

KEY FEATURE DOCUMENT

This document only presents the key features of the product and is subject to terms and conditions detailed in the Policy Document / Sale Literature. Please read the Policy Document / Sales Literature to understand the features, benefits, charges and other aspects of the product in detail.

Plan Name	Ageas Federal Life Insurance Saral Jeevan Bima
UIN	135N079V01
Type of the Policy	A Non-Linked Non-Participating Individual Pure Risk Premium Life Insurance Plan
Aim of the policy	The plan offers a simple way to get protection at an affordable price and protect yourself and your loved ones against the uncertainties that life may throw at you with a flexibility to choose your policy term and premium payment term.
Death Benefit	<p>i) On death of the Life Assured during the Waiting Period and provided the Policy is in force, the Death Benefit amount payable as a lump sum is:</p> <ol style="list-style-type: none"> (1) In case of Accidental Death, for regular premium or limited premium payment policy, equal to Sum Assured on Death which is the highest of: <ol style="list-style-type: none"> (a) 10 times the Annualized Premium, or (b) 105% of all premiums paid as on the date of death, or (c) Absolute amount assured to be paid on death. (2) In case of Accidental Death, for single premium policy, equal to Sum Assured on Death which is the higher of: <ol style="list-style-type: none"> (a) 125% of Single premium or (b) Absolute amount assured to be paid on death (3) In case of death due to other than accident, the Death Benefit is equal to 100% of all Premiums paid excluding taxes, if any. <p>ii) On death of the Life Assured after the expiry of Waiting Period but before the stipulated date of maturity and provided the Policy is in force, the Death Benefit amount payable as a lump sum is:</p> <ol style="list-style-type: none"> (1) For Regular premium or Limited premium payment policy, "Sum Assured on Death" which is the highest of: <ol style="list-style-type: none"> (a) 10 times of annualized premium; or (b) 105% of all the premiums paid as on the date of death; or (c) Absolute amount assured to be paid on death (2) For Single premium policy, "Sum Assured on Death" which is the higher of: <ol style="list-style-type: none"> (a) 125% of Single Premium or (b) Absolute amount assured to be paid on death <p>Premiums referred above shall not include any extra amount chargeable under the policy due to underwriting decision, if any. Absolute amount assured to be paid on death shall be an amount equal to Basic Sum Assured.</p> <p>This Policy will cover death due to accident only during the waiting period of 45 days from the date of commencement of risk. In case of death of the life assured other than due to accident during the waiting period, an amount equal to 100% of all premiums received excluding taxes, if any, shall be paid and the Sum Assured shall not be paid.</p>
Payment of Premiums:	<p>(Applicable in case of Limited and Regular Premium payment policies only)</p> <ol style="list-style-type: none"> a) The policyholder has to pay the Premium on or before the due dates as specified in the Schedule of the Policy Document along with applicable taxes, if any. b) In case of death of Life Assured under an inforce policy wherein all the premiums due till the date of death have been paid and where the mode of payment of premium is other than yearly, balance premium(s), if any, falling due from the date of death and before the next policy anniversary shall be deducted from the

	<p>claim amount.</p> <p>The Company does not have any obligation to issue a notice that premium is due or for the amount that is due.</p>
Premium Payment	<p>The plan offers Regular Pay, Limited Pay and Single Pay option to select from. For Limited pay and Regular pay options the premium payment can be made monthly, half yearly or yearly.</p>
Grace Period	<p>(Applicable in case of Limited and Regular Premium payment policies only)</p> <p>A grace period of 30 days where the mode of payment of Premium is yearly or half yearly and 15 days in case of monthly is allowed for the payment of each renewal Premium. If the premium is not paid before the expiry of the days of grace, the Policy lapses.</p>
Forfeiture provisions	<p>(Applicable in case of Limited and Regular Premium payment policies only)</p> <p>In case of Regular Premium and Limited Premium payment policies, if the premium has not been paid in respect of this policy and any subsequent premium be not duly paid, all the benefits shall cease after the expiry of grace period from the date of first unpaid premium and nothing shall be payable except policy cancellation value, if any, and the premiums paid till then are also not refundable.</p>
Revival	<p>(Applicable in case of Limited and Regular Premium payment policies only)</p> <p>You may revive your lapsed policy within 5 years from the due date of the first unpaid premium, subject to the revival conditions under the policy document.</p>
Policy Cancellation Value	<p>i) Single Premium Policies: The Policy Cancellation Value acquires immediately after receipt of Single Premium and is calculated as follows: =70% × Single Premium paid × (Unexpired Policy Term in months / Original Policy Term in months) Single Premium shall be inclusive of extra premium, if any.</p> <p>ii) Limited Premium Payment Term: 5 years or 10 years: The Policy Cancellation Value acquires if at least two (2) consecutive full years' premiums are paid and is calculated as follows: =70% × Total Premiums paid × (Unexpired Policy Term in months / Original Policy Term in months) Total Premiums Paid shall be inclusive of extra premiums, if any.</p> <p>iii) No policy cancellation value shall be payable in respect of regular premium policies.</p>
Free Look Cancellation	<p>In case, of any objection to the terms and conditions of the policy you are allowed a free-look period of at least 15 days (30 days in case of policies solicited through distance mode) from the date of receipt of the policy document, to review the terms and conditions of the policy.</p>
Exclusions	<p>Suicide Exclusion is applicable as detailed in the policy document and sales literature.</p>
Tax Benefits	<p>Statutory Taxes, if any, imposed on such insurance plans by the Government of India or any other constitutional tax Authority of India shall be as per the Tax laws and the rate of tax as applicable from time to time.</p>
Contact us	<p>Website: www.ageasfederal.com Phone: Toll free number 1800 209 0502 from Monday to Saturday between 8 am and 8 pm. Email: support@ageasfederal.com Write: Ageas Federal Life Insurance Co Ltd , 22nd Floor, A Wing, Marathon Futurex, N. M. Joshi Marg, Lower Parel - East, Mumbai - 400013, India. Branches: Visit or call any branch of IDBI Bank, Federal Bank or Ageas Federal Life Insurance Co Ltd. For the list of branches, please visit www.ageasfederal.com</p>