

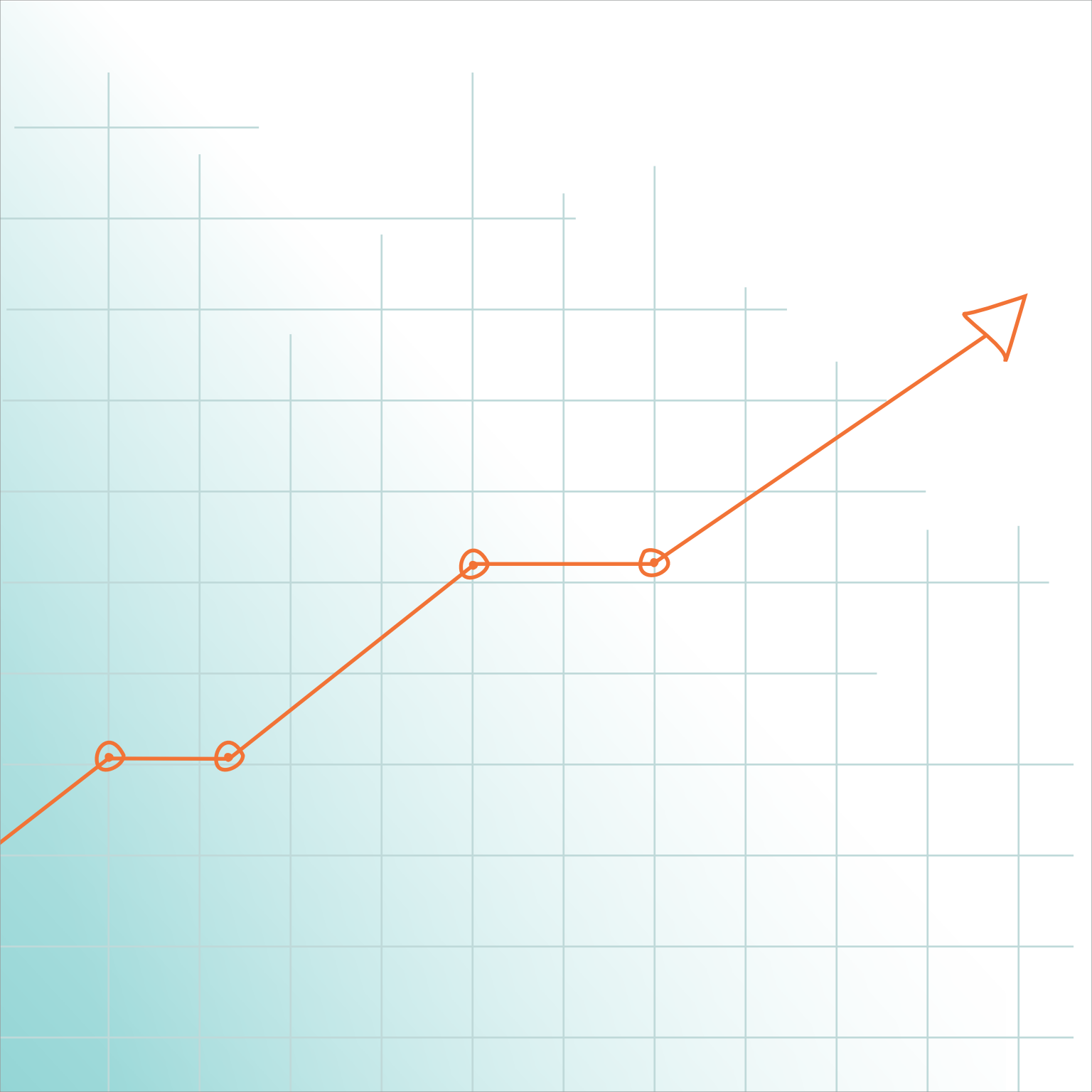
REACH HIGHER WITHOUT THE FEAR OF FALLS.

Gain from a plan that guarantees the highest NAV achieved during the 7 year tracking period.*



*Conditions apply

IN THIS PLAN, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER EXCEPT IN MAXINAV GUARANTEED FUND AND DYNAMIC GUARANTEED FUND WHERE WE MAKE SPECIFIC GUARANTEES.



Wealthsurance[®]

IDBI Federal Wealthsurance Maxigain Insurance Plan

As a seasoned investor, you recognise the ability of the equity markets to build wealth over the long term. But you also appreciate the fact that the growth potential of the market comes with the accompanying risk of volatility. This volatility can seriously impact your investments and disrupt your financial goals.

Under volatile market conditions, you therefore seek investment solutions that provide stable and guaranteed returns and shield you against the downside risk of the market. But, what if you had an opportunity to choose an investment solution that locked-in your gains and thus protected you from the potential downsides of a volatile equity market?

