

Who says you can't get a  
**great deal** on insurance?



**AEGON Religare**  
**Invest Maximiser Plan**

A ULIP with a low premium  
allocation charge to help  
maximise your investment



**In this policy, the investment risk in investment portfolio is borne by the policy holder.**

You work hard to give your family nothing but the best. We understand the effort you put to save every penny for your family's future. When it comes to investments, you want to reap the benefits at optimum costs. At AEGON Religare Life Insurance, our endeavour is to provide you with newer solutions that give you the best value for money. Keeping this in mind, we introduce AEGON Religare Invest Maximiser Plan that aims to maximise your investment, by charging you low premium allocation charge. It is not only a value for money investment but also provides you with necessary protection.

With the help of our Life Agent, fill out the Life Planner that will help you take the steps to having your own plan.

## How does the plan work?

All you need to do is follow 2 simple steps:

Step 1: Decide on the amount of premium you wish to pay every year

Step 2: Invest your premium in choicest of 4 Funds

## Benefits

**Special Units** - The special units are added to your account at the end of 10th year and every 3rd year thereafter. The value of special units would be equal to 1.50% of the average month end fund values of the last 36 months before the allotment of special units.

**Maturity** - On maturity, you receive the fund value existing on maturity date. If you do not wish to take the entire maturity amount at one go, you can avail of the Settlement Option.

**Settlement Option** - Under this option, you receive your maturity proceeds in installments over a period you choose (not exceeding 5 years). Investment risk during the settlement period will be borne by you.

**Partial Withdrawal** - You can partly withdraw your money after first 3 policy years. The maximum amount of partial withdrawal in any policy year is 20% of the fund value at the beginning of that policy year. You can also avail of AEGON Religare Invest Maximiser Plan's Systematic Partial Withdrawal facility by which we redeem units periodically from your

unit account and credit the money to your bank account. You can opt for systematic partial withdrawals frequency; say monthly or quarterly for the duration you choose.

**Surrender** - You can surrender the policy any time after the first 3 policy years. There is no surrender charge after 4 policy years. Surrender value is fund value minus the surrender charges. If you surrender the policy before 4 years, charge will depend upon the period for which you have paid your premiums, as given below:

Regular premium paid period (months)	Less than 12	12 to 23	24 to 35	36 to 47	48 onwards
Surrender charges as a % of fund value of regular premium	100%	25%	20%	15%	NIL

There is no surrender charge for units created out of top-ups.

**Death** - In case of your unfortunate demise during the policy term, the nominee will receive the Sum Assured or the Fund Value, whichever is higher and the contract will be terminated. The fund value is the number of units in your unit account multiplied by their respective unit price. For further details on the above benefits refer to Terms and Conditions mentioned later.

**Tax Benefits** - Section 80C, 10(10D) of the Income Tax Act, 1961 would apply. Please consult your tax advisor for confirmation.

## Eligibility

Premium	Minimum Annually Rs. 12,000 Minimum Monthly Rs. 2,000
Policy Term	25 years
Premium Pay Term (yrs.)	Equal to the Policy Term
Entry Age	Minimum - 90 days; Maximum - 50 years
Maturity Age	Minimum - No limit; Maximum - 75 years
Sum Assured	5 times Annualised Premium
Top-up	Minimum - Rs. 5,000
Premium Payment Frequency	Yearly, Monthly (via ECS only)

## Fund Options

You can invest your premiums in any one or more of the following 4 funds:

Fund Type	Objective	Risk Return Profile	Equities	Fixed Interest Securities	Money Market Instruments
Secure Fund	Aims to invest in relatively short duration fixed interest assets such as government bonds, corporate bonds and money market instruments as their asset price volatility risk is very low.	Conservative	0%	60% - 100%	0% - 40%
Debt Fund	Aims to invest in a diversified portfolio of government bonds, corporate bonds and money market instrument of varying maturities.	Relatively safe	0%	60% - 100%	0% - 40%
Balanced Fund	Aims to invest in equity and fixed interest securities and 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	30% - 70%	30% - 70%	0% - 40%
Enhanced Equity Fund	Aims to invest in equities of various sectors to diversify the portfolio and to generate attractive returns in the long term. It also has the flexibility to invest in fixed interest assets and money market instruments up to 25%.	Aggressive	75% - 100%	0% - 25%	0% - 25%

## Key Features

**Premium Re-direction** - This feature allows you to alter the premium allocation to be applied to your future premiums, including top-ups.

