

# INDIAFIRST LIFE POS CASH BACK PLAN

Non Linked, Non Participating, Limited Premium,  
Money Back Insurance Plan

IndiaFirst  
LIFE INSURANCE

REGULATED BY  
IRDAI

INDIA FIRST LIFE INSURANCE COMPANY LIMITED



## Save, Secure and Prosper

Providing the best for your family remains at the top of the list for everyone. Specially for someone like you who works hard day and night to ensure that the dreams of your family become a reality. What you need is the certainty of "loan free fulfilment of goals" through timely and adequate finances. With our IndiaFirst Life POS Cash Back Plan (Non Linked, Non Participating, Limited Premium, Money Back Insurance Plan) - you pay for a limited period and get assured intermittent pay-outs along with guaranteed additions, to achieve your short-term & medium term goals. Now simply pay for a limited period & enjoy easy money flow even in the long run to make your dreams bloom.

### CHOOSE FROM THE BELOW CERTAINTIES THAT WILL OCCUR IN YOUR LIFE



Start working



Get Married



Provide for  
your family



Ensure a bright future  
for your children



Retire

### CHOOSE FROM THE BELOW CERTAINTIES THAT DEFINE YOU

Seasonal income

Multiple financial  
responsibilities

Repayment of small  
loans periodically

Want to **provide a  
better-quality** life to  
my family

### KEY BENEFITS OF INDIAFIRST LIFE POS CASH BACK PLAN



#### Certainty in times of uncertainty

Get assured financial protection from the after effects of seasonal ups and downs



#### Enjoy in-transit rewards

Achieve loan-free fulfilment of your goals with regular cash backs every 3/4/5 years in the policy



#### Sufficient security net

Your family is secure through death benefit even after the pay out of both the survival benefits



#### Boost your savings

Boost your savings with Guaranteed Additions of 5%/ 6%/ 7%



#### Assurance of a fulfilled future

Attain the assurance of a fulfilling future with guaranteed returns in the policy



#### Safeguard the people you care for

Safeguard your loved ones and their future with the death benefit in the policy



#### Be future ready

No goal is impossible now! Pay premiums towards your goals for a short term and enjoy the benefits till the end of the policy term



#### Enjoy Tax\* benefit

Get tax\* benefits as per applicable tax laws

## HOW DOES THE PLAN WORK?



Ravi, 35 years old, is an onion farmer & distributor. His income can be affected by various factors like the rains, changing seasons, loss of crop, a nationwide pandemic etc. He has bought IndiaFirst Life POS Cash Back Plan in order to ensure:



He sets up a small shop to sell his onion proceeds



He gives a good education to his daughter Lalita



He decided to buy the IndiaFirst Life POS Cash Back Plan with a policy term of 12 years (premium payment term of 7 years). He decided to pay a quarterly premium of Rs. 10,162 against a Sum Assured of Rs. 3,00,000.



Mr. Ravi will receive Rs. 60,000 in 4th and 8th policy year as intermittent pay-outs in the policy to fulfil his short-term goals. He will also accrue Guaranteed Additions of Rs 2,354 through out the policy term, which he will receive along with the Maturity Benefit. So, at maturity he receives Rs 2,08,248.



While, the regular pay-outs will help achieve his goals, the life cover in the policy will ensure that his loved ones had a financial protection in case anything unfortunate were to happen to him.

## ELIGIBILITY CRITERIA

### Product Snapshot

Policy Term and Entry Age	Policy Term	Minimum Entry Age	Maximum Entry Age
	9 years	12 years	15 years
	15 years	15 years	15 years
	45 years	50 years	50 years
Maximum Age at maturity	65 years		

Ages given above are as on last birthday

Premium Options	Limited Premium	
Premium Mode	Monthly / Quarterly / Half Yearly / Yearly	
Premium	Premium Mode	Minimum
	Yearly	Rs. 6,000
	Half Yearly	Rs. 3,071
	Quarterly	Rs. 1,554
	Monthly	Rs. 522
Minimum Sum Assured	Rs. 50,000	
Maximum Sum Assured	Rs. 10,00,000	

\*Tax benefits will be as per applicable tax laws.

#### Disclaimer:

IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. Toll free No - 18002098700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life POS Cash Back Plan (UIN: 143N034V01) is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to our promoters M/s Bank of Baroda and M/s Union Bank of India and are used by IndiaFirst Life Insurance Co. Ltd under License. Advt. Ref. No.: IndiaFirst Life POS Cash Back Plan\_Agri / One Pager / E/ 001.

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- IRDAI is not involved in activities like selling of insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.