

Whichever way you look at it,
you **win.**



AEGON Religare Wealth Protect Plus Plan

A single premium plan that guarantees you minimum returns of 80% of the highest NAV (applicable only for the NAV Protector Fund)



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

Isn't it delightful when you know that you are shielded from uncertainties? Isn't it reassuring to know that things will always look up and you will benefit from them?

At AEGON Religare Life Insurance we understand this reassuring and secure feeling and therefore we present you the AEGON Religare Wealth Protect Plus Plan. A plan that ensures that you are protected from the uncertainties of market fluctuations and at the same time gives you the confidence of maximising your gains.

How does the plan work?

Step 1: Decide the lump sum premium that you wish to invest.

Step 2: Your premiums net of allocation charge are invested in the fund(s) of your choice. You also have the choice to invest your premium in NAV Protector Fund.

What is NAV Protector Fund?

The NAV Protector Fund aims to maximise gains from your investments and at the same time protect such gains from eroding. The premiums allocated to the NAV Protector Fund will be invested in a mix of equity and money market instruments. The proportion of equity will be dynamically managed according to a predefined rule. The Company will manage the investment mix of the Investment Fund - NAV Protector Fund according to the following indicative table:

Asset Type	Proportion
Equity & Equity Derivatives*	0% - 100%
Fixed Interest Securities and Money Market Instruments	0% - 100%

* As and when allowed by IRDA

What are Reset Dates?

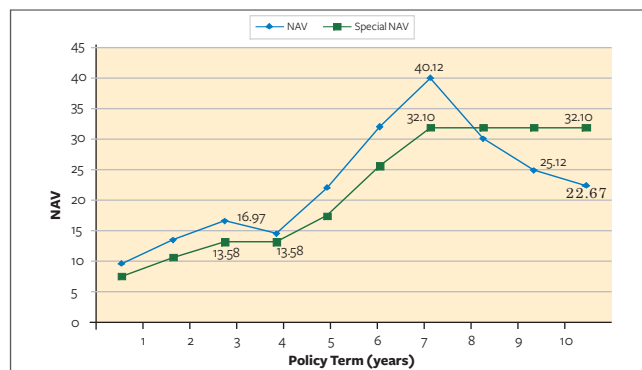
Net Asset Value for the NAV Protector Fund is declared every day. However, every Friday will be the reset day for the AEGON Religare Wealth Protect Plus Plan, on which we rebalance the asset allocation of the fund.

What is Special NAV?

Special NAV is 80% (Eighty percent) of the highest NAV declared on any reset day. Refer to the Terms & Conditions to understand how a special NAV is calculated for Top-Up Premium.

What is Special Fund Value?

Special Fund Value is calculated as, higher of the NAV as on date or the Special NAV multiplied by the number of units in your unit account i.e. (Higher of NAV as on date or Special NAV) x Number of Units.



For example, the NAV is at its highest 40.12 in policy year 7 as per the graph above. On the date of maturity, even if the NAV is below the Special NAV, you are assured of receiving your Special Fund Value at an NAV of 32.10 which is 80% of the NAV in year 7.

Benefits

Maturity - On maturity, you will receive the fund value/Special Fund Value (whichever is applicable), which is inclusive of Special Additions and policy will cease to exist.

Partial Withdrawal - You can partly withdraw your money after the completion of 3 policy years. The minimum amount of partial withdrawal is Rs. 5,000 and after withdrawal the fund value should not be less than 20% of the single premium. If a Partial Withdrawal is made from the NAV Protector Fund, Special NAV will not be applicable on such a withdrawal.

Surrender - You can surrender the policy anytime. If the policy is surrendered within first 3 policy years, then all the benefits under the policy will cease to exist immediately and the surrender value will be paid after the completion of 3 policy years. The Company will deduct applicable charges till the time surrender value is paid. Surrender value is the fund value or Special Fund Value as the case may be.

Death - In case of your unfortunate demise during the policy term, your nominee will receive higher of Sum Assured or Fund Value or Special Fund Value. For further details refer to Terms and conditions mentioned later in the brochure.

Tax benefit - Tax benefits are available as per prevailing tax laws.

Key Features

Fund Options - Apart from NAV Protector Fund, you can also invest your money in any of the below mentioned 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%

Special Addition - Special additions are paid to you on maturity of the plan. Special addition is also available on surrender of the policy, provided policy is surrendered any time after completion of five policy years. In case of NAV Protector Fund, Special addition will be calculated on Fund Value and not on Special Fund Value. Special Units are calculated as per the following formula:

The average fund Value X the special addition rate X the number of completed policy years

The average fund value will be the average of the fund values on all monthiversaries falling during 36 months preceding the date on which special additions are to be paid.

The Special Addition rates are as under:

Single Premium (Rs.)	Rate
30,000 - 49,000	0.30%
50,000 & above	0.40%

For E.g. the policy is surrendered after completion of the 6th policy year and the single premium amount was Rs.1,00,000. Then the special addition rate will be as follows:

Special addition Rate = $0.40\% \times 6 = 2.40\%$. Therefore, special addition rate will be 2.40% of the average fund value.

