

Complete

protection

at a nominal cost



AEGON Religare iTerm Plan

A low-cost hassle free insurance plan

AEGON  **RELIGARE**
LIFE INSURANCE

Time is always running out. There are many things to do, but very little time. You do whatever it takes to make sure that your family lives a comfortable life. However, no one has control over uncertainties of life. Will they be able to sustain the same lifestyle even in your absence? In order to ease some worries and give your family the best, we offer you AEGON Religare iTerm Plan, which ensures protection for your loved ones - at a fraction of the cost. And now, you can avoid the trouble of going through a cumbersome process and get yourself insured directly, through our direct sales channels. It is not only simple but also available at your finger tips.

How do you apply for AEGON Religare iTerm Plan?

Step 1 : Choose the amount of protection you need

Step 2 : Decide on the term of your policy

Step 3 : Contact us directly,

- a) using internet - buyonline.aegonreligare.com or
- b) contact our call centre on 1800 209 9090

Benefits

Death - In case of your unfortunate demise, the Sum Assured is payable to your nominee.

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

Eligibility

Sum Assured (in Multiple of Rs. 1,000)	Minimum - Rs. 10,00,000 Maximum - No limit (subject to underwriting requirements)
Entry Age	Minimum* - 18 years Maximum - 60 years
Maturity Age	Maximum - 65 years
Policy Term	Minimum - 5 years Maximum - 25 years
Premium Pay Term	Equal to the policy term
Premium Payment Frequency	Yearly

* If the policy term is less than 10 years, the minimum entry age needs to be 30 years

Other Features

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

Grace period - You are allowed to pay premiums within 30 days from the premium due date. If a due premium is not received within the grace period of 30 days, your policy will lapse and the insurance cover will be ceased.

Death - Death benefit, if payable during the grace period, will be reduced by the outstanding policy premium.

Sum Assured - No change in the Sum Assured is allowed during the policy term.

Lapse and Reinstatement - If premiums are not paid before the expiry of the 30 day grace period from the premium due date, the policy will lapse. If you fail to reinstate a policy within this two year period from the premium due date, the policy will terminate. On reinstatement, all outstanding premiums, without interest will be payable.

Maturity/Surrender - No benefit is payable on surrender or maturity of the policy.

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 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 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.

AEGON Religare iTerm Plan UIN-138No16V01

For more details:
Call 1800 209 9090
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

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