

Invest today for securing your
basic needs tomorrow.



AEGON Religare Pension Plan

A life insurance plan

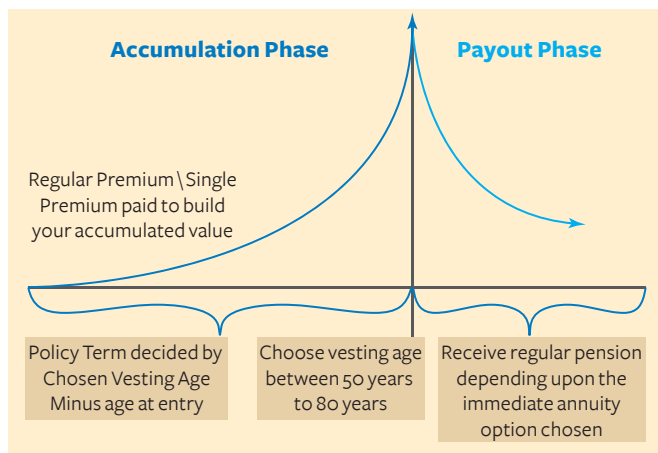


Today, you are living comfortably. There is a regular flow of income and your bills are paid on time. In fact your necessities are taken care of, without you having to worry about them. However, the future will be different. Rising inflation will affect the price of the smallest of items. Milk that costs Rs. 20/ltr. today could cost around Rs. 95 twenty years later. Which means, on retirement, you may not be able to afford even the basic necessities like food, clothing, etc. Therefore, you need to plan your retirement today itself. Presenting the AEGON Religare Pension Plan. It provides you with a regular pension that will help you take care of the much needed basic necessities, post-retirement. Invest in AEGON Religare Pension Plan and be assured of a secure tomorrow.

How does the plan work?

The plan works in 2 phases which are:

- Accumulation Phase: During this phase you pay your premiums and accumulate savings for your retirement.
- Payout Phase: During this phase you start receiving pension from the accumulated value.



Key Advantages of AEGON Religare Pension Plan

- Bonus accrues first year onwards, provided 3 years premiums have been paid
- Guaranteed additions to boost the retirement kitty
- High sum assured discount
- Tax benefits as per prevailing tax laws
- Option to take upto 1/3rd of the accumulated value in lumpsum at vesting

Benefits

Vesting Benefit

On attaining the chosen vesting age, you have the following options:

- Opt for an immediate annuity plan with 100% of the accumulated value.
- Option to take upto 1/3rd of the accumulated value in lumpsum at vesting and with the remaining, purchase an immediate annuity plan.

In case of paid-up policy, paid-up sum assured and accrued bonuses will be used to purchase annuity.

At the time of vesting you can buy a pension from any other life insurer of your choice. You have the freedom to take the best offer available in the market. This option is called as Open Market Option.

Death Benefit

In case of your unfortunate demise, the nominee will receive higher of the following:

- 110% of all premiums paid or
- (Policy Year in which death has occurred / Policy Term) X Sum Assured

In addition to the above benefits, the nominee will also receive accrued bonus and accumulated guaranteed additions. If the policy is in paid-up status, the nominee will receive 100% of the paid-up sum assured along with accrued bonus and accumulated guaranteed additions.

Guaranteed Additions

AEGON Religare Pension Plan provides regular special additions to boost the retirement kitty even more. The special additions get added into the Sum Assured and are paid on vesting or on an earlier death. The guaranteed additions are paid only if all the due premiums are paid and are as per the table below:

Policy Year	Regular Premium / Limited Premium	Single Premium
5	10% of AP	5% of SP
10	15% of AP	6% of SP
15	20% of AP	7% of SP
20	25% of AP	8% of SP
25	30% of AP	9% of SP
30	35% of AP	10% of SP

AP: Annualised Premium; SP: Single Premium

Thus for a 30-year policy term, you will get 135% of the annualised premium under regular premium and 45% of the single premium back as special additions.

Bonus

Your policy will participate in the profits emerging in the participating fund managed by the Company. The Company will declare simple reversionary bonus as percentage of sum assured every year, provided the policy is in force for full sum assured. Bonus will be declared from first policy year but will accrue only if first three

premiums have been paid. The bonus at the end of third year will include the bonus declared in the previous three years. Bonuses once declared, form a part of guaranteed benefits of the plan. The bonus will be paid in case of maturity or on an earlier demise. The reversionary bonus is declared keeping in mind a long-term view of investment returns, expenses, mortality and other experiences. The company may also declare a terminal bonus for maturing in force policies depending on the experience of the participating fund.

High Sum Assured Discount

You pay lesser premium if you choose sum assured of Rs.400,000 and above.

Paid Up Policy

In case you fail to pay your regular premiums after 3 years, the policy still continues with the paid-up sum assured.

