

Make your investments
work till the **last drop.**



**AEGON Religare
Premium Gain Plus Plan**

A plan that offers you minimum 240%
of your first year premium



IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER.

You've always worked hard to give your family nothing but the best. But growing expenses, never-ending price hikes and inflation make most of your plans, difficult. Which is why, it becomes important to invest and set aside that little something for whatever may come your way. The AEGON Religare Premium Gain Plus Plan, is designed keeping just that in mind. It helps maximise your investments and gives you the best possible returns. So that when it comes to your plans for your loved ones, nothing comes in the way.

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

Advantage of AEGON Religare Premium Gain Plus Plan

- Guaranteed Special Addition of 240% or 320% or 400% of your first year premium at maturity for a 15 or 20 or 25 year term policy respectively
- 100% premium is invested in funds from second policy year onwards
- No medical examination required up to a Sum Assured of Rs.12.5 Lakhs
- Sum Assured up to 10 times of Annualised Premium
- Unique Invest Protect option strives to protect your returns.

How does the plan work?

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

Step 2: Decide on the policy term

Step 3: Invest your premium in choicest of 4 Funds OR a unique 'Invest Protect' option

Key Features

Special Addition - You earn Special Addition on maturity on payment of all your premiums. The value of Special Addition amount on maturity (% of first year policy premium) shall be calculated as: No. of years premium paid x Special Addition Rate p.a. x First Year Annualised premium

Number of Years Premium paid	Special Addition Rate p.a.	Special Addition amount on Maturity (% of First Year Policy Premium)
15	16.0%	240%
20	16.0%	320%
25	16.0%	400%

Invest Protect option - If you opt for 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 Enhanced Equity 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 Enhanced Equity Fund during the first 12 policy years, Balanced 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 the 3rd last policy year will be switched monthly in Balanced Fund. In the 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.

Fund options

If you don't wish to opt for 'Invest Protect', you have the option to 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	Generate attractive investment income while providing the security of very low volatility risk since asset durations would be reasonably small.	Conservative	0%	100%
Debt Fund	Aims to generate attractive investment income by investing in a diversified portfolio of government debt, corporate debt and money market instrument of varying maturities.	Relatively safe	0%	100%
Balanced Fund	Aims to 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%
Enhanced Equity Fund	Invest in equities of various sectors to diversify the portfolio and 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% each.	Aggressive	75% - 100%	0% - 25%

No Medical Test - You do not have to undergo any medical investigation up to a Sum Assured of Rs.12.5 Lakhs. All you need to do is answer 3 simple questions. For details refer to terms and conditions.

Premium Re-direction - This feature allows you to alter the premium allocation to be applied to your future premiums.

Switch - This feature helps you shift your investments from one fund to another. Four switches are free of charge in each policy year.

Benefits

Maturity - On maturity, you receive the fund value existing on maturity date and the Special Addition.

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 is borne by you. Settlement Option is not available for Special Addition.

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.

Surrender - You can surrender the policy any time after the first 3 policy years. Surrender value is equal to the fund value less surrender charges applicable, if any.

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. In case the life assured has not attained 7 years of age, fund value is payable. However, if death occurs in the first policy year higher of annualised premium or fund value is payable. 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

Minimum Premium Annual	Rs. 15,000
Half yearly, Quarterly, Monthly	Rs. 24,000 p.a.
Premium Pay Term	Equal to the policy term
Entry Age	Minimum - 90 days; Maximum - 50 years
Maturity Age	Minimum - No limit; Maximum - 65 years
Sum Assured (Rs.)	5 or 10 times Annualised Premium
Policy Term (years)	15/20/25
Premium Payment Frequency	Yearly, Half-yearly, Quarterly, Monthly

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 premium paid less stamp duty less proportionate mortality charge. However, in case you have undergone a medical check-up, the charge for the reports will be deducted.

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 mentioned later.

