



Your Wealth Plan



Nature protects what it wants to grow.

Like the succulent orange on the cover page?

But have you ever thought why the orange has a bitter peel around it, when all that you wanted are those sweet slices inside? The peel is there for protection.

The orange wouldn't grow if the peel hadn't protected the fruit inside from the birds, worms or other elements. It is the same with all fruits, nuts and grains. Or for that matter a human embryo.

Look around anywhere and you will see that the best growth happens under a protective cover.

We have drawn inspiration from nature in designing Wealthsurance™. It aims to grow your wealth under the protective cover of insurance. With Wealthsurance™, you can make a wealth plan, which once you sign up for it, will work even if life throws up surprises.

This brochure follows the theme of showing fruits and nuts with their protective covers to remind you of the benefits of growing wealth under the protective cover of insurance.

Get ready to be Wealthsured. Come let's take a detailed look at Wealthsurance™ in the following pages.



Now protected

IDBI Fortis Wealthsure Foundation Plan**

UIN:135L001V01

➤ Contribute money in a flexible way that suits your savings habit

- Choose (a) Single Premium or (b) Regular Premiums. Pay premiums for a limited period and enjoy benefits for a longer period
- Pay additional top-up premiums whenever you want. Grow wealth faster and get tax benefits

➤ Choose how your money is invested from a wide choice of investment options, based on your return expectations and risk tolerance

- Choice of (a) Assured Fixed Returns, (b) Variable Returns linked to market performance, (c) Returns linked to market but with protection of capital.
- Investment options available for risk-averse as well as risk-taking investors
- Choice of stocks, bonds and money market funds

➤ Decide how you wish to manage your investments

- Switch amongst investment options any time and manage your portfolio, free of charges and taxes
- Leave management of your portfolio entirely to us, if you do not have the time or inclination

➤ Flexibility to choose the insurance benefits you need

- You can choose the amount of life insurance and terminal illness benefit you need
- Get Optional Insurance Benefits on suffering major diseases, hospitalization, accidental death or disablement
- Premiums can be waived in case of your death or disablement, so that your plans are well protected

➤ Withdraw funds in case of need, after three years

➤ Make your Wealthsure™ Plan quickly and easily

- Choose a Ready Plan for typical needs
- Develop a Custom Plan for special needs

➤ Get tax benefits on contributions and benefits

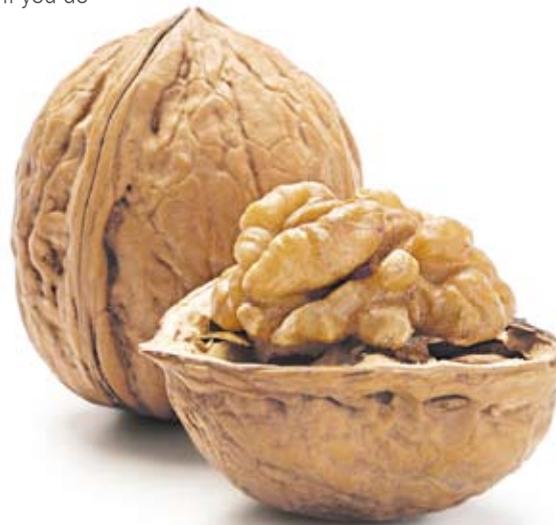
- Tax-free income helps grow wealth faster

➤ Option to create exclusive funds for loved ones

➤ Change your Plan as your needs change

- Flexibility to change premiums and benefits to suit your changing needs

**hereinafter referred to as Wealthsure



Highlights

Wealthsurance™: Insured Wealth Plans to grow wealth under a protective cover

Wealthsurance offers you Insured Wealth Plans. They allow you to create, build and manage wealth by giving several choices and great flexibility so that your plan meets your specific needs. You can decide how you wish to save so that it suits your savings habit. You can choose how your money is invested so that you can grow wealth as per your investment preferences. What is even better, Wealthsurance protects your wealth plans with insurance benefits so that your wealth-building efforts remain unaffected in unforeseen events and your financial goals can still be achieved.

What is Wealthsurance?

Wealthsurance combines wealth creation and insurance protection into one powerful financial solution. Unlike other investment alternatives, it allows you to ensure that your goals of wealth creation are achieved even in the event of serious illness, accidents, disablement or death.

Wealth Plan with a powerful range of Investment Choices

Wealth creation does not happen by chance, it needs a plan. Wealthsurance is a wealth plan which allows you to build and manage wealth. You can save into the Plan as much money as you want, whether at one time, at regular intervals or as per your convenience. Wealthsurance offers a wide choice of investment options from which you can select one or more, based on your preferences. The investment options we offer are designed to meet the needs of all types of investors depending upon their risk appetite, stage of life or investment horizon. You can choose options that give: (a) assured fixed returns, (b) variable returns linked to market performance or (c) returns linked to equity market but with protection of capital. Wealth grows in your plan, based on the options you have chosen.