**Increase in premium** - As you move up the ladder in your professional life, your affordability increases. In such cases, you may want to increase your premium. AEGON Religare Invest Maximiser Plan allows you to increase your premium subject to certain conditions.

**Switch** - This feature helps you shift your investment from one fund to another. Twelve switches are free of charge in each policy year. All you need to do is provide us with the amount or percentage of the fund you want to switch.

## Other Features

**Top-Up Premium** - 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.

**Free Look Cancellation** - In case, you are not satisfied, you may choose to cancel the policy within 15 days of receiving the policy documents. Upon such cancellation, you will be paid back the fund value, plus

premium allocation charge, plus policy administration charge, less stamp duty, less medical reports cost, less proportionate mortality charge.

**Grace Period** - For payment of premium, you are allowed a grace period of 30 days from the premium due date.

**Lapsed Policy Reinstatement** - Refer to Terms and Conditions later in this brochure.

## Riders

Besides life cover, AEGON Religare Invest Maximiser Plan offers you additional cover through AEGON Religare ADDD Rider wherein the benefit is paid on occurrence of any of the following ■ Death due to an accident ■ Accidental dismemberment [loss of use of a limb(s) and/or eye(s)] ■ Permanent Total Disability due to an accident.

You can opt for this rider with an additional premium of Rs. 135 p.a. per lakh of your rider Sum Assured. For details, you can refer to the ADDD rider brochure. We also give you the option to add or remove the rider. The addition will be subject to underwriting requirements and will be effective from the next policy anniversary. However, the removal of rider will be only effective from the next premium due date.

## Charges

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

Year	1st year	2nd year to 4th year	5th year onwards	Top-up
Premium Allocation Charge	5%	2%	NIL	1%

**Fund Management Charge** - This is a charge levied as a 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.
Balanced Fund	1.25% p.a.
Enhanced Equity Fund	1.25% p.a.

The fund management charges can be increased by the Company after IRDA approval but shall not exceed 2% p.a at any point of time.

**Policy Administration Charge** - This is a charge levied at the beginning of each policy month from the policy fund by cancelling units for equivalent amount. The policy administration charge is Rs. 40 per month for the calendar year 2009 and 2010. A 5% compound increase will take place every year with first such increase on 1st January 2011.

**Mortality Charge for base cover** - The mortality charge is deducted by cancellation of units at the beginning of each policy month. This charge will be deducted as per the current age and there will be no charge till the life insured age is less than 7 years.

### Miscellaneous Charges

Facility	Allowance	Charges (Rs.)
Switch	12 switches free in a policy year	Higher of Rs. 100 or 0.1% of the amount switched per extra switch. Maximum Rs. 500 per switch
Premium Redirection	2 times free in a policy year	Rs. 200 per extra request
Partial Withdrawal	4 times free in a policy year. No charge for systematic partial withdrawal	Rs. 200 per extra withdrawal

## Terms and Conditions

**Premium** - If a regular premium is due and we receive a top-up premium, the amount will be first used to pay all due regular premiums. The remainder will be applied as a Top-Up. Excess premium of installment premium received will be refunded to you.

**Settlement Option** - During the settlement period, no risk cover or riders will be available. Except for risk charges, all the charges will be deducted during this period. No premium will be accepted during this period. Partial withdrawals and switches will not be allowed during this period.

**Partial Withdrawal** - This facility is allowed only if the life insured is above 18 years of age. All due premiums for the first three 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' annual premium should be maintained as fund balance after any partial withdrawal ■ There will be a lock-in period of 3 years for units pertaining to Top-Ups. All partial withdrawal will be first made through eligible Top-Up Units. The installment value of your systematic partial withdrawal should be Rs.2,000 or higher ■ There will be a 3 year lock in period for partial withdrawal for each Top-Up ■ Systematic partial withdrawal facility is available under electronic clearing cheque (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.