Other Features

Top up - You can invest additional amount anytime in to your fund. This amount is called as top up amount. The minimum amount of top up premium is Rs. 5,000. If the top up amount is more than 25% of the single premium, then the sum assured will increase by 125% of the excess amount. The increase in sum assured will be subject to underwriting.

Switch - Switch is a facility provided to you whereby you can transfer your investments from one unit linked fund to another. Four switches in a policy year are free of cost.

If at any time, the Policy Holder has opted for NAV Protector Fund then:

- Special NAV will be applicable from the date of making such investment
- Switch to NAV Protector Fund is not allowed

In case of a switch out of NAV Protector Fund, special NAV will not be applicable.

Free Look Cancellation - You can cancel the policy within 15 days of receiving the policy documents. Upon such cancellation, you will be paid back Fund value + premium allocation charge + mortality charge + policy administration charge - stamp duty - medical report cost - proportionate mortality charge. If NAV Protector Fund is chosen then special NAV is not applicable.

Eligibility

Particulars	Eligibility Criteria
Minimum age at entry	8 years
Maximum age at entry	60 years
Policy Term	10 years
Sum Assured	5 times the Single Premium
Minimum Premium	Rs. 30,000 Rs. 50,000 - if NAV Protector Fund is opted for
Premium Payment Frequency	Single Premium

Charges

Premium Allocation Charge - This is the percentage of the single premium appropriated towards allocation charge. The charge is as under:

Single Premium (Rs.)	Premium Allocation Charge
30,000 – 49,000	4%
50,000 – 99,000	3%
100,000 and above	2%

Top up premiums will be subject to an allocation charge of 3% of the top up amount.

Fund Management Charge - This is levied as a percentage of the value of the assets and shall be appropriated by adjusting the Net Asset Value (NAV) everyday when unit linked funds are priced. The charge is as follows:

Fund Name	Charge per annum
Secure Fund	1.00%
Debt Fund	1.10%
Balanced Fund	1.25%
Enhanced Equity Fund	1.25%
NAV Protector Fund*	1.35%

*There would be additional charge of 0.10% levied as cost of guarantee.

Policy Administration Charge - This is a charge levied at the beginning of each policy month from the policy fund by cancelling units for the equivalent amount. This charge is levied for the first 3 policy years only as a percentage of single premium.

The charge per month as a percentage of single premium is as below:

Single Premium (Rs.)	Rate per month
30,000 – 49,000	0.385%
50,000 – 99,000	0.300%
100,000 – 499,000	0.250%
500,000 and above	0.160%

Surrender Charge - There is no surrender charge under this plan.

Mortality Charge - This charge is deducted by cancellation of units at the beginning of each policy month. Mortality charge applicable is on the attained age as on the monthly date of processing the charge and shall apply to the sum assured in excess of the fund value.

Partial Withdrawal Charge - You have the option to make 4 free withdrawals every policy year. Any subsequent withdrawal will attract a fee of Rs.200, which will be collected by cancellation of units as and when you make the withdrawal. This charge may increase in future subject to clearance from IRDA, but shall never exceed Rs.500.

Switch Charge - You have the option to exercise 4 free switches every policy year. Any subsequent switch will attract a charge of 0.1% of the switch amount, subject to minimum of Rs.100. This charge may increase in future subject to clearance from IRDA, but shall never exceed Rs.500.

Terms and Conditions

Reset Day - In the event of Friday being a market holiday, the reset day will be the previous working day. However, if Friday happens to be an unscheduled holiday, the next working day shall be considered as the reset day.

Special NAV - Special NAV for top up premium is calculated as 80% of the highest NAV declared on any reset date from the date of respective top up till the end of the policy term.

Exclusion - If death occurs due to suicide or attempted suicide during the first policy year, the benefit payable is the Fund Value or the Special Fund Value, whichever is applicable.

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. The company must be notified in writing by the Policy Holder within 30 days from the date of insured event and submit the claim documents.

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

About AEGON Religare Life Insurance

AEGON, an international life insurance, pension and investment company, 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 have multi-channel operations in 42 cities across 55 branches throughout India. Our business philosophy is to help people plan their life better. Our products are rated among the best in the industry and have won media acclaim. 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 close to 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. 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 Rebate

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.

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 NAV's of the units may go up or down based on the performance of funds and factors influencing the capital market and the assured is responsible for his/her decisions. AEGON Religare Life Insurance is only the name of the Insurance Company and AEGON Religare Wealth Protect Plus Plan is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects and returns. 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 on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. This is a non-participating unit linked savings plan and we do not offer policy loan in this plan.

Product Name: AEGON Religare Wealth Protect Plus Plan UIN: 138Lo19Vo1

For more details

Call 1800 209 9090

sms WEALTHPLUS 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, 2nd Floor, Paranjpe 'B' Scheme, Subhash Road, Near Garware House, Vile Parle (East), Mumbai 400 057.

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