

How can you make your child

outshine

your dreams?



AEGON Religare
Rising Star Plan

A Unit Linked Insurance Plan



In this policy, the investment risk in investment portfolio is borne by the Policy Holder.

Your dream has always been to see your children outshine your dreams. To be able to meet their needs and aspirations is what you always strive towards. Life, if systematically managed, can keep changing for the better leading to a more secure future for your children.

AEGON Religare Rising Star Plan aims to help you in doing just that. It not only makes provisions for your children's future but also ensures that their future remains secured.

With the help of our Life Agent, fill out the Life Planner that will help you take the steps to having your own plan.

How does the plan work?

Step 1: Decide on the amount of premium you wish to pay every year

Step 2: Choose the amount of insurance cover you want (Sum Assured)

Step 3: Decide on the policy term and premium pay term of your policy

Step 4: Invest your premium in choicest of 4 Funds OR a unique 'Invest Protect' option.

What is Invest Protect option?

If you opt for Invest Protect Option, it will not only help you gain from your investment but also minimise the risk to your returns as your policy nears maturity. It aims to protect your money by systematically shifting the Fund from Accelerator Fund to Secure Fund during the last 3 policy years.

E.g.: If you opt for a 15-year plan, the premiums paid (after premium allocation charges) will be invested in Accelerator Fund during the first 12 policy years, Stable Fund in the 13th policy year, Debt Fund in the 14th policy year and Secure Fund in the 15th policy year. Further, 10% of the total units at the beginning of 3rd last policy year will be switched monthly in Stable Fund. In 2nd last policy year 10% of the total units at beginning of year will be switched monthly in Debt Fund. Similarly, 10% of the total units at the beginning of the last policy year will be switched monthly in Secure Fund.

Fund Options

If you don't wish to opt for 'Invest Protect', you have the option to invest your premiums in any one or more of the following 4 funds:

Fund Type	Objective	Risk Return Profile	Equities	Fixed Interest Securities & Money Market Instruments
Secure Fund	Generate attractive investment income while providing the security of very low volatility risk since asset durations would be reasonably small.	Conservative	0%	100%
Debt Fund	Aims to generate attractive investment income by investing in a diversified portfolio of government debt, corporate debt and money market instrument of varying maturities.	Relatively safe	0%	100%
Stable Fund	Aims to maintain a balance between equity and debt exposure to have a stable and attractive long term return. It will also shift allocation between debt and equity to gain from asset price movements over medium to long term.	Moderate	20% – 80%	20% – 80%
Accelerator Fund	Invest in equities of various sectors to diversify the portfolio and generate attractive returns in the long term. It also has the flexibility to invest in fixed interest assets and money market instruments up to 20%.	Aggressive	80% – 100%	0% – 20%

Discontinued Policy Fund - If you fail to pay your premium during the first 5 policy years, then the fund value after deducting the applicable discontinuance charge will move into this fund. The discontinuance value along with the interest earned will be paid after completion of first 5 policy years.

Key Features

Auto-rebalancing - At the end of every policy year, this feature automatically rebalances the allocation of your investments in various funds to the allocation proportions chosen by you.

Premium Re-direction - This feature allows you to alter the premium allocation to be applied to your future premiums and Top-ups.

Switch - This feature helps you shift your investments from one fund to another. Four switches are free in a policy year.

Benefits

Maturity - On maturity, you receive the fund value existing on the maturity date. If you do not wish to take the entire maturity amount at one go, you can avail of the Settlement Option.

Settlement Option - Under this option, you, or the nominee, in case of the death of the Life Assured, receive maturity proceeds in installments over a period you choose (not exceeding 5 years). Investment risk during the settlement period is borne by you.

Partial Withdrawal - You can partially withdraw money after first 5 policy years. The maximum amount of partial withdrawal allowed in any policy year is 20% of the fund value at the beginning of that policy year.

You can also avail of AEGON Religare Rising Star Plan's Systematic Partial Withdrawal facility by which we redeem units periodically from your unit account and credit the money to your bank account. You can opt for systematic partial withdrawal frequency; say monthly or quarterly for the duration you choose.