IDBI Federal presents the IDBI Federal Wealthsurance Maxigain Insurance Plan; a life insurance plan that ensures that you maximise

your gains and, at the same time, are shielded from potential losses. The plan provides life cover plus a unique investment fund called the MaxiNAV Guaranteed Fund. This fund offers the guarantee of the highest NAV achieved on the reset dates during the 7-year tracking period, from the date of launch of the fund on the policy maturity date.

This special feature can help you benefit from market increases and also help protect you from market declines. No matter what happens in the market, you will receive at least the net asset value of Rs. 10 per unit on the policy maturity date. To take advantage of the MaxiNAV Guaranteed Fund, you must remain invested in the fund until the maturity date of your policy.

IDBI Federal Wealthsurance® Maxigain Insurance Plan**

UIN: 135L023V01

Get the benefits of investing in stocks without the downside risk

- Choose the MaxiNAV Guaranteed Fund and enjoy the highest of (a) Highest NAV achieved on the reset dates during the 7-year tracking period (b) Minimum guaranteed NAV of Rs. 10 or (c) NAV on the specified policy maturity date

Contribute money in a flexible way that suits your savings habit

- Pay premiums for a limited period and enjoy benefits for the entire term of the plan
- Pay additional Top-up Premiums to grow wealth faster

Choose how your money is invested from a choice of 4 investment funds, based on your return expectations and risk tolerance

- MaxiNAV Guaranteed Funds: Get the growth potential of stocks without downside risk
- Dynamic Guaranteed Funds: Invest in stocks without losing the principal
- Equity Growth Fund: Invest in listed stocks with high growth prospects
- Income Fund: Invest in fixed income investments that carry low or medium market risks

Boosters for long term savings

- Receive Guaranteed Loyalty Additions at maturity* as a reward for making long-term investments

Decide how you wish to manage your investments

- Switch amongst investment options at any time and manage your portfolio, free of charges and taxes

Choose the insurance benefit you need

- You can choose the amount of Life Insurance Benefit you need

Withdraw funds in case of need, after five years

Get tax benefits on contributions and benefits

- Tax-free income helps grow wealth faster[#]

*conditions apply **hereinafter referred to as Wealthsurance

[#]Please read the section on Tax Benefits for details.

How does the Wealthsurance plan work?

Wealthsurance gives you (a) Investment account and (b) Insurance account

My Investment Account

The premiums you pay are invested, post the deduction of a premium allocation charge, into the investment options you choose in the proportion that you specify. The balance in your Investment Account reflects the wealth built over time from your premium contributions and the returns from the investment options chosen by you.

My Insurance Account

You can choose the Sum Insured for the Life Insurance Benefit as per your requirements. The charges for this benefit are deducted from their Investment Account.

My Wealthsurance Plan: Get the one that you need

Step 1: Decide on the amount of premium you wish to invest for the premium payment term of 5 years

Step 2: Choose the amount of insurance cover you require (Life insurance benefit)

Step 3: Choose any investment option out of the 4 investment options available

Pay premiums in a flexible manner: Build wealth easily with convenient savings

Wealthsurance allows you to pay premiums for a limited period and enjoy insurance benefits for a long period. The plan allows you to build wealth in a convenient manner and also get tax benefits.

Types of Premiums

Wealthsurance has two types of premiums:

(a) Basic Premiums and (b) Top-up Premiums.

(a) Basic Premiums

When you choose your Wealthsurance Plan, you have to indicate the premiums you wish to contribute. You have to indicate the amount of Annual Premium you wish to contribute towards the plan for the Premium Payment Term of 5 years. These are your Basic Premiums.

The minimum premium amount per year is Rs. 25,000 and maximum premium amount is Rs. 1,00,000 respectively, payable in annual installments. The premiums payable cannot be altered during the term of the policy.

(b) Top-up Premiums

Over and above the Basic Premiums, you can pay Top-up Premiums. Top-up Premiums can be paid only during the Premium Payment Term of your plan. Minimum amount is Rs. 5,000 at a time and you can pay whenever you want and any number of times. Top-up Premiums are not allowed in the last 5 years prior to the maturity of your plan.

Top-ups allow you to contribute additional premiums if and when you want to grow wealth at your convenience. Top-up Premiums can be paid only if you have paid all the Basic Annual Premiums due till date. Every Top-up Premium will have a lock-in period of 5 years from the date of payment of that Top-up Premium.

Top-up Premiums automatically increase the sum insured

Whenever you pay Top-up Premiums, we will automatically increase your sum insured based on your age on the date of the Top-up (a) By 125% of the Top-up Premium paid, if you are less than 45 years old at the time of paying the Top-up Premium, or (b) By 110% of the Top-up Premium paid, if you are equal to or greater than 45 years old at the time of paying the Top-up Premium. Thus you will also get enhanced life insurance cover when you pay Top-up Premiums. Increase in sum insured is, however, subject to our underwriting guidelines.

