



Get paid

before maturity

**AEGON Religare Money Back Plan**

A plan that gives you money back in the 6th and the 8th policy year

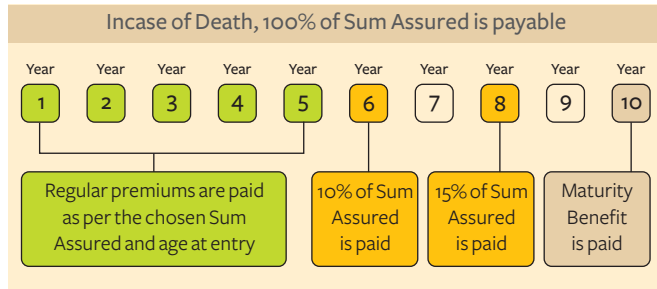


It is always delightful to get back what you give and even more delightful to get something extra. At AEGON Religare Life Insurance, we understand this. Which is why, we bring you the AEGON Religare Money Back Plan.

This plan covers you for 10 years by paying premium for only 5 years. What's more, it also gives you 10% of Sum Assured in the 6th policy year and 15% of the Sum Assured in the 8th policy year in addition to your maturity benefits.

## How does the Plan work?

All you need to do is choose the amount of protection you need. In the 6th and the 8th Policy Year, you will receive 10% and 15% of the Sum Assured respectively. At the end of the Policy Term of 10 years, you also stand to receive the Maturity benefit.



## Key advantages of the AEGON Religare Money Back Plan

- Life cover for a longer period
- Percentage of Sum Assured at regular intervals
- 100% of Sum Assured in case of Death

## Benefits

**Money Back** - At the end of the 6th Policy Year and 8th Policy Year, you are entitled to receive a percentage of Sum Assured or paid-up Sum Assured as mentioned below:

End of Year	Percentage of Sum Assured paid
6th year	10%
8th year	15%

**Maturity** - At the end of the policy term, you get a percentage of Sum Assured or paid-up Sum Assured as per the table below:

Sum Assured (Rs.)	% of Sum Assured paid at Maturity
Less than 100,000	100.00%
100,000 – less than 200,000	102.50%
200,000 – less than 300,000	105.00%
300,000 – less than 400,000	107.50%
400,000 & above	110.00%

In case of paid-up policies, at maturity, 100% of the paid-up Sum Assured is paid.

**Death** - In case of your unfortunate demise, the nominee receives the Sum Assured or paid-up Sum Assured irrespective of the payouts already made and the plan ceases to exist.

**Paid-Up Policy** - In case you fail to pay your premiums after 3 years, the policy still continues with the paid-up Sum Assured. The paid-up Sum Assured will be calculated as below:  
 $(\text{No. of years premiums received} / \text{Total no. of years premium payable}) \times \text{Sum Assured}$ .

**Surrender** - The policy will acquire surrender value on payment of 3 full years' premiums. You have the option to surrender the policy anytime after payment of 3 years premium. The Surrender Value is calculated as Surrender value factor x sum assured and is payable after 3 policy years. Surrender value factor will be as per the table below:

Policy Year (end of year)	1	2	3	4	5	6	7	8	9
Surrender Value factor	0%	0%	31%	45%	62%	68%	75%	83%	91%

Surrender value factor on payment of 3 years' premium is 31%. In case the policy is surrendered after payment of 3 years premium, the surrender value (SV) is calculated as:

$$SV(t+X) = SV(t) + [SV(t+1) - SV(t)] \times (X/365.25)$$

Where t = Policy Year and is greater or equal to 3 and X = number of days till surrender from the last policy year. Surrender value for paid-up policies is applicable on paid-up Sum Assured and the factor for paid-up policies is same as mentioned above.

**Tax Benefit** - Tax benefits are available as per the prevailing tax laws. Please consult your tax advisor for confirmation.

## Rider

You have the option to customise your policy by adding AEGON Religare ADDD Rider. The premium for this rider is collected over and above the premium for the base plan. The rider sum assured is paid out in case of the following events: ■ Accidental death ■ Accidental dismemberment ■ Accidental total permanent disability. Please read the rider brochure to know the rider in detail.

## Eligibility

Entry Age	Minimum - 8 years Maximum - 60 years
Maturity Age	Maximum - 70 years
Minimum Sum Assured	Rs. 60,000
Policy Term	10 years
Premium Payment Term	5 years
Premium Payment Mode*	Yearly, Half Yearly, Quarterly & Monthly

\* The modal factor for modes other than Annual mode will be: Semi Annual Premium - Annual Premium x 0.512; Quarterly Premium - Annual Premium x 0.259; Monthly Premium - Annual Premium x 0.087

## Other Features

**Loan** - Loans are available under the policy with a minimum amount of loan of Rs. 5,000 and maximum amount not more than 60% of the surrender value.

**Discontinuance of Premium** - If premium is not paid after payment of the first 3 years' premium, the policy continues with the paid-up Sum Assured which is calculated as (No. of years premiums received / Total no. of years premium payable) x Sum Assured. Thereafter, the policy continues for the paid-up Sum Assured which is paid on death or maturity.

**Sample Premium Rates** - The sample premium rates per thousand of Sum Assured are given alongside:

Age (years)	30	35	40	45
Premium Rate	194.73	194.87	195.2	195.76

**Grace Period** - You have a 30-day grace period from the premium due date to pay the premium. If you fail to pay the premium during the grace period, the policy will terminate along with all the benefits. In case of death during the grace period, the death benefit is reduced to an amount equal to the outstanding premium.

**Free Look Period** - You have the option to cancel the policy within 15 days of receiving the policy documents. Upon such cancellation, the Policy Holder is paid back the premiums after deducting stamp duty and medical examination charges, if any.

**Service Tax** - Service tax or any other tax will be levied as per prevailing tax laws.

## Terms and Conditions

**Discontinuance of Premium** - If premiums are not paid during the first three policy years, the policy will lapse. No benefits are payable. The Policy Holder has 2 years to reinstate the policy. On reinstatement, the Policy Holder needs to pay all unpaid premiums with interest.

**Reinstatement** - You can apply for reinstatement of the lapsed policy or paid-up policy within two years from the due date of the first unpaid premium (Reinstatement Period). In case of reinstatement, the Policy Holder needs to pay all unpaid premium with interest. If the request for reinstatement comes after the payout (based on the paid-up sum assured), AEGON Religare Life Insurance will pay the additional amount corresponding to the money back payment based on the sum assured.

The reinstatement is subject to the following conditions:

- Satisfactory evidence of insurability of the Life Assured; and
- Payment in full of an amount equal to all the policy premiums due but unpaid till the effective date of reinstatement.

**Exclusion** - If death occurs due to suicide within one year from the date of inception of the policy or reinstatement of policy, as applicable, death benefit is refund of the premium(s) received, without any interest.

## 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.

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 30,000 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. Its 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 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. This is a non-participating money back plan.

AEGON Religare Money Back Plan UIN-138No18Vo1; AEGON Religare ADDD Rider UIN - 138Coo2Vo1

For more details

Call 1800 209 9090

sms MBACK to 56677

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



Insurance is the subject matter of the solicitation.

IRDA Registration No.: 138. Registered Office: AEGON Religare Life Insurance Company Ltd.,

2nd Floor, Paranjpe 'B' Scheme, Subhash Road, Near Garware House, Vile Parle (E), Mumbai - 400057. ADVT No.: IC/March 2010/593