Discontinuance Value - You can discontinue the policy any time. Discontinuance value is paid after first 5 years. Discontinuance value is fund value minus the discontinuance charges of the year in which the premiums were discontinued. The charge will depend upon the period for which you have paid your premiums, as given below. There is no charge on top-up or if the policy is discontinued after 4 policy years. This charge remains fixed throughout the policy term.

Where the policy is discontinued during the policy year	Discontinuance charges for annualised premium upto Rs. 25,000	Discontinuance charges for annualised premium above Rs. 25,000
1	Lower of 20% (AP or FV) subject to maximum of Rs. 3,000	Lower of 6% (AP or FV) subject to maximum of Rs. 6,000
2	Lower of 15% (AP or FV) subject to maximum of Rs. 2,000	Lower of 4% (AP or FV) subject to maximum of Rs. 5,000
3	Lower of 10% (AP or FV) subject to maximum of Rs. 1,500	Lower of 3% (AP or FV) subject to maximum of Rs. 4,000
4	Lower of 5% (AP or FV) subject to maximum of Rs. 1,000	Lower of 2% (AP or FV) subject to maximum of Rs. 2,000
5 onwards	Nil	Nil

AP is Annualised Premium and FV is Fund Value

Death - In case of your unfortunate demise during the term of the policy, the nominee will receive the following as death benefit:

- Maximum of sum assured or 105% of all premiums paid (including top-up premiums);
- All regular premiums due after death of the life assured are waived i.e. all premiums (excluding rider premiums if any) due after death of the life assured are paid by the company in to the policy. If any premium due date, after the death of the life assured, has passed before the claim is intimated, such due premiums will be invested. This benefit is known as Premium Waiver Benefit (PWB). Further, irrespective of the investment fund option(s) chosen, the asset allocation will be changed to "Invest Protect Option" on the date the claim is intimated.
- An amount equal to the annualised premium (excluding rider premiums if any) will be paid to the beneficiary at the start of every policy year following the date of death till the end of the policy term. This benefit is known as Income Benefit (IB).

After the death of life assured, Child (nominee) or Appointee (if child is a minor) cannot exercise any policy servicing request (partial withdrawal, switching, premium redirection, top up premium) except asking for discontinuance of policy and taking the fund value less discontinuance charges, if any plus a lump sum amount equivalent to

A) 75% of the outstanding PWB for the rest of the policy term and B) 75% of the outstanding IB for the rest of the policy term.

In case of death of the child after the death of the life assured:

- Policy will cease to exist.
- The beneficiary will be paid the fund value plus a lump sum amount equivalent to A) 75% of the outstanding PWB for the rest of the policy term and B) 75% of the outstanding IB for the rest of the policy term.

In case of death of the child whilst life assured is alive:

- Policy will continue provided all the due premiums have been paid.
- The policyholder can, at any time during the policy term, include another child of his as the nominee. All the terms and conditions (including date of maturity) of the policy will remain unchanged.

Tax Benefits - The premiums paid and the benefits received under the policy will be eligible for tax benefits as applicable from time to time. Please consult your tax advisor for details.

Riders

Besides life cover, AEGON Religare Rising Star Plan offers you optional additional cover through riders.

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 - The rider benefit is payable on diagnosis or undergoing of surgical process for any of the following • Cancer (malignant) including Leukaemia; Coronary Artery Bypass Surgery; Heart Attack; Kidney Failure; Stroke; Major Organ Transplantation; Paralysis; Heart Valve Surgery; Surgery for disease of the Aorta. The Sum Assured is paid to the Life Assured in the event of surviving the critical illness condition for a period of at least 30 days from the date of diagnosis. Premiums for the riders shall be payable in addition to the premium for the base plan. For details, you can refer to the brochure of the above riders.