Best of both worlds

Basic Premiums enable you to become a disciplined saver and invest in a systematic, methodical way to build wealth. Top-up Premiums give you the flexibility to contribute additional premiums whenever you have extra money so that you can reach your goals faster. Together, they give you great flexibility to save, invest and grow wealth.

Premium Allocation Charge

Premium Allocation Charge is deducted from the premiums you pay and the balance is invested in investment options of your choice.

(a) **Limited Premium** - The premium allocation charge in the first year of the plan is 3.15% of the annual premium. There is no premium allocation charge from the second year onwards.

(b) **Top-up Premium** - The premium allocation charge is 3.15% of the Top-up Premium.

Eligibility Conditions

Age at entry	Minimum	8 years last birthday
	Maximum	65 years last birthday
Maximum age at maturity of the insured person	75 years last birthday	
Premium payment term	Limited: 5 years (fixed)	
Policy term	10 years (fixed)	
Premium paying frequency	Annual only	
Premium Amount	Minimum	Rs. 25,000
	Maximum	Rs. 1,00,000



Investment Options: Tools for building your wealth

Wealthsure gives you a choice of 4 investment options to build wealth. These options give you great flexibility in how you build and manage wealth. You can choose one or more options based on your return expectations and risk tolerance. You can also switch and change your investment options, from time to time, as you wish.

The investment options we offer are designed to meet the needs of all types of investors. You can choose the options that best suit your needs of safety, liquidity and returns.

We offer the following funds:

Fixed Return Options:

MaxiNAV Options: Get the growth potential of stocks without downside risk

A. MaxiNAV
Guaranteed Funds
Risk: Medium

MaxiNAV Guaranteed Funds guarantee a minimum Net Asset Value of each unit on the maturity date of the policy. Returns are, however, not guaranteed and depend upon the performance of the equity portfolio of the fund and the stock market.

Available Funds. MaxiNAV Guaranteed Funds are segregated closed-ended funds with specified maturity dates and are available for investment at the Net Asset Value.

MaxiNAV Guaranteed Funds provide minimum guarantee of the highest Net Asset Value (NAV) per unit, subject to a minimum of Rs.10, recorded on the reset dates in the first seven years from the date of launch of the fund on the maturity date of the policy. This will be the minimum guaranteed NAV per unit. Upon maturity of the policy, the policy owner receives the actual Net Asset Value or the minimum guaranteed NAV for each unit held, whichever is higher. The reset dates will be the last day of each calendar month or if not open for business, the previous business day. The available funds are declared by IDBI Federal from time to time. You can select a MaxiNAV Guaranteed Fund from those available at the time you pay the premium, whether it be limited or top-up. You can also switch into them at the net asset value when they are available.

Investment Objective. MaxiNAV Guaranteed Funds are managed using capital protection techniques including portfolio insurance strategies and manage the exposure to equity and debt with a view to obtaining equity exposure consistent with capital protection and the guaranteed maturity value. The funds will implement 'ratcheting' strategy as decided by IDBI Federal. Under 'ratcheting', when the MaxiNAV Guaranteed Funds have made returns over and above the amount needed to provide for guaranteed value, the returns may be 'locked-in' by investing in debt, so that you are assured of those returns even if the market moves adversely in the future. 'Ratcheting' may reduce future exposure to equity. MaxiNAV Guaranteed Funds may also use derivatives to meet their objectives to the extent permitted by applicable guidelines.

Investment Pattern. MaxiNAV Guaranteed Funds may invest up to 100% in equity or in fixed income instruments including cash and money market. The fund may use derivatives to meet its

A. MaxiNAV
Guaranteed Funds
Risk: Medium

objective to the extent permitted by the applicable guidelines.

Liquidity. You can redeem units from the MaxiNAV Guaranteed Fund at any time before the policy maturity date at the net asset value, however, the guarantee will not apply.

Fund Management Charge. A fund management charge of 1.35% p.a. plus an investment guarantee charge of 0.60% p.a. will be appropriated while computing the Net Asset Value of the MaxiNAV Guaranteed Funds.

Dynamic Guaranteed Options: Invest in stocks without losing the principal

B. Dynamic Guaranteed
Funds
Risk: Medium

Dynamic Guaranteed Funds provide minimum guarantee of the highest Net Asset Value (NAV) per unit achieved during the subscription period, on the specified maturity date. This will be the minimum guaranteed NAV per unit. As the fund starts at Rs. 10, the minimum guaranteed NAV on the maturity date will also not be less than the face value of Rs. 10 per unit. Thus your entry NAV per unit is protected. Returns are, however, not guaranteed and depend upon the performance of the equity portfolio of the fund and the stock market.

