

Now **relax** even with
loans under your pillow.



AEGON Religare
Decreasing Term Plan

An insurance plan that takes
care of your liabilities



Loans or mortgages are riddled with worries and tension. You try to repay the amount and at the same time, ensure that your family is not affected and gets the best of everything. However, as time elapses, your liabilities reduce and hence the need for a plan which has a cover that declines and the premium you pay is low.

AEGON Religare Life Insurance offers AEGON Religare Decreasing Term Plan that ensures your liabilities don't give you stress.

How do you apply for AEGON Religare Decreasing 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

Benefits

Death - In case of your unfortunate demise, the benefit payable is 100% of the Sum Assured in the 1st year, after which it will reduce by 5% at the end of each policy year.

Tax Benefits - Section 80C, 10 (10D) of the Income Tax Act, 1961 would apply. Please consult your tax advisor for confirmation.

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/ 11 years (except for 10-year plan where premium pay term is equal to the policy term) |
| Policy Term | Minimum - 10 years Maximum - 20 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 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

Maturity - The policy 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.

About AEGON Religare Life Insurance

AEGON, one of the world's largest life insurance and pension group and Religare, one of the leading integrated financial services group 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 1550 locations spread across over 450 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 policyholder and that the policyholder 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 Decreasing Term Plan UIN - 138N004V01

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

Advt. No. IC / August 2008 / 33