

Let your investments take care of you,  
the **instant** you retire.



**AEGON Religare**  
**Insta Pension Plan**

An annuity plan that gives you  
immediate pension to take care  
of your basic needs



Your family looks to you for support and strength at all times. Whether markets crash, prices rise or unforeseen events run riot with your budgets, you manage to come out of such situations on top. All your life, you strive hard and make sure that you earn enough to ensure that you and your family get the best of everything. Why should your post-retirement life be any less?

At AEGON Religare Life Insurance we understand this. Hence, we bring you the AEGON Religare Insta Pension Plan. A plan that pays you a continuous income, post your retirement, for the rest of your life. So that you maintain your current lifestyle even after retirement and live the way you always have – without compromise.

## How does the plan work?

Step 1: Decide the amount of premium (lump sum amount) you want to pay to purchase the Annuity Plan

Step 2: Choose any one of the two available annuity payout options

Step 3: Choose the annuity payout mode with which you would want to receive your annuity

Step 4: Choose the most convenient way to receive your annuity amount from any of the two available options

## Purchasing an Annuity

On retirement, you receive a lump sum of money, whether it is the lump sum you receive from your employer or your Employees' Provident Fund or from various other sources. You can use this lump sum money to purchase the AEGON Religare Insta Pension Plan.

As soon as you purchase an annuity plan, you start getting a regular income in the form of an annuity. The actual amount you receive as annuity will depend upon the Annuity Rates applicable at the time of purchasing the annuity. For example, the current Annuity Rate for a person aged 60 years on an annual mode is 57.88 and 55.98 on monthly mode per thousand rupees of premium paid.

## Benefits

**Lifetime Income** - Depending on the annuity payout option that you choose, the AEGON Religare Insta Pension Plan provides you and your spouse an income for life.

## Features

**Annuity Payout Options** - You have the choice to select from any of the following Annuity Payout Options.

- **Life Annuity** - If you choose the Life Annuity option, you will receive your annuity payment for as long as you live.
- **Joint Life Annuity** - In this option, an annuity is paid to you for your entire life. In case of your unfortunate demise, the annuity payment will continue to be paid to your spouse, till the spouse is alive. The spouse at the time of inception of policy will be eligible for annuity payments. In case of separation of spouse, the annuity amount will not change. Annuity payment will stop on death of annuitant and no annuity payments will be made to spouse after separation.

## Annuity Payout Mode

You can choose to receive your annuity either on a monthly or on an annual basis. If you choose the monthly mode, you will start receiving the annuity one month after the date of purchase of the plan. Similarly, if you choose the annual mode, you will receive your first annuity one year after the date of purchase of the plan.

## Options to receive your annuity

You have the option to receive your annuity amount either by cheque or by direct credit to your bank account.

## Eligibility

Premium	Minimum - Rs. 1,00,000 Maximum - No limit
Premium Pay Term	Single Premium
Entry Age	Minimum - 50 years Maximum - 85 years
Entry Age of Spouse	Minimum - 50 years Maximum - 85 years

## Other Features

**Free Look Cancellation** - In case, you are not satisfied with the plan, you may choose to cancel the policy within 15 days of receiving the policy documents. Upon such cancellation, you will be paid back your premium less stamp duty charges.

## Terms and Conditions

### Definitions

- Annuity - Annuity is the regular amount payable by the Company to the annuitant.
- Annuitant - Annuitant is the person who is the Policy Holder and receives the Annuity under this policy.
- Annuity Rates - Annuity rates are guaranteed only for the first five years from the date of purchase of the plan. Thereafter, the Company may revise the rates with IRDA approval every five years. Such revision in annuity rates will be applicable to both, existing as well as new Policy Holders.

### Others

- An annuitant cannot surrender this policy
- Loan is not available against this policy
- This plan is a non-linked, non-participating single premium immediate annuity plan

## About us

AEGON, one of the world's largest life insurance and pension groups, Religare, one of India's leading integrated financial services groups and Bennett, Coleman & Company, India's largest media house, have come together to launch AEGON Religare Life Insurance Company Limited.

We launched our pan-India, multi-channel operations in July, 2008 with over 30 branches spread across India. Our business philosophy is to help people plan their life better. In an industry first, we offer policy servicing on the phone via Interactive Voice Response System (IVR).

AEGON's businesses serve over 40 million customers in over 20 markets throughout the Americas, Europe and Asia, with major operations in the United States, the Netherlands and the United Kingdom. With headquarters in The Hague, the Netherlands, AEGON

companies employ almost 32,000 people worldwide. It has more than 160 years of experience with its roots going back to 1844 and holds 26% equity in our Company.

**Religare Enterprises Limited (REL)** is one of the leading integrated financial services groups of India. It's business is broadly clubbed across three key verticals, Retail, Institutional and Wealth spectrum. It has a pan-India reach in more than 1837 locations, spread across over 498 cities and towns and currently operates from 10 countries globally. REL holds 44% equity in our Company.

**Bennett, Coleman & Company Limited (BCCL)**, India's largest media house holds 30% equity in our Company. BCCL owns some of the prominent brands such as Times of India, Economic Times, Times Now, Radio Mirchi, Zoom and Femina.

## 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.

**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.

Product Name: AEGON Religare Insta Pension Plan UIN - 138No11Vo1

For more details

Call 1800 209 9090

or SMS 'PENSION' to 56677

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



Insurance is the subject matter of the solicitation.

IRDA Company Registration No. 138

Registered Office: AEGON Religare Life Insurance Company Ltd.,  
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