Eligibility

Minimum Annualised Premium (AP)*	Annual mode: Rs. 20,000 p.a. Other modes: Rs. 30,000 p.a.
Policy Term (years)	25 years less age at entry of the child in completed years
Premium Pay Term (years)	Equal to the policy term
Sum Assured (SA)	Minimum (age is less than 45 years) Higher of 10 times of Regular Annualised Premium or (0.5 x Policy Term x Annualised Premium) (age is greater than or equal to 45 years) Higher of 7 times of Regular Annualised Premium or (0.25 x Policy Term x Annualised Premium) Maximum (SA Multiple x AP) 30 times Regular Annualised Premium
Entry Age	Parent (Life Assured) Minimum - 18 years; Maximum - 60 years Child (Nominee) Minimum - 1 day; Maximum - 15 years
Maturity Age	Maximum - 75 years
Premium Payment Frequency	Yearly, Half-yearly, Monthly

*The annualised premium will remain unaltered during the policy term.

Other Features

Top-Up Premium - A Top-Up premium is an additional amount of premium over and above the contractual basic premiums with a minimum amount of Rs. 5,000. You can top-up your premium anytime after the 1st policy year and apart from the last 5 policy years.

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 fund value, plus premium allocation charge, plus mortality charge, plus policy administration charge, less stamp duty, less medical reports cost, less proportionate mortality charge.

Grace Period - For payment of premium, you are allowed a grace period of 15 days for monthly mode and 30 days for all other modes from the premium due date.

Discontinued Policy & Revival - Refer to Terms and Conditions later in this brochure.

Charges

Premium Allocation Charge - This is a percentage of the premium appropriated towards charges from the premium received.

Policy Years	Year 1	Year 2-5	Year 6-10	Year 11 onwards
Premium allocation Charge	4.40%	3.00%	2.00%	1.00%

Top-up premium allocation charge is 3.00%. This charge remains fixed throughout the policy term.

Fund Management Charge - This is a charge levied as percentage of the value of assets and shall be appropriated by adjusting the Net Asset Value everyday when the unit linked funds are priced

Secure Fund	Debt Fund	Stable Fund	Accelerator Fund
1.00% p.a.	1.10% p.a.	1.35% p.a.	1.35% p.a.

The fund management charges can be increased by the Company but shall not exceed 2% p.a. at any point of time subject to prior approval from IRDA.

Policy Administration Charge - At the start of every policy month from the first policy year Rs.60 per month will be deducted through cancellation of units. This charge escalates at 3% per annum at the start of every policy year from the second policy year. The formula i.e. Rs.60 / month for the first year and increasing at the rate 3% p.a. from start of 2nd policy year remains fixed throughout the policy term.

Mortality Charge - The mortality charge is deducted by cancellation of Units at the prevailing Unit Price at the beginning of every policy month. This charge is the sum of Base Mortality Charge, PWB Mortality Charge and IB Mortality Charge. Base Mortality Charge is the monthly Mortality Charge Rate based on the current age on the corresponding monthly date multiplied by the higher of Sum Assured or 105% of all the premium paid (including top up premiums). PWB Mortality Charge and IB Charge is calculated as (one-twelfth of Annual PWB Rate and IB rate respectively, applicable to the age on Policy Date and Premium Payment Term multiplied by the annual Premium) divided by 1,000. The mortality rate per thousand of sum at risk remains fixed throughout the policy term.

Miscellaneous Charges

Facility	Allowance	Charges (Rs.)
Auto-rebalancing	No charges for opting at the time of policy purchase	Rs. 200 for addition / removal later
Switch	Four switches free in a policy year	Higher of Rs. 100 or 0.1% of the amount switched per extra switch.
Premium Redirection	Two times free in a policy year	Rs. 200 per extra request
Partial withdrawal	Four times free in a policy year. No charge for systematic partial withdrawals.	Rs. 200 per extra withdrawal

The Miscellaneous Charges given above can be increased by the Company after IRDA approval but shall not exceed Rs. 500.

Terms and Conditions

Settlement Option - During the settlement period, no risk cover or riders will be available. Partial withdrawals and switches will not be allowed during this period.