Wealth Plan can be insured against unforeseen events

Wealthsurance can protect your Wealth Plan against a range of events such as death, terminal illness, 17 major diseases, sickness requiring hospitalisation, serious accidental injuries or total and permanent disablement. With other investment products, if any such event happens, you may not be able to save as planned or even be forced to withdraw from your savings. But in Wealthsurance, these benefits allow you to meet additional expenses without affecting your fund value so that your plans to save and accumulate wealth are not affected even if life throws surprises. Once you sign up for it, your Wealthsurance Plan works even if you are not able to.

Wealth grows better under a protective cover because life's uncertainties cannot deplete wealth, which otherwise they would normally do.

Wealthsurance is for those who will live

Life insurance is sometimes thought of as for those who might die, but Wealthsurance is for those who will live. Usually life insurance products provide benefits upon death, but Wealthsurance is designed to also give Living Benefits to ensure your well-being in your own lifetime.

How does Wealthsurance work?

Wealthsurance gives you (a) Investment Account and (b) Insurance Account.

My Investment Account

From the premiums you pay, Premium Allocation Charge is deducted. The balance amount goes into the investment options you choose in the proportion you specify. IDBI Fortis InvestmentBasket contains all the investment options we offer. 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 also choose any of the insurance benefits we offer under IDBI Fortis InsuranceBasket. You pay for only those benefits you choose and the charges are deducted from your Investment Account.

My Wealthsurance Plan: Get the one you need

Wealthsurance has many options so that you can choose what suits your circumstances. You can make your Wealthsurance Plan in two ways.

Ready Plans for typical needs

We have developed several Ready Plans to meet the typical needs of customers. A Ready Plan is simply a set of pre-chosen options of the Wealthsurance Foundation Plan. Each Ready Plan is aimed at a specific need. There is quite likely a Ready Plan that suits your needs in which case you can simply choose the Plan.

Custom Plan for specific needs

If a Ready Plan does not meet your needs, you can design your own Custom Wealthsurance Plan with 5 simple steps:

- Step 1: Choose the premiums you wish to contribute
- Step 2: Choose the investment options your money goes into
- Step 3: Choose the Sum Insured for Life and Terminal Illness Benefit
- Step 4: Choose the optional insurance benefits you need
- Step 5: Choose Plan Term based on your horizon for building wealth and for enjoying insurance benefits

Wealthsurance™ explained

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

Wealthsurance allows you to save in a manner that best suits your savings habit. It is very flexible in premium contributions. You can save in a disciplined manner and also get flexibility to contribute additional amounts whenever you have extra money. Wealthsurance allows you to pay premiums just one time or for a limited period and yet enjoy insurance benefits for a long period. Flexible premiums allow 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. These are your Basic Premiums. You can choose either Single Premium or Regular Premium.

Single Premium: If you choose Single Premium, you have to simply make a one-time payment at the time of taking the Plan. Minimum amount is Rs 20,000.

Regular Premium: If you choose Regular Premium, you have to indicate (a) Amount, (b) Frequency of Payment and (c) Payment Term. Minimum amount is Rs 10,000 per year, payable in quarterly, half-yearly or annual installments as you choose. Minimum amount is Rs 1,000 per month, if you choose monthly payment mode. Minimum premium payment period is 3 years.

(b) Top-up Premiums

Over and above the Basic Premiums, you can pay Top-up Premiums. Minimum amount is Rs 5,000 at a time and you can pay whenever you want and any number of times until the maturity of your Plan. Top-ups allow you to contribute additional premiums if and when you want, grow wealth at your convenience and get tax benefits. Top-up Premiums can be paid only if you have paid all the Basic Regular Premiums due till date.



Top-up Premiums may require additional sum insured

If total of Top-up Premiums paid exceed 25% of Basic Premiums paid (whether Single or Regular) till the date of any Top-up, the excess amount should have life insurance cover equal to 125%. To ensure that you have flexibility to pay the amount of Top-up Premiums you want, please choose a higher Sum Insured at the time of taking Wealthsurance Plan. You can also apply to us to increase Sum Insured at a later date if you so wish.

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 amount is invested in the investment options of your choice. You can think of it as similar to entry load in the case of mutual funds.