The paid-up sum assured will be calculated as below:

$$\left\{ \frac{\text{Total premiums received}}{\text{Total premiums expected over the term}} \times (\text{Sum Assured} + \text{Accumulated Guaranteed Additions}) \right\}$$

If the policy continues in paid-up sum assured then the policy is not eligible for future bonus or guaranteed additions.

Surrender Benefit

The policy will acquire guaranteed surrender value on payment of three full years' premiums and surrender value will be paid after completion of three years. You have the option to surrender the policy anytime after payment of three years' premium in case of policies under regular premium and limited premium payment mode. Policies under single premium payment mode can be surrendered anytime after three policy years. In case of surrender, the policy is first converted to paid-up policy. The Surrender Value is calculated as Surrender value factor X paid-up sum assured. The company may declare surrender values that are higher than the guaranteed surrender values. The factors for such surrender values will be decided from time to time. The treatment of surrender value will be as per the prevailing tax laws.

Tax Benefit

Tax benefits are available as per the prevailing tax laws. Please consult your tax advisor for details.

Eligibility

Entry Age	Minimum - 20 years last birthday Maximum - 75 years last birthday
Vesting Age	Minimum - 50 years last birthday Maximum - 80 years last birthday
Minimum Sum Assured	Rs. 1,00,000
Minimum Premium	Rs. 6,000 p.a.
Policy Term	Minimum: 5 years for regular & limited premium policies; 6 years for single premium policies Maximum: 40 years
Premium Payment Term	Single, 7 years, 10 years or equal to policy term.
Premium Payment Mode*	Single, Yearly, Half Yearly & Monthly

* The modal factor for modes other than Annual mode will be: Semi Annual Premium - Annual Premium x 0.512; Monthly Premium - Annual Premium x 0.087.

Other Features

Discontinuance of Regular Premium

If the first 3 years' premiums are not paid even on the expiry of the grace period, the policy lapses with all the benefits and the life insurance coverage will terminate.

If premium is not paid even on the expiry of the grace period, after paying the premiums for first three years, the policy continues with the paid-up sum assured which is calculated as $\left\{ \frac{\text{Total Premiums received}}{\text{Total premiums expected over the term}} \times (\text{Sum Assured} + \text{Accumulated Guaranteed Additions}) \right\}$. Thereafter, the policy continues for the paid-up sum assured which is paid on death or maturity.

Reinstatement

The Policy Holder can apply for reinstatement of the lapsed / paid-up Policy within two years from the due date of the first unpaid premium.

For reinstatement, the Policy Holder will need to pay all unpaid premium + interest as declared by the Company from time to time. Upon reinstatement, the policy will also be eligible for the bonus and guaranteed additions for the period in which the policy was in paid-up status.

The reinstatement shall be subject to the following conditions:

Satisfactory evidence of insurability of the Life Assured; and Payment in full of an amount equal to all the Policy Premiums due but unpaid till the Effective Date of reinstatement along with interest.

Sample Premium Rates

The sample premium rates per thousand of Sum Assured for sum assured of Rs.400,000 & above and policy term & premium payment term of 30 years are given below:

Age	30	35	40	45
Premium Rate	28.63	28.63	29.67	29.67

Grace Period

You have a 30-day grace period from the premium due date to pay the premium. In case of death during the grace period, the death benefit is reduced to an amount equal to the outstanding premium.

Free Look Period

If you disagree with any of the terms and conditions of the policy, you have the option to cancel the policy along with stating the reason for your objection within 15 days of receiving the policy documents. Upon such cancellation, the Policy Holder is paid back the premiums after deducting stamp duty and medical examination charges, if any.

Service Tax

Service tax or any other tax will be levied as per prevailing tax laws.

Exclusion

If death occurs due to suicide within one year from the date of inception of the policy or reinstatement of policy, as applicable, death benefit is refund of the premium(s) received, without any interest.

Nomination

You may at any time during the Policy Term make a nomination for the payment of the benefits under the Policy in the event of death of the Life Assured. Where the nominee is a minor, an Appointee, who is not a minor, will necessarily, be appointed by You to receive the death benefits during the minority of the nominee. Nomination can be made by communicating the same in writing to the Company. The Nominee can be changed by the You at any time during the term of the Policy and any such change shall vacate earlier nomination automatically. Nomination will not be permitted if You are not the Life Assured under the Policy. The Company does not express any opinion on the validity or legality of nomination. In absence of the nominee, the Death Benefit will be paid to your legal heir.

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. Its 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 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. This is a participating plan and we do not offer loan in this plan. Surrender value factor for bonus are not guaranteed and might change in future.

Product Name: AEGON Religare Pension Plan UIN- 138N029V01

For more details

Call 1800 209 9090

SMS PENSION to 56677

www.aegonreligare.com



Insurance is the subject matter of the solicitation. IRDA Registration No.: 138

Registered Office: AEGON Religare Life Insurance Company Ltd.,
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Advt. No. - IC/January 2011/950