Available Funds: Dynamic Guaranteed Funds are segregated closed-ended funds with specified maturity dates. Each fund is available for investment for a limited period after the opening date during which, units are allotted at the Net Asset Value. This limited period is called the subscription period. Upon maturity, you will receive the actual NAV per unit or the minimum guaranteed NAV per unit, whichever is higher, for the units you hold.

The available funds are declared by IDBI Federal from time to time. You can select a Dynamic Guaranteed Fund from those available at the time you pay the premium. You can also switch into them when they are available. The available funds are given on www.idbifederal.com

Investment Strategy: Dynamic Guaranteed Funds are managed using capital protection techniques including, portfolio insurance strategies and manage the exposure to equity and debt with a view to obtaining equity exposure consistent with capital protection and the guaranteed maturity value. The funds will implement a 'ratcheting' strategy as decided by IDBI Federal. Under 'ratcheting', when the Dynamic Guaranteed Funds have made returns over and above the amount needed to provide for the guaranteed value, the returns may be 'locked-in' by investing in debt so that you are assured of those returns even if the market moves adversely in the future. 'Ratcheting' may reduce future exposure to equity. Dynamic Guaranteed Funds may also use derivatives to meet their objectives to the extent permitted by applicable guidelines.

Investment Pattern: Dynamic Guaranteed Funds may invest up to 100% in equity or in fixed income instruments including cash and money market. The fund may use derivatives to meet its objective to the extent permitted by the applicable guidelines.

B. Dynamic Guaranteed Funds Risk: Medium	<p>Liquidity: Dynamic Guaranteed Funds mature on the specified date. However, if you wish you can also redeem them before maturity at the Net Asset Value, but the guarantee will not apply.</p> <p>Fund Management Charge: A fund management charge of 1.35% p.a. plus, an investment guarantee charge of 0.60% p.a. will be appropriated while computing the Net Asset Value of the Dynamic Guaranteed Funds.</p>
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Market Fund Options: For investing in stocks, bonds or money market

These unit linked funds are open-ended funds which invest in equity, debt or money market as per their investment objectives. The Net Asset Value (NAV) of each fund is published on a daily basis. You can invest your premiums into, switch into or switch out of any fund at any time at the

NAV. Your gain or loss is the difference between the value at which you invested and the value at which you exited. In Market Fund Options; the NAV depends on the market value of the underlying investments. The expected return and risk vary by the fund. We offer the following funds:

Fund	Investment Objective	Investment Pattern	Allocation
C1. Equity Growth Fund Risk: High	Seeks to invest in listed stocks and aims to generate high returns by picking stocks that have growth prospects. It aims to diversify risk by investing in large cap as well as mid cap stocks and across multiple sectors.	Fixed Income Investments including Cash and Money Market	0 - 50%
	Fund Management Charges are 1.35% p.a. for the Equity Growth Fund	Equities and Equity-linked Instruments	50 - 100%
C2. Income Fund Risk: Low	Aims to generate a return by seeking to invest in fixed income investments that carry low or medium market risk.	Fixed Income Investments including Cash and Money Market	100%
	Fund Management Charges are 1.35% p.a. for the Income Fund		

Minimum allocation to a fund: Minimum amount of premium direction or redirection in any investment fund should be at least 15% of the annual premium.

Unit price formula: The unit pricing shall be computed based on whether we are purchasing (appropriation price) or selling (expropriation price) the assets in order to meet the day to day transactions of unit allocations and unit redemptions.

Appropriation price: The appropriation price shall apply in a situation when we are required to purchase the assets to allocate the units at the valuation date. When appropriation price is applied: The NAV of a unit linked fund shall be computed as: Market value of investment held by the fund plus the expenses incurred in the purchase of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current

liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any new units are allocated), gives the unit price of the fund under consideration.

Expropriation price: The expropriation price shall apply in a situation when we are required to sell assets to redeem the units at the valuation date. When expropriation price is applied: The NAV of a unit linked fund shall be computed as: Market value of investment held by the fund, less the expenses incurred in the sale of the assets plus the value of any current assets plus, any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any units are redeemed), gives the unit price of the fund under consideration.

Applicable NAV: New business premiums will be allocated units at the NAV as on the date of commencement of the policy, after completion of the proposal. Switches in, renewal premiums and top-up premiums received before the cut-off time at our designated office through local cheque or demand draft payable at par at the place the premium is received, will be allocated the same day's NAV and the one's received after the cut-off time will be allocated at next business day's NAV. The cut-off time will be as per the IRDA guideline, which is currently 3.00 p.m. Renewal premiums and top-up premiums paid through an outstation cheque or outstation demand draft will be allocated the NAV of the business day of realization of the cheques or demand draft.

In case you pay your renewal premium in advance, the units will be allocated on the due date of the premium. In case of cancellation of units for charges and valid notification and instructions received at our designated office for switches out, partial withdrawals, surrenders, death claims, we will apply the same day's NAV if received before the cut-off time

of 3.00 p.m. and next business day's NAV, if received after the cut off time of 3.00 p.m.