Single Premium and Top-up Premiums

Amount of Single or Top-up Premium	Premium Allocation Charge
Rs 20,000 - Rs 49,999	1.5%
Rs 50,000 - Rs 99,999	1%
Rs 1,00,000 - Rs 2,49,999	0.5%
Rs 2,50,000 and above	Nil

Flexible Payment options

Regular Premium

Amount of Regular Premium (per year)	Premium Payment Term (years)				
	3-4	5-9	10-14	15-19	20 & more
Rs 10,000 - Rs 29,999	4%	3.75%	3.5%	3.25%	3%
Rs 30,000 - Rs 47,999	3.75%	3.5%	3.25%	3%	2.75%
Rs 48,000 - Rs 71,999	3.5%	3.25%	3%	2.75%	2.5%
Rs 72,000 - Rs 95,999	3.25%	3%	2.75%	2.5%	2.25%
Rs 96,000 - Rs 2,39,999	3%	2.75%	2.5%	2.25%	2%
Rs 2,40,000 - Rs 5,99,999	2.75%	2.5%	2.25%	2%	1.75%
Rs 6,00,000 and above	2.5%	2.25%	2%	1.75%	1.5%

Eligibility Conditions

Any person over the age of 18 years can apply to us to take a Wealthsurance Plan. You can designate yourself or any other person (in whom you have insurable interest) as the Insured Person. The Insured Person should be at least one month old but not more than 65 years old. Age of the Insured Person cannot exceed 75 years at the end of Plan Term. Wealthsurance allows you to pay premiums and get tax benefits for yourself, while the insurance benefits can cover your spouse or child.

Where the Insured Person is a minor, the policy will vest in the minor upon attaining majority at the age of 18 years.

IDBI Fortis InvestmentBasket™: Tools for building your wealth

The power of Wealthsurance is provided by the wide choice of investment options it offers. They give you great flexibility in how you build and manage wealth. The full range of investments we offer is called the IDBI Fortis InvestmentBasket. You can choose one or more options from the basket 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.

Fixed Return Options

We offer investment options that give fixed assured returns for those who prefer to get fixed or floating rate of return on their investment.

Capital Guaranteed Options

We also offer options where we guarantee the face value of each unit on the specified maturity date. A part of the money is invested in stock markets and your returns depend upon the market performance. These are suitable for those who want to invest in equity markets, without fear of loss of principal.

Market Fund Options

We offer a range of funds that invest in stocks, bonds and money market. The returns on these funds are dependent upon the market performance. Returns and risk vary by the type of fund.

Manage yourself or leave it to us

We offer two ways in which you can manage your investments:

Do-it-yourself: You can decide to invest in the various options and change them from time to time, as you wish. This is suitable when you have a specific idea where you wish to invest or you have the time and inclination to manage your investments from time to time.

Leave-it-to-us: Alternatively, you can leave it entirely to us to manage your investment strategy from time to time by simply indicating how much risk you are prepared to take. We give you a choice of three risk levels: Cautious, Moderate and Aggressive. Equity exposure is restricted, based on the risk level you choose.



The powerful InvestmentBasket™

Types of Investment Options

We offer five types of Investment Options: (a) Monthly Interest Account which gives interest at a declared rate on your account balance, (b) Guaranteed Return Funds which give a fixed, assured returns for a specified period, (c) Capital Guaranteed Funds which ensure that your principal is protected even while investing in stocks, (d) Market Linked Funds where you can choose to invest in stocks, bonds or money market and get market returns, (e) Asset Allocator Funds where you can leave the management of your funds entirely to us, by simply indicating the level of risk you are prepared to take.

Fixed Return Options: When you want fixed, assured returns

Investment Option	How does it work?
A. Monthly Interest Account Risk: Low	<p>Monthly Interest Account gives you fixed interest on the account balance. You can choose to deposit any proportion or all of your premiums into it, whether Regular or Top-up Premiums. Your Account will earn interest at the declared rate on the daily outstanding balance. The balance in your Account, consisting of premiums deposited and interest earned, is available to switch into any other investment option and for withdrawals as permitted.</p> <p>Interest Rate: At the beginning of each month, IDBI Fortis will declare a credit rate by way of interest for this Account. The interest rate will be declared out of the estimated income from the underlying segregated portfolio of investments after (a) appropriation of fund management charge of 1%, and (b) transfers to/from a smoothing reserve. Your account balance will grow each day at the declared interest rate. Rates declared for the Account are available at www.idbifortis.com</p> <p>The purpose of Monthly Interest Account is to provide a smoothed return to the investors from out of the investment income of the underlying portfolio. For this purpose, a reserve for smoothing of interest rate will be maintained.</p> <p>Investment Pattern: The Monthly Interest Account is a segregated fund which will invest 100% of the money in fixed income investments including government securities, treasury bills, bank deposits, certificates of deposit, corporate securities, commercial paper, securitised papers, structured products, money market instruments, etc. The fund may use derivatives to meet its objective to the extent permitted by the applicable guidelines.</p>



B. Guaranteed Return Funds

Risk: Low

Guaranteed Return Funds give you an assured, fixed return for a specified period. Each fund matures on a specified date and carries a minimum Guaranteed Maturity Value for each unit. Each fund is available for investment for a limited period after the opening date during which units are allotted at the Net Asset Value. Upon maturity of the fund, you will receive the Net Asset Value as on the maturity date or the Guaranteed Maturity Value for the units you hold, whichever is higher.

