



Complete
protection
at a nominal cost.

AEGON Religare
Level Term Plan

A low-cost insurance plan



Your family looks to you for support and strength. You have given them the best till now and you would want them to get the best even in the future. However, no one has control over uncertainties of life. Will they be able to sustain the same lifestyle even in your absence? To deal with your concern and give your family the best, AEGON Religare Life Insurance offers AEGON Religare Level Term Plan, which ensures protection for your loved ones – at a fraction of the cost.

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 do you apply for AEGON Religare Level Term Plan?

Step 1: Choose the amount of protection you need

Step 2: Decide on the term of your policy

Step 3: Our Life Agent will calculate the premium you will have to pay

Benefit

Death - In case of your unfortunate demise, the benefit payable to nominee is Sum Assured and it does not change during the term of the contract.

Tax Benefits - Section 80C, 10 (10D) of the Income Tax Act, 1961 would apply. Premiums paid for AEGON Religare CI Rider may qualify for a deduction under Section 80D of the Income Tax Act, 1961. Please consult your tax advisor for confirmation.

Key Features

Enhanced Sum Assured - There are some special occasions in life such as your marriage or the birth of your child that require extra support from you. On such occasions this policy gives you the option to increase your Sum Assured. Such an increase in the Sum Assured is subject to a maximum of 50% of the Sum Assured or Rs. 10 lakhs (whichever is lower), without the hassle of going through a medical examination or any other underwriting requirements.

Riders

Besides life cover, AEGON Religare Level Term Plan offers you additional cover through riders. If you opt for a rider, your nominee will receive the Sum Assured, in case any of the following event/illness listed under the rider occurs.

AEGON Religare ADDED Rider - This rider 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

AEGON Religare CI Rider - This rider covers the following 9 critical illnesses ■ Cancer (malignant) including Leukemia ■ Coronary Artery Bypass Surgery ■ Heart Attack ■ Kidney Failure ■ Stroke ■ Major Organ Transplantation ■ Paralysis ■ Heart Valve Surgery ■ Surgery for disease of the Aorta

In case of Critical Illness, the Sum Assured will be paid 30 days after diagnosis of the critical illness on undergoing surgical procedure as the case may be. For details, you can refer to the brochure of the above riders.

Eligibility

Annualised Premium	Minimum – Rs. 2,000 p.a. for regular premium, Rs. 10,000 for single premium
Sum Assured	Minimum – Rs. 5,00,000
Entry Age	Minimum – 18 years Maximum – 55 years
Maturity Age	Maximum – 75 years
Premium Pay Term	Single / Equal to the policy term
Policy Term	Minimum - 10 years Maximum - 30 years
Premium Payment Frequency	Single, Yearly, Half-yearly, Quarterly, Monthly (via ECS only)

Your installment premium would be the annual premium multiplied by the modal factor as given below:

- Annual: 1.000 ■ Half Yearly: 0.512 ■ Quarterly: 0.259
- Monthly (through ECS only): 0.087

Other Features

Grace period - You are allowed to pay premiums within 30 days from the due date. If a due premium is not received within the grace period of 30 days, your policy will lapse and the life insurance cover, including the rider cover, if any, will be terminated.

Lapsed Policy Reinstatement - You can reinstate your lapsed policy any time (within 2 years from the due date of the first unpaid premium) by paying all the due premiums and undergoing underwriting requirements, if any.

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 premiums, minus the cost of stamp duty, medical reports and proportionate premium for the period for which the risk was covered.

Terms and Conditions

Enhanced Sum Assured - The facility should be availed within 3 months of the date of your marriage or child birth. This option may be exercised by a written request accompanied by the proof of marriage or child birth which is to the satisfaction of the Company ■ 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 at the time of exercise of this option ■ You can use this facility only twice during your policy term ■ If you have opted for any additional rider/s and if any rider event occurs, this facility stands cancelled ■ Policy has been issued at standard rates.

The increase in Sum Assured will be effective from the Policy Anniversary following the exercise of the option i.e. the effective date of 'increase in Sum Assured' would be policy anniversaries only and only after written confirmation of the acceptance of the option by the Company. The Company will communicate the revised premium. Change of Sum Assured other than above is not allowed.

Maturity - The contract does not acquire any maturity value, therefore no amount is payable to the Policy Holder on maturity.

Surrender - The policy does not acquire any surrender value throughout the policy term and therefore there is no amount payable to the Policy Holder upon surrender.

Service Tax - Service tax or any other tax shall be levied as per the prevailing tax laws on premiums or benefits payable.

Exclusion - In case of death by suicide during the first policy year, or within one year from the date of reinstatement, no death benefit is payable. 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 will not be considered in the calculation of the Death Benefit.

About AEGON Religare Life Insurance

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

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 has more than 160 years of experience with its roots going back to 1844.



Religare Enterprises Limited is one of the leading integrated financial services institutions of India. It has pan-India footprint going well beyond Tier-1 cities, present through more than 1300 locations spread across over 400 cities and towns. Religare's businesses are broadly clubbed across three key verticals - the retail, institutional and the wealth spectrum.

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 Level Term Plan UIN-138N003Vo1

For more details

Call (Toll Free) 1800 209 9090

or SMS 'Assure' to 56677

www.aegonreligare.com



Insurance is the subject matter of the solicitation.

IRDA Company Registration No. 138

Registered Office: AEGON Religare Life Insurance Company Ltd.,
2nd Floor, Paranjpe 'B' Scheme, Subhash Road, Near Garware House, Vile Parle (East), Mumbai - 400057

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