Investment guidelines: All segregated funds will be managed, and subject to compliance with applicable statutory regulations and guidelines. At present, investments in other than approved securities (including third-party mutual funds beyond 5% of fund) cannot exceed 25%. All of the funds will also trade in derivatives, invest in third-party funds or engage in short selling to the extent permitted by the applicable regulations.

Fund management charges: We reserve the right to increase charges for any fund by up to 0.75% p.a., with prior approval of IRDA. We will charge you or deduct from your investment amount any taxes, duties or surcharges of whatever description levied or that may be levied by any statutory authority.

New funds: IDBI Federal will introduce new funds, from time to time, to meet changing needs of investors, market conditions and regulatory environment. Similarly, old funds may be withdrawn or merged.



Guaranteed Loyalty Additions to boost your wealth

The Wealthsurance Plan boosts your funds through Guaranteed Loyalty Additions at maturity to reward you for long term investments.

Guaranteed Loyalty Additions will be 3.15% of the average fund value in the last 36 months preceding the guaranteed loyalty unit allocation date. In case you have invested in

multiple funds, the Guaranteed Loyalty Additions will be added to each fund in the same proportion as the fund value in each fund bears to the total fund value.

Guaranteed Loyalty Additions will not be payable for the - top-up premiums paid.

Life Insurance Benefit: Get benefits on death

We pay benefits under your Wealthsurance Plan in the event of death.

Death Benefit

We pay Death Benefit in the event of death of the Insured Person due to any cause, natural or accidental.

Death Benefit is the higher of the following two amounts:

- (a) Sum Insured or
- (b) The Fund Value in your Investment Account.

Upon payment of Death Benefit, your Wealthsurance Plan is terminated.

You can choose your Sum Insured

In your Wealthsurance Plan, you can choose the Sum Insured within the minimum and maximum limits as specified below.

Minimum Sum Insured

The minimum Sum Insured depends upon your age.

- **If you are less than 45 years old:** The minimum Sum Insured is 10 times of Annual Regular Premium Amount.

- **If you are equal to or greater than 45 years old:** The minimum Sum Insured is 7 times of Annual Regular Premium Amount.

At no time the sum insured shall be less than 105 percent of the total premiums (including top-ups) paid, reduced to the extent of partial withdrawals.

Maximum Sum Insured

There is no maximum limit on the Sum Insured. The limit, if any, is determined by underwriting.

Exclusions

Death Benefit is not paid in the event of suicide, attempted suicide, or self-injury within 12 months from the commencement of the plan.

Mortality charge

To meet the cost of Life Insurance Benefit, Mortality charge is deducted at the beginning of each month by cancellation of units in your Investment Account. Mortality charge is calculated on the Sum at Risk which is defined as Sum Insured minus Fund Value. If the Fund Value in your account exceeds the Sum Insured, then Sum at Risk is taken as zero.

Charges (excluding service tax, cess and any other statutory levies) for sample ages for a healthy adult are as below:

Mortality Charge per annum per Rs. 1,000 Sum at Risk (Rs.)						
Age (years)	25	30	35	40	45	50
Male	1.87	1.92	2.21	3.07	4.44	7.21
Female	1.79	1.91	1.96	2.47	3.54	5.36

Policy Administration Charge

To meet the costs of your Wealthsurance Plan and support the benefits, a policy administration charge is levied. The charge is deducted at the beginning of the policy year by cancellation of units from your Investment Account. Policy administration charge is given below and is subject to a maximum of Rs. 6,000 per annum.

(a) **Limited Premium** - The policy administration charge as a % of the initial annual premium per annum is as follows:

Annual Premium	First 5 years	Year 6 onwards till the end of policy term
Rs. 25,000 – Rs. 1,00,000	6.30%	3.15%

(b) **Top-up Premiums** - There will be no policy administration charge for Top-up Premium.



Liquidity through Withdrawals and Surrender

Wealthsureance allows you to build wealth over the long term. At the same time, we recognise that you might have need for funds before maturity of the plan. We offer liquidity with (a) Partial Withdrawals, (b) Surrender

Partial Withdrawal

From out of the Fund Value in your Investment Account, you can withdraw money for any purpose by making Partial Withdrawals, subject to the following restrictions:

- No withdrawals are permitted in the first five years.
- After five years, you can make withdrawals as follows:
 - (a) You can make withdrawals whenever you need and as many times as you desire.
 - (b) Each partial withdrawal should be for a minimum of Rs. 10,000.
 - (c) When you withdraw, the balance Fund Value left in your account should be the greater of two years annual premiums or total amount of Top-up Premiums paid in the five years preceding the date of the partial withdrawal.
 - (d) Top-up Premiums paid cannot be withdrawn for five years from the date of the top-up.
 - (e) No withdrawals are permitted if the Insured Person is below 18 years.

