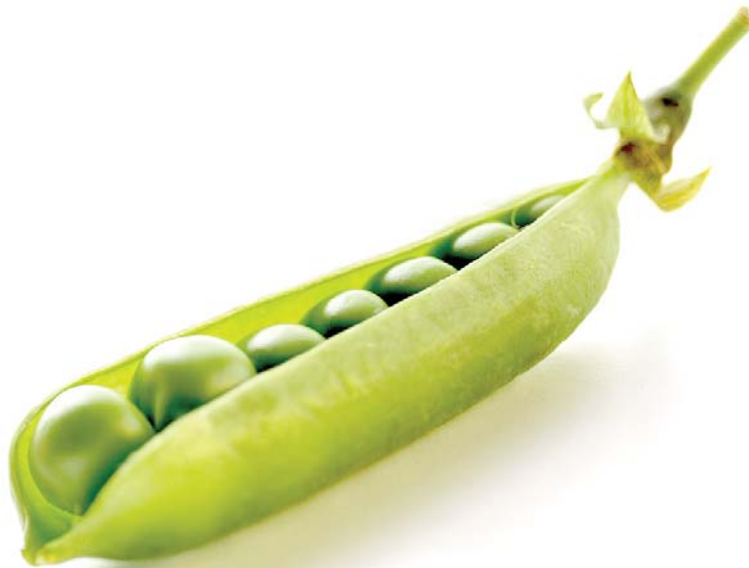


Give your group a  
**safe and secure** future.



**AEGON Religare**  
**Group Term Plan**

A plan that provides adequate  
protection for the members in  
your group



There is a well known saying 'People make the place'. No matter which industry you are in, the value that individuals bring to an organisation cannot be underestimated. Most of the people at your work place have a family that financially depends on them. Hence, each one needs life insurance. Providing basic financial security for these employees would not go unnoticed. AEGON Religare Group Term Plan provides the members of your group with a life insurance plan so that their families' needs are looked after.

## How do you apply for AEGON Religare Group Term Plan?

- Step 1 : Decide on the number of people in your group (minimum 50 members)
- Step 2 : Choose the amount of protection your group members need
- Step 3 : Derive at the Sum Assured for every member on the basis of:
- a) Multiple of salary
  - b) Flat/ Fixed Cover for all members
  - c) Grade wise cover

## Benefit

**Death** – In case of any member's unfortunate demise, you will be paid the Sum Assured for the nominee.

## Eligibility

Premium	Minimum - Depends upon the group size & Sum Assured opted Maximum - No limit
Sum Assured	Minimum - Rs. 5,000 per member Maximum - Rs. 2,00,000 per member
Entry Age	Minimum - 18 years Maximum - 59 years
Maturity Age	60 years
Size of the Group	Minimum - 50 members Maximum - No limit
Premium Pay Term	Equal to the Policy Term
Policy Term	1 year (yearly renewable)
Premium Payment Frequency	Single, Half-Yearly, Quarterly, Monthly (via ECS only)

Your installment premium would be the premium multiplied by the modal factor as given below:

- Half Yearly: 0.512
- Quarterly: 0.259
- Monthly (through ECS only): 0.087

## Other Features

**Option to derive at the Sum Assured** – You can derive at the Sum Assured for every member by using any of the following methods:

- 1) As a multiple of the member's gross salary
- 2) As a flat / fixed cover for all the members
- 3) As a grade wise cover

**Inclusion and Exclusion of Members** – You can include or exclude the members of your group on a monthly basis.

**Participation into the scheme** – It is voluntary to participate in the scheme for the existing members. However, it becomes compulsory for the newly joined.

**Free Look Cancellation** – In case, you are not satisfied with the policy, you may choose to cancel it within 15 days of receiving the policy by returning the policy documents to us with a letter stating the reason for cancellation. Upon such cancellation, you will be paid back the premium, minus the cost of stamp duty (if applicable) and proportionate premium for the period for which risk was covered.

**Grace Period** – You are allowed to pay premiums within 30 days from the due date for all premium payment modes. If a due premium is not received within the grace period, your policy will lapse and the life insurance cover will be terminated.

## Terms and Conditions

**Maturity** - The policy does not acquire any maturity value, therefore no amount is payable to you on maturity.

**Surrender** - The policy does not acquire any surrender value throughout the policy term and therefore there is no amount payable to you upon surrender.

**Lapse** – In case of death of a member during the grace period, benefit payable is his / her basic sum assured, provided all due premiums are paid before the expiry of grace period.

**Service Tax** - Service tax or any other tax shall be levied as per the prevailing tax laws on premium or benefits payable.

**Exclusion** - In case of a member's death by suicide within one year from the date of coverage or entry date, no death benefit is payable and the liability of the Company shall be limited to refund of premium(s) received, without any interest.

**Reinstatement** - In case the premium is not paid during the grace period, policy shall lead to termination and reinstatement option will not be available.

**Inclusion and Exclusion of Members** - If any person is admitted as a member of the policy after the effective date of coverage, other than the annual date of renewal, a proportionate premium shall become payable to cover the period from the entry date to the next annual date of renewal.

**Renewal** - You can renew the policy by giving a month's notice prior to the policy expiry date and payment of renewal premiums before the expiry. There is no grace period for the renewal of policy.

**Revision in Renewal Premiums** - The future renewal premiums are reviewable on a yearly basis.

**Policy Document** - Life insurance benefit for all members is provided in one policy document which is issued to you.

## About AEGON Religare Life Insurance

AEGON, one of the world's largest life insurance and pension groups and Religare, one of the leading integrated financial services groups in India, have come together to launch AEGON Religare Life Insurance Company Limited.

AEGON's businesses serve over 40 millions 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 460 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 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 Group Term Plan UIN-138No09Vo1

For more details  
Call 1800 209 9090  
or SMS 'Insurance' to 56677  
[www.aegonreligare.com](http://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/October 2008/51