Partial Withdrawal - This feature is allowed only if all due premiums for the first five years have to be fully paid. The amount of any partial withdrawal should not be less than Rs.5,000. An amount equal to a minimum of 2 years' annualised premium should be maintained as fund balance after any partial withdrawal. The installment value of your systematic partial withdrawal should be Rs.2,000 or higher. There will be a 5-year lock-in period for partial withdrawal for each Top-Up. Systematic partial withdrawals facility is available under electronic clearing service (E.C.S.) facility only. If any transaction fails due to one or more of the validation requirements not being satisfied, the facility will be terminated and you will be notified.

Death - In case of death the unit fund value will continue to remain invested. However, irrespective of the investment fund option(s) selected, the asset allocation mix will be changed to "Invest Protect Option" on the date the claim is intimated. All charges except mortality charges will continue to be deducted till the end of the policy term. If the policy is in discontinuance status during the lock-in period, death benefit is just the fund value of Discontinued Policy Fund and no other benefits will be payable. On death due to suicide within one year from date of issue of policy or date of revival of policy, as applicable, only fund value is paid and the policy is terminated.

Top-Up - A 5-year lock-in period is observed from the date of making the Top-Up. Top-up premium will increase the sum assured subject to underwriting. Top-ups is not allowed after death of life assured.

Switch - Switch facility is not allowed after death of life assured.

Partial Withdrawal - This facility is not allowed after death of life assured.

Systematic Partial Withdrawal - This facility, if opted, will cease on death of life assured. Also, this facility is not available after death of life assured.

Service Tax - Service Tax or any other tax shall be levied as per prevailing Tax Laws.

Discontinuance of premium - (A) Discontinuance of Policy Premium within five years of the Policy Date

- If any premium is not paid after the grace period, the company will send a notice to the policyholder immediately after the expiry of the grace period (but not later than 15 days from that date of expiry of the grace period) to either (a) revive the policy or (b) to completely withdraw from the policy without any life cover.
- If policyholder does not exercise any of the options within 30 days from the date of receipt of notice (i.e. if policyholder does not respond to the notice sent by the company) or opts for option “b” then the policy will be discontinued and the discontinuance value (fund value less discontinuance charge of the year in which premium was discontinued) will be shifted to the “Discontinuance Policy Fund”. The company will declare interest rate for this fund from time to time, which will be guaranteed to be not less than the interest rate as stipulated by IRDA. Currently, the interest rate stipulated by IRDA is 3.50% p.a. on compounding basis. The discontinuance value (along with interest earned) in the “Discontinued Policy Fund” will be paid to the policyholder after the lock in period.
- The life cover will continue till the time the policy is shifted to “Discontinuance Policy Fund” or revival request is received.
- On revival of the policy, all benefits under the policy will become payable to the policyholder as per the terms and conditions of the policy from the date of revival.

Discontinuance of Policy Premium after five Policy Years

- If any premium is not paid after the grace period, the company will send a notice to the policyholder immediately after the expiry of the grace period (but not later than 15 days from that date of expiry of the grace period) to either (a) revive the policy or (b) to completely withdraw from the policy without any life cover.

- If policyholder does not exercise any of the options within 30 days from the date of receipt of notice (i.e. if policyholder does not respond to the notice sent by the company) or opts for option “b” then the policy will be discontinued and the fund value will be paid to the policyholder and policy will cease to exist.
- On revival of the policy, all benefits under the policy will become payable to the policyholder as per the terms and conditions of the policy from the date of revival.

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. It’s 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.

Product Name: AEGON Religare Rising Star Plan UIN - 138Lo26Vo1, AEGON Religare ADDD Rider UIN - 138Coo2Vo1, AEGON Religare CI Rider UIN - 138Coo1Vo1

Risk factors - Unit linked Life Insurance products are different from the traditional insurance products and as such, are subject to risk factors ■ The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets ■ The NAVs of the units may go up or down based on the performance of funds and factors influencing the capital market and the Policy Holder is responsible for his/ her decisions ■ AEGON Religare Life Insurance is only the name of the Insurance Company and AEGON Religare Rising Star Plan is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects and returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns ■ Please know the associated risks and the applicable charges, from your insurance Agent or the Intermediary or policy document of the insurer. This is non-participating unit linked saving plan and we do not offer policy loan in this plan.

For more details

Call 1800 209 9090

sms RSTAR to 56677

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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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