Charges

There are no charges for Partial Withdrawals. However, IDBI Federal reserves the right to introduce a Partial Withdrawal Charge not exceeding 7.5% of the amount withdrawn, with prior approval from the IRDA.

Reduction in Death Benefit

If the Insured dies before the age of 60, the Sum Insured will be reduced by any Partial Withdrawals made in the preceding two years.

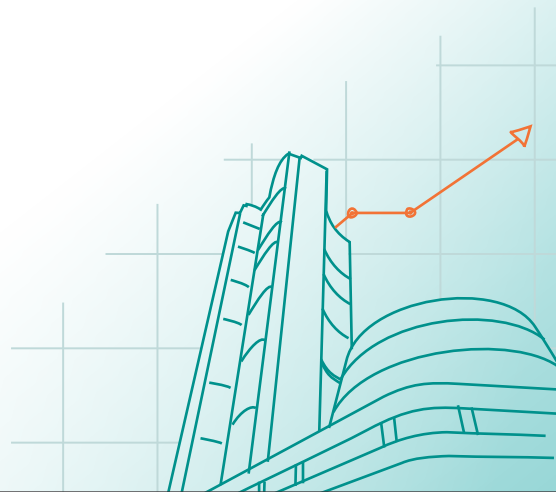
After age 60 of the Insured Person, the Sum Insured will be reduced by the total amount of all Partial Withdrawals made after age 58 onwards.

In both cases mortality charges would also be reduced corresponding to the reduced Sum Insured.

Surrender

When you wish to terminate your Wealthsureance Plan before maturity, you can surrender your plan. However, you cannot surrender your plan in the first five years.

After completion of five policy years there is no surrender charge. We will pay you the entire fund value as on the date of surrender.



Maturity Benefit of the Wealthsurance[®] Plan

Maturity Benefit is equal to the Fund Value in your Investment account on the date of maturity. Upon payment of the Maturity Benefit, your Wealthsurance Plan is terminated.

Settlement Option

If you so choose, you need not withdraw the entire Maturity Benefit on the maturity date. You can withdraw it in installments as you choose, within five years from the

maturity date. During this period, your Fund Value will continue to participate in the performance of unit-linked funds as chosen by you and you will also bear the investment risk as before except where we make specific guarantees. We will continue to deduct applicable charges for fund management. The Life Insurance Benefit ceases at the maturity of the plan and is not provided during the period of settlement.

Tax Benefits of the Wealthsurance[®] Plan

The Wealthsurance Plan gives you attractive tax benefits under Section 80C & Section 10(10D) of the Income Tax Act, 1961. Contributions by way of premiums are eligible for deduction under Section 80C. Benefits are tax-free under Section 10(10D), allowing you to earn tax-free income and benefits. Please note that the following is only for your information and you should seek tax advice from your tax advisor. Please also note that tax laws may change from time to time and, therefore, the terms and conditions, and benefits may change.

Tax benefits on your premiums:

Under Sec 80C of the Income Tax Act, 1961, the premiums you pay for your Wealthsurance Plan are eligible for deduction from your income up to a limit of Rs. 1,00,000 per year.

Note: The Finance Bill, 2012 has proposed that the deduction from your income under Sec 80C, for premiums payable on life insurance policies issued on or after 1st April, 2012, shall be available only to the extent of 10% of the Sum Insured.

Tax-free benefits:

Under Sec 10 (10D) of the Income Tax Act, 1961, the benefits you receive under your Wealthsurance Plan may qualify for tax exemption.

Note: The Finance Bill, 2012 has proposed that the exemption under Sec 10 (10D), on benefits you receive under life insurance policies issued on or after 1st April, 2012, shall be available only if the premium payable in any of the years is not more than 10% of the Sum Insured.

However, the death benefit under your Wealthsurance Plan is always tax-free under sec 10(10D).

There is no tax deduction at source.

Change your plan if your needs change

Wealthsure is designed to meet your changing savings, investment and insurance needs. You can make changes to your plan if your needs change. Wealthsure is thus a flexible plan which can meet your needs, without the need to have new plans.

When your wealth-building plans change

Your needs and requirements may change over time and so should your Wealthsure Plan. You may have the following situations:

- You are not able to pay the premiums you have committed to pay.
- You wish to build more wealth and want to pay more premiums.
- You wish to change the way your premiums are invested. Your plan gives you flexibility in the following ways:

A. Non-payment of Basic Premiums

Discontinuing premiums within five years from the commencement date

In the first five years from the policy commencement date if you fail to pay the premium within the grace period of thirty days from the due date, we will send you a notice within a period of fifteen days from the date of expiry of the grace period. Within a period of thirty days from the receipt of this notice you are entitled to the option of either reviving your policy by paying all due premiums or completely withdrawing the policy.

