



Ensure your  
**cover grows**  
as you grow

**AEGON Religare**  
**Increasing Term Plan**

An increasing insurance cover to  
accommodate your family's  
increasing needs



Life is about moving forward, and as you scale new heights towards success, your income rises. Along with it, your lifestyle changes and so do the needs and expenses of your family.

AEGON Religare Life Insurance now offers AEGON Religare Increasing Term plan that grows with your increasing responsibilities.

## How do you apply for AEGON Religare Increasing 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 first year which increases 5% every year thereafter, till the amount payable on death becomes twice the Sum Assured. After that, the benefit payable remains twice the Sum Assured.

**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 Increasing Term Plan offers you additional cover through riders. If you opt for a rider, you or your nominee will receive the rider Sum Assured, in case any of the following event / illness listed under the rider occurs.

**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** - This rider covers the following 9 critical illnesses

- Cancer (malignant) including Leukemia
- Coronary Artery Bypass Surgery
- Heart Attack
- Kidney Failure
- Stroke
- Major Organ Transplantation
- Paralysis
- Heart Valve Surgery
- Surgery for disease of the Aorta

In case of Critical Illness, the Sum Assured will be paid 30 days after diagnosis of the critical illness or undergoing surgical procedure as the case may be. For details, you can refer to the brochure of the above riders.

## 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 / Equal to the policy term
Policy Term	Minimum - 10 years; Maximum - 30 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, your policy will lapse and the life insurance cover, including the rider cover, if any, 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.

**Rider** - The benefit payable will not increase along with the increase in the base plan death benefit.

**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 Increasing Term Plan UIN-138Noo2Vo1

For more details:

Call (Toll Free) 1800 209 9090

or SMS 'Assure' 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

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