**Death** - The amount of all partial withdrawals (excluding those from Top-Ups) made during the period of two years before the date of death will be adjusted against the Sum Assured payable on death ■ If death occurs after attaining age 60, all partial withdrawals (excluding those from Top-Ups) made after attaining age 58 but within the 5 year period before the date of death will be adjusted against the Sum Assured ■ If the premiums for the first 3 years have not been paid and the policy is in lapse status, the nominee will receive the fund value as death benefit ■ In case of death due to suicide during first policy year or within one year from the date of reinstatement during first three policy years, only fund value is payable ■ If the age of the assured individual is less than 7 years at the time of death, then only the fund value is payable.

**Top-Up** - The Sum Assured will not increase on payment of the Top-Ups (including all Top-Ups paid earlier) up to 25% of all the regular premiums paid. Any Top-Up in excess of this limit will result in increase

in Sum Assured by 1.25 times of such excess, subject to underwriting requirements, if any. All due regular premiums must be paid before applying for a Top-Up.

**Service Tax** - Service tax or any other tax shall be levied by way of deductions from the premium or the fund, as per prevailing tax laws.

#### Lapsed and Reinstatement

(A) Lapse during first three policy years: If premiums are not paid during the first three policy years, the insurance cover, including rider cover, if any, terminates after the end of the grace period of 30 days from the premium due date. However, the unit account continues and all charges (except mortality charges) will keep getting deducted. If the fund value becomes insufficient to recover the charges, as above, on reinstatement of the policy, the company will deduct all unrecovered charges by cancellation of units on the date of reinstatement ■ If you fail to reinstate a policy within the 2 year period from the first unpaid premium due date, the policy will get terminated and the surrender value, as per the rules given in the surrender value section, will be paid. On reinstatement, all due premiums excluding any rider premium will be payable by you and appropriate premium allocation charge will be deducted ■ A lapsed rider cannot be reinstated but a new rider can be added as per the terms and conditions prevailing for the purchase of the rider.

(B) Lapse after three policy years: If premiums are not paid after the first three policy years, the policy cover continues until any of the following 2 events occurs (i) 5 years from due date of the first unpaid premium (ii) The fund value reaches one year's regular premium ■ If event (ii) occurs before event (i), you receive the surrender value and the policy stands terminated ■ If event (i) occurs before event (ii), you receive the surrender value and the policy stands terminated. However, prior to the termination you will be notified to either reinstate the policy or exercise the option to continue the policy until event (ii) occurs ■ The maximum period allowed for revival (for lapses after making 3 years' premium payments) is 5 years from the first unpaid premium due date. On revival of the policy, all due premiums, excluding any rider premiums will be payable by you and appropriate premium allocation charge will be deducted ■ A lapsed rider cannot be reinstated but a new rider can be added as per the terms and conditions prevailing for the purchase of the rider.

## About AEGON Religare Life Insurance

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.

The Company launched its pan-India, multi-channel operations in July, 2008 with over 30 branches spread across India. Its business philosophy is to help people plan their life better. In an industry first, it offers 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 the 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 1800 locations, spread across over 490 cities and towns and currently operates from 10 countries globally. REL holds 44% equity in the Company.

Bennett, Coleman & Company Limited (BCCL), India's largest media house holds 30% equity in the 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 statement 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 Invest Maximiser Plan UIN-138Lo15Vo1. Rider Name: AEGON Religare ADDD Rider UIN - 138Coo2Vo1

**Disclaimer** - The calculation is based on Internal Rate of Return (IRR) at the projected maximum gross return of 10% allowed as per the sales illustration. The offer is valid till 31st October 2009. This is a non-participating unit linked savings plan and we do not offer policy loan in this plan.

**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 NAVs 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 Religare Life Insurance is only the name of the Insurance Company and AEGON Religare Invest Maximiser 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.

For more details

Call 1800 209 9090

sms MAXIMUM to 56677

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



Insurance is the subject matter of the solicitation.

IRDA Company Registration No. 138

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