The policy will remain in force and the fund value will continue to be part of the segregated funds chosen, till you exercise your option, or till the expiry of thirty days notice period from the date of receipt of the notice, whichever is earlier.

If you choose to exercise the option of reviving the policy by payment of all due premiums within the thirty days notice period, the investment made in the segregated funds, less applicable charges, shall be continued.

On the other hand, if you exercise the option of complete withdrawal or if you do not exercise any option within the thirty days notice period, we will credit the fund value, less the discontinuance charge, to the discontinued policy fund.

The discontinued-policy fund is a segregated fund that aims to generate a return by seeking to invest primarily in fixed income investments and will provide an interest at a minimum guaranteed rate of at least 3.5% p.a. from the date of discontinuance or such rate as decided by the company with the prior approval of IRDA.

At the end of the lock-in period of five years, from commencement of the policy, we will terminate your policy and refund the proceeds of the discontinued policy.

We may allow a revival option beyond the thirty days notice period if permitted by the applicable regulations, and subject to meeting our underwriting guidelines.

Charges for Premium Discontinuance:

In case you fail to pay premiums within five years from the commencement of the policy, and you choose to opt for complete withdrawal of the policy, or if you do not exercise any option within the thirty days notice period, we will credit the fund value less the discontinuance charge. The premium discontinuance charge will be decided based on the policy year in which the policy is discontinued.

Policy year in which the policy is discontinued	Premium discontinuance charge
1	Lower of 6%* (AP or FV) or Rs. 6,000
2	Lower of 4%* (AP or FV) or Rs. 5,000
3	Lower of 3%* (AP or FV) or Rs. 4,000
4	Lower of 2%* (AP or FV) or Rs. 2,000
5 onwards	Nil

In the table above AP- denotes annualized premium and FV - denotes fund value on the date of discontinuance

B. Build more wealth by paying more premiums

You can contribute additional premiums into your Wealthsurance Plan to build more wealth by contributing Top-up Premiums.

C. Change your Investment Options

Your investment preferences may change over time. You can change the mix of your investment options in the following two ways:

- Premium Redirection, which changes the way your future premiums are invested. There is no charge for changing your Premium Redirection.
- Switches which allow you to shift your investment, from one investment option to another investment option. There are no charges for switches. However, IDBI Federal reserves the right to introduce Switch Charges not exceeding 2.5% of the amount switched, with the prior approval of IRDA.

You can switch out from Dynamic Guaranteed and MaxiNAV Guaranteed funds at the NAV prevailing at the time of switch. The minimum guarantee of the highest NAV will not apply to units switched out of Dynamic Guaranteed and MaxiNAV Guaranteed funds.

You can switch into a Dynamic Guaranteed fund if available for investment and into the MaxiNAV Guaranteed Fund, at the NAV prevailing at the time of switch. However you can't switch into MaxiNAV Guaranteed Fund during the last year of the policy. The minimum guarantee of the highest NAV will be applicable for the units switched into Dynamic Guaranteed funds at the fund maturity dates and at the policy maturity in case of MaxiNAV Guaranteed Fund.

When your insurance needs change

Over time, your life insurance needs may also change. Wealthsurance allows you to increase or decrease the amount of the Life Insurance Benefit.

Any increase in the Life Insurance Benefit is subject to acceptance after underwriting. Any reduction is subject to minimum levels as required by the plan being maintained.

Create Exclusive Funds for loved ones

A useful feature under Wealthsurance is that you will be able to create exclusive funds for the benefit of your loved ones which you can be sure no one will be able to access. These funds are legally protected from creditors and claimants on estate such as legal heirs, parties to disputes or creditors.

Married Women's Property Act

Under Section 6 of the Married Women's Property Act, 1874, a married man can take an insurance policy on his own life and express it to be for the benefit of his wife or children. When such intent is expressed on face of the policy, it shall be deemed to be a trust for the benefit of the named beneficiaries and it shall not be subject to the control of the husband or his creditors or form the part of his estate. The Act also provides that nothing contained in the provision shall operate to destroy or impede the right of any creditor to be paid out of the proceeds of any policy of assurance which may have been effected with intent to defraud creditors.

Set up Wealthsurance Plan for your loved ones

You can ask for endorsement of your Wealthsurance Plan for the benefit of your wife or children or any combination of them under the Married Women's Property Act. You can also indicate the percentage share of each of them in the plan. Once endorsed, the plan will be exclusively for the benefit of the named beneficiaries.

Nomination

As per Section 39 of the Insurance Act, 1938, you can nominate a person to receive the benefit under this policy. During your lifetime and while your policy is in force, you may at any time, by written notice to us, designate any person or persons as a nominee to whom we shall pay benefits under this policy upon your unfortunate death.

