of death to us and the Policy will terminate.

**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.

**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 should be 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 will be payable to the nominee, while the Top-Up Fund Value will continue to remain invested and will be paid to the nominee on the date of maturity. The Top-Up death benefit will be at least 105% of the Top-Up premiums paid.

**Switch:** Switch facility is not allowed after death of life assured.

**Partial Withdrawal:** This facility is not allowed after death of life assured.

**Systematic Partial Withdrawal:** This facility, if opted, will cease on death of life assured. Also, this facility is not available after death of life assured.

#### **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 (a) revive the policy within a revival period of 2 years or (b) 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),

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 responsible for his/her decisions ■ AEGON Religare Life Insurance is only the name of the Insurance Company and AEGON Religare Rising Star 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.

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

Product Name: AEGON Religare Rising Star Insurance Plan  
UIN 138Lo26Vo2

For more details  
Call 1800 209 9090



Insurance is the subject matter of the solicitation.

IRDA Company Registration No. 138.

AEGON Religare Life Insurance Company Limited  
Registered office: Building No. 3, Third Floor, Unit No. 1, Nesco IT Park,  
Western Express Highway, Goregaon (E), Mumbai - 400063.

Tel: +91 22 6118 0100, Fax: 02261180200/300,  
e-mail: customer.care@aegonreligare.com,

Website : [www.aegonreligare.com](http://www.aegonreligare.com)

Corporate Identity No. : U 66010MH2007PLC169110

ADVT. No. IC/Jan 2014/2012