



Can your future be
safe and **rewarding**
at the same time?

**AEGON Religare
Protect Gain Plan**

A ULIP with Invest Protect
option to safeguard your
returns

AEGON  **RELIGARE**
LIFE INSURANCE

In this policy, the investment risk in investment portfolio is borne by the Policy Holder.

Your life has many phases and it changes with time. But it doesn't have to be a financial roller coaster ride for you. Life, if systematically managed, can constantly keep changing for better, leading only to a more secured tomorrow. AEGON Religare Protect Gain Plan from AEGON Religare Life Insurance aims to do just that for you.

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?

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

Step 2: Choose the amount of insurance cover you want (Sum Assured)

Step 3: Decide on the policy term

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

What is 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 3rd last policy year will be switched monthly in Balanced Fund. In 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%



Benefits

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 instalments over a period you choose (not exceeding 5 years). Investment risk during the settlement period is borne by you.

Partial Withdrawal - You can partly withdraw your money after first 3 policy years. The maximum amount of partial withdrawal allowed in any policy year is 20% of the fund value at the beginning of that policy year. You can also avail of AEGON Religare Protect Gain 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. Surrender value is fund value minus the surrender charges. The charge will depend upon the period for which you have paid your premiums, as given along side. There is no charge if the policy is surrendered after 5 policy years.

Regular premium paid period (Months)	Less than 12	12 to 23	24 to 35	36 to 47	48 to 59	60 and above
Surrender charges as a % of fund value of regular premium	100%	75%	40%	15%	10%	Nil

There is no surrender charge for units created out of Top-Up

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. 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.

Key Features

Auto-rebalancing - At the end of every policy year, this feature automatically rebalances the allocation of your investments in various funds to the allocation proportions chosen by you.

Special Units - The special units are added to your account at the end of 9th policy year and at the end of every 3rd year thereafter. The value of special units would be equal to 2.10% of the average fund value of the last 36 months before the allotment of special units.

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

Enhanced Sum Assured - At certain stages in your life such as marriage or child birth your responsibility towards the family increases. In such cases, you may want to increase your life cover.

AEGON Religare Protect Gain Plan allows you to increase your life cover without the hassles of undergoing medical check-up or filling up any health related questionnaire. You can increase your life cover up to 50% of the Sum Assured or Rs.10 lakhs (whichever is lower), subject to certain conditions at the time of issuance of the policy.

In case the Proposer and the Life Assured are different, then the feature is applicable only to the Life Assured.

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

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.

Riders

Besides life cover, AEGON Religare Protect Gain Plan offers you additional cover through riders.

AEGON Religare ADDD 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 - The rider benefit is payable on diagnosis or undergoing of surgical process for any of the following ■ Cancer (malignant) including Leukaemia ■ Coronary Artery Bypass Surgery ■ Heart Attack ■ Kidney Failure ■ Stroke ■ Major Organ Transplantation ■ Paralysis ■ Heart Valve Surgery ■ Surgery for disease of the Aorta. The Sum Assured is paid to the Life Assured in the event of surviving the critical illness condition for a period of at least 30 days from the date of diagnosis. Premiums for the riders shall be payable in addition to the premium for the base plan. For details, you can refer to the brochure of the above riders.

Eligibility

Annualised Premium	Minimum - Rs. 15,000 p.a				
Policy Term (years)	15/20/25/30/35/40				
Premium Pay Term (yrs.)	Equal to the policy term				
Sum Assured					
Minimum	5 times of the annualised premium				
Maximum	Policy Term	15	20/25	30/35/40	
	SA Multiple	25	30	50	
Entry Age	Minimum – 90 days; Maximum - 60 years				
Maturity Age	Maximum - 75 years				
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 fund value plus premium allocation charge plus mortality 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.

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 to 19,999	30%	3%
20,000 to 49,999	30%	3%
50,000 to 99,999	30%	3%
1,00,000 to 4,99,999	20%	3%
5,00,000 and above	15%	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. The policy administration charge is a minimum of Rs. 75 or 0.3% of the annualised premium in the first policy year and it increases by 5% p.a. 2nd year onwards.

Mortality Charge for base cover - The mortality charge is deducted by cancellation of units at the beginning of each month of your policy. Mortality charge shall apply to the Sum Assured in excess of the fund value at the time of this charge.

Miscellaneous Charges

Facility	Allowance	Charges (Rs.)
Auto-rebalancing	No charges for opting at the time of policy purchase.	Rs. 200 for addition / removal later.
Switch	Four switches free in a policy year.	Higher of Rs. 100 or 0.1% of the amount switched per extra switch.
Premium Redirection	Two times free in a policy year.	Rs. 200 per extra request.
Partial Withdrawal	Four times free in a policy year. No charge for systematic partial withdrawal.	Rs. 200 per extra withdrawal.

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

Terms and Conditions

Enhanced Sum Assured - The facility should be availed within the first 3 months of the date of marriage or child birth ■ 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 ■ You can use this facility only twice during your policy term ■ Your policy should have been issued at standard terms ■ If you have opted for any additional rider/s and if any rider event occurs, this facility stands cancelled.

Settlement Option - During the settlement period, no risk cover or riders will be available. Partial withdrawals and switches will not be allowed during this period.

Partial Withdrawal - 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 ■ The instalment 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 withdrawals facility is available under electronic clearing cheque (E.C.S.) facility only. Life Assured should have completed 18 years of age on partial withdrawal. 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 payable on death ■ 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.

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, 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 you fail to reinstate a 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 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.

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 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 Protect Gain Plan UIN - 138L001V02, AEGON Religare ADDD Rider UIN - 138C002V01, AEGON Religare CI Rider UIN - 138C001V01

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 Protect Gain 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 PROTECTGAIN 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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