We will register a nomination in your policy schedule, or any change in nomination by endorsing your policy and registering in our records. We will acknowledge the change in nomination to you in writing.

The receipt of policy benefits by a nominee shall be a valid discharge of our liability. If on the date of death, there is no surviving nominee, then we will pay the benefits to your estate or legal representative. Nominations do not apply to any policy to which the Married Women's Property Act, 1974, applies or if you assign the policy.

Assignment

As per Section 38 of the Insurance Act, 1938, you may assign the policy by a written notice of assignment signed by you and at least one witness. We shall not be liable to observe any assignment of the policy unless we receive, at our head office the notice of the assignment in writing signed by both you and the assignee. Following receipt of such notice, we will pay all benefits to the assignee. At your request we will give you written acknowledgement of the receipt of the assignment. If you assign your policy, this will automatically cancel any nomination you have made.



Risks of Unit-linked Products

Unit-linked life insurance products are different from the traditional insurance products and are subject to risk factors. Premiums paid in unit-linked life insurance policies are subject to investment risks associated with the capital markets and NAVs of the units may go up or down, based on the performance of fund and factors influencing the capital markets and the insured is responsible for his/her decisions.

IDBI Federal Life Insurance Company Limited is only the name of the Insurance Company and IDBI Federal Wealthsurance Maxigain Insurance 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, or 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.

Section 41: Prohibition of Rebate

Insurance Act, 1938, prohibits an agent or any other person from passing any portion of his commission to the customer whether as incentive or rebate of premium. Section 41 of the Act 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 provisions of this Section shall be punishable with a fine, which may extend to Rupees five hundred.

Section 45 of Insurance Act: Non-disclosure Clause

"No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act 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 for insurance or in any report of a medical officer or referee or 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 statement was on a material matter 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 it that the statement was false or that it suppressed facts which it was material to disclose: Provided that nothing in this Section shall prevent the Insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the Terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal."

Free-look Period

As per IRDA regulation 6(2) of Protection of Policyholder's Interest Regulation, 2002, in case you are not satisfied with the terms and conditions of your IDBI Federal Wealthsurance Maxigain Insurance Plan, we offer you the option of cancelling your policy within the Free Look period of 15 days from the date of receipt of your policy document. In that case, you can send us your original policy document along with a request letter stating the reasons for your cancellation. We will refund you the premium paid, subject only to a deduction of the proportionate risk premium for the period of cover, and the expenses incurred by us on medical examination of the Insured Person and Stamp Duty charges. In this event, we are entitled to repurchase the units at the price of the units on the date of cancellation and the refund will vary to the extent of change in the NAV from the date of issue to the date of cancellation of the policy as per IDBI Federal records.

Policy Document

This sales literature gives only the salient features of the IDBI Federal Wealthsurance Maxigain Insurance Plan. It uses easy-to-understand language to explain the features. Your plan is governed only by the full legal terms, conditions and exclusions contained in the Policy Document. The IDBI Federal Wealthsurance Maxigain Insurance Plan is a Unit Linked Insurance Plan underwritten by IDBI Federal Life Insurance Company Ltd. (formerly known as IDBI Fortis Life Insurance Company Limited). IDBI Federal Life Insurance Company Limited is a fully-licensed Life Assurance Company registered with the Insurance Regulatory and Development Authority (IRDA).

Registration No. 135

Insurance is the Subject Matter of the solicitation.

®-Wealthsurance is a registered trademark and all rights are reserved with IDBI Federal Life Insurance Co Ltd.

Product UIN: 135L023V01 • Ref. No. 11566/MAXI/ENG/PB/MAR/310312

Regd. Office: IDBI Federal Life Insurance Co. Ltd, 1st Floor, Tradeview, Oasis Complex, Kamala City, P. B. Marg, Lower Parel (West), Mumbai 400 013. +SMS charges up to Rs. 3 apply.

How to Contact Us

You can reach us directly in the following convenient ways:



Branches

You can visit or call any branch of IDBI Bank, Federal Bank or IDBI Federal Life Insurance Co. Ltd. For the list of branches, please visit www.idbifederal.com



Phone

You can call our nationwide toll-free number 1800-102-5005 (for non-MTNL subscribers), 1800-22-1120 (for MTNL subscribers) at any time from 8 a.m. to 8 p.m.



Website

You can visit our website www.idbifederal.com



SMS

You can SMS 'Wealth' to 5757515⁺. We will call you



Write

You can write to IDBI Federal Life Insurance Co. Ltd, 1st Floor, Tradeview, Oasis Complex, Kamala City, P. B. Marg, Lower Parel (W), Mumbai 400 013, India



Email

You can email us at support@idbifederal.com

Ask for our advisor mentioned below to visit you to give information, answer questions and help you make your IDBI Federal Wealthsurance Maxigain Insurance Plan.