Charges

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

Annual Premium (Rs.)	1st policy year	2nd policy year onwards	Top-Ups
15,000 and more	100%	Nil	3%

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. There will be no charges in the first policy year. The charges will be applicable as per the table mentioned below.

Annual Premium (Rs.)	15 year term	20 year term	25 year term
15,000 - 23,000	0.78	0.85	0.95
24,000 - 49,000	0.73	0.80	0.90
50,000 - 499,000	0.68	0.75	0.85
500,000 & above	0.58	0.65	0.75

(Rate per month per '000 of Sum Assured)

The Sum Assured, for the purpose of calculation of Policy Administration Charges, will be considered at 5 times the Annual Premium.

Mortality Charge for base cover - No charges are levied in the first policy year. From second year of the policy, this charge is deducted by cancellation of units at the beginning of each month of your policy. Mortality charge shall apply only on sum-at-risk for death by all causes. Sum-at-risk is the excess of Sum Assured over the fund value at the time of this charge. There shall be no mortality charge till the life assured has attained 7 years of age.

Surrender Charge - The surrender charge will depend upon the period (no of months) for which premiums are paid and will be levied as under;

Regular Premium Paid Period (Months)	Surrender Charge as a % of Regular Premium Fund Value
less than 12	NA
12 to 23	10.0%
24 to 35	5.0%
36-47	4.0%
48-59	3.0%
60-71	0%
72 onwards	0%

There is no Surrender Charge in respect of Top-Up premium and if the policy is surrendered anytime after completion of 5 policy years irrespective of the number of premiums paid.

Miscellaneous Charges

Facility	Allowance	Charges (Rs)
Switch	Four switches free in a policy year	Higher of Rs. 100 or 0.1% of the amount switched per extra switch. Maximum Rs. 500
Premium Redirection	Two times free in a policy year	Rs. 200 per extra request
Partial Withdrawals	Four times free in a policy year	Rs. 200 per extra withdrawal

The Miscellaneous Charges given above can be increased by the Company after IRDA approval but shall not exceed Rs. 500.

Terms and Conditions

Partial Withdrawal - All due premiums for the first 3 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 3 year lock in period for partial withdrawal for each Top-Up.

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 payable on death



■ If the premiums for the first 3 policy years have not been paid and the policy is in lapse status, the nominee will receive the higher of annualised premium or 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, higher of the annualised premium and fund value is payable.

Non-Medical Limits - All proposals with a Sum Assured under Rs. 12,50,000 will be accepted on the basis of a satisfactory declaration of good health without undergoing any medical tests. However, in case the health declaration is not satisfactory or where the Sum Assured exceeds Rs. 12,50,000, the Life Assured will have to undergo required medical examinations.

Top-Up - All the Top-Ups combined (including Top-Ups made earlier) should not exceed 25% of all the regular premiums paid since inception of the policy ■ Any amount in excess of 25% of regular premium paid will be refunded without interest.

Service Tax - Service tax or any other tax shall be levied 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, 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, the unrecovered charges will continue to accumulate during the reinstatement period or till the expiry of third policy year, whichever is later. On reinstatement of the policy the company will recover all unrecovered charges, so accumulated, by cancellation of units on the effective date of reinstatement ■ If you fails to re-instate the policy within the 2 year period from the lapse 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 will be payable by you and appropriate Premium Allocation Charge will be deducted.

(B) Lapse after first 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 occur: (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, you will be issued a notice 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, will be payable by you and appropriate Premium Allocation Charge will be deducted.

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 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 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 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 Premium Gain Plus Plan UIN - 138Lo13Vo2

Risk factors - Unit linked Life Insurance products are different from the traditional insurance products and are subject to the 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 insured is responsible for his/ her decisions ■ AEGON Religare Life Insurance is only the name of the Insurance Company and AEGON Religare Premium Gain Plus 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 PREMIUMGAIN 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 Limited,
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