

Adding the magic of Certainty to your Child's Dreams



Children aspire without boundaries. At one moment they want to become a head chef like you and make the most delightful confectionary in the town, and at the other they want to do something completely different of their own. From flying planes to racing cars to sailing ships, a child's dream is beyond limits.







We present to you IndiaFirst Life Little Champ Plan (Non Linked, Participating, Life Insurance Plan), a plan to provide your children financial certainty, flexibility and safety, all power packed in a single product to cope with the dynamic dreams of your little ones.



PROMOTED BY



Key Benefits

- 
Future protection power
 Planned pay outs to reach your goals even if something untoward were to happen to you
- 
Your Safety Net
 No more future premiums are required to be paid in case the life assured suffers from death or accidental total permanent disability
- 
Safeguard your loved ones
 Financial protection of your loved ones with the safety of life insurance cover
- 
Bonus ++**
 Enhanced earnings through bonuses** that will further add to your payout at maturity of the policy
- 
Flexi-easy support
 Flexibility to choose from a range of coverage and pay out options as per your need
- 
Enjoy Tax^ benefits
 Get tax^ benefits as per applicable tax laws

How does the plan work?

Tamanna Jain,
36 years old,
works as a head
chef at popular
hotel chain.

She is married
to **Ankit.**
The couple has a
six-year-old
daughter, **Jyoti.**

The couple has always been
amazed by their daughter's
designing and creative skills.

They feel that their daughter is the
perfect candidate for an **architecture
course** and invest in **IndiaFirst Life Little
Champ Plan** for a period of **19 years** to
safeguard her future
against any uncertain
happenings.

She has selected



premium payment term
of 11 years with a Sum Assured
of ₹17,00,000.
Tamanna has to pay
a quarterly premium of
INR 42,700 (including GST).

Tamanna meets with an unfortunate accident
in the 10th year of the policy causing her to
suffer from total permanent disability.

She will receive payouts in the **last seven years**
of the **policy** which will supplement **Jyoti's**
education expenses for **5 years** of **B.Arch course**
and **2 years** of **M.Arch course**.

All future premiums of the policy get waived off
and the policy continues with the same benefits.

The couple will also receive
maturity benefit of **INR 24.56 lakhs** at
8% assumed return or **INR 11.84 lakhs**
at **4% assumed return**.

So overall Tamanna paid INR 17.34 Lacs (exclusive of taxes)
to receive Total Benefits (@8%) of INR 35.10 Lacs

Eligibility Criteria

Premium Options	Limited Premium		Minimum Age at entry	21 years	Maximum Age at entry	45 years	Maximum Age at maturity	65 years in case of 7 to 12 years Premium payment term; 70 years in case of 13 to 14 years Premium payment term	Risk Cover Options	• Death Cover • Accidental Death Cover • Accidental Disability Cover • Comprehensive Cover	Minimum Sum Assured	INR 1,50,000 in case of 7 to 9 years Premium payment term; INR 2,00,000 in case of 10 to 14 years Premium payment term	Premium Paying Term	Policy Terms	
	Premium Mode	Minimum												Min	Max
Premium	Yearly	₹15,500											7	15	20
	Half Yearly	₹7,934											8	16	20
	Quarterly	₹4,015											9	17	20
	Monthly	₹1,349											10	18	25
													11	19	25
													12	20	25
													13	21	25
													14	22	25

Policy Year	N-7	N-6	N-5	N-4	N-3	N-2	N-1	Maturity Benefit (N)	Total Guaranteed Payout
1	5%	5%	5%	10%	10%	10%	11%	45% + Bonuses**	101%
2	-	10%	10%	10%	10%	10%	12%	40% + Bonuses**	102%
3	-	-	16%	16%	16%	16%	16%	25% + Bonuses**	105%
4	-	-	-	20%	20%	20%	20%	27% + Bonuses**	107%
5	-	-	-	-	25%	25%	30%	30% + Bonuses**	110%
6	-	-	-	-	-	35%	35%	45% + Bonuses**	115%
7	-	-	-	-	-	-	50%	70% + Bonuses**	120%
8	-	-	-	-	-	-	-	125% + Bonuses**	125%

**Bonus: Bonus rate may vary from time to time based on Company's Investment Performance. Bonus includes Simple Reversionary Bonus accrued till date of maturity plus Terminal Bonus (if any).
^Tax benefits are subject to changes in the tax laws.

Disclaimers: 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, www.indiafirstlife.com SMS to 5667735 SMS Charges apply. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Little Champ Plan (UIN 143N035V01) is only the name of the Life Insurance Plan 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 M/s Bank of Baroda, M/s Andhra Bank and used by IndiaFirst Life Insurance Co. Ltd. undr license. Advt. Ref. No.: IndiaFirst/LCP/PR/E/001.

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