

# Secure

your family's future.



## AEGON Religare Rural Term Plan

A low-cost plan that offers  
100 times of your premium  
as life cover.



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

All you need to do is choose the amount of premium you need to pay.

### Benefits

**Maturity** – On Survival till the end of policy term, you receive an amount of 110% of the Single Premium paid.

**Death** – In case of your unfortunate demise during the policy term, the benefit payable to your nominee is the Sum Assured which is 100 times of the Single Premium paid.

**Surrender** – You can surrender the policy anytime you want. Guaranteed Surrender value is the percentage of the Single Premium you have paid.

Policy Year	1st	2nd	3rd	4th	5th
Guaranteed Surrender value as a % of SP	100%	102%	104%	106%	109%

**Tax Benefits** – Section 80C, 10 (10D) of the Income Tax Act, 1961 as applicable would apply.

### Eligibility

Premium Limits (in multiple of Rs.100)	Minimum - Rs.100 Maximum - Rs.500
Sum Assured	100 times of the Single Premium paid
Entry Age	Minimum - 18 years Maximum - 55 years
Maturity Age	Maximum - 60 years
Premium Pay Term	Single
Policy Term	5 years
Premium Payment Frequency	Single

## Other Features

**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 and a letter stating the reason for cancellation. Upon such cancellation, you will be paid back the premium.

## Terms and Conditions

**Service Tax** – We have the right to levy service tax or any other tax as per the prevailing tax laws on premium or benefits payable.

**Exclusion** – In case of death by suicide during the first policy year no death benefit is payable. Only the Single Premium paid without any interest shall be refunded.

**Change of Sum Assured** – Sum Assured cannot be changed during the Policy Term.

AEGON Religare Rural Term Plan is a non-linked non-participating single premium term insurance plan.

## 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 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 Rural Plan UIN-138Noo8Vo1

For more details:

Call (Toll Free) 1800 209 9090

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

Branch Office Stamp:



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