Available Funds: The available funds and the guaranteed maturity value for each unit that they carry are declared by us from time to time. You can select a 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 at www.idbifortis.com

Liquidity: Guaranteed Return Funds mature on the specified date. However, if you wish you can redeem them before maturity at the Net Asset Value and the guarantee will not apply.

Investment Objective: Guaranteed Return Funds are segregated closed-ended funds with specific maturity date and a minimum guaranteed maturity value per unit. They aim to generate a fixed return by investing in fixed income instruments with maturities close to the maturity date of the fund and follow a buy-and-hold strategy.

Investment Pattern: These funds invest up to 100% of the moneys in fixed income investments including government securities, treasury bills, bank deposits, certificates of deposit, corporate securities, commercial paper, securitised papers, structured products and money market instruments. The fund may use derivatives to meet its objective to the extent permitted by the applicable guidelines.

Fund Management Charge: A fund management charge of 1.5% p.a. will be appropriated while computing the Net Asset Value of the Guaranteed Return Funds.



Capital Guaranteed Options: You can invest in stocks without losing the principal

C. Capital Guaranteed Funds Risk: Medium

Capital Guaranteed Funds guarantee the return of at least the face value of each unit on the specified maturity date. Returns are, however, not guaranteed and depend upon the performance of the equity portfolio of the fund and the stock market.

Available Funds: Capital Guaranteed Funds are segregated closed-ended funds with specified maturity date. Each fund is available for investment for a limited period after the opening date during which units are allotted at the Net Asset Value. Upon maturity, you receive the Net Asset Value as on the maturity date or the face value of each unit you hold, whichever is higher.

The available funds are declared by IDBI Fortis from time to time. You can select a Capital 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 at www.idbifortis.com

Investment Strategy: Capital 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 Fortis. Under 'ratcheting', when the Capital 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.

Capital Guaranteed Funds may also use derivatives to meet their objectives to the extent permitted by applicable guidelines.

Investment Pattern: Capital Guaranteed Funds will manage exposure to fixed income investments and equities as stated below:

Range of Debt exposure: 40%-100%

Range of Equity exposure: 0-60%

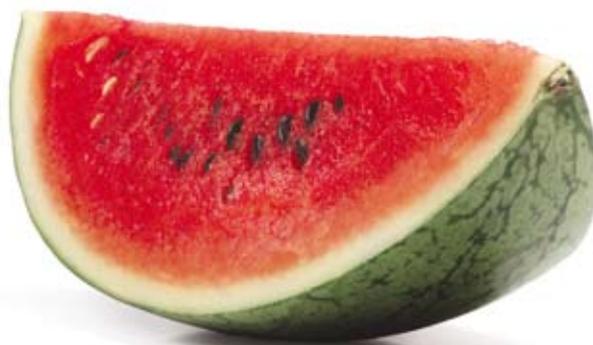
Liquidity: Capital Guaranteed Funds mature on the specified date. However, if you wish you can also redeem them before maturity at the Net Asset Value, but the guarantee will not apply.

Fund Management Charge: The funds carry a fund management charge of 2.25% p.a. which is applied before computing the Net Asset Value.

Market Fund Options: For investing in stocks, bonds or money market

Market Linked Funds are similar to mutual funds. They 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 Linked Funds, 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
D1. 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 Equities and Equity-linked Instruments	0 - 50% 50 - 100%
D2. Nifty Index Fund Risk: High	Nifty Index Fund invests in Nifty stocks and aims to track the index as closely as possible.	Fixed Income Investments including Cash and Money Market Equities and Equity-linked Instruments	0 - 20% 80 - 100%
D3. Bond Fund Risk: Medium	Seeks to invest in fixed income investments and aims to generate returns from interest coupons and the opportunities in changing yield curve. The duration of the underlying portfolio may be high or low, depending upon the market conditions.	Fixed Income Investments including Cash and Money Market	100%
D4. 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%
D5. Liquid Fund Risk: Low	Seeks to invest in overnight money and other money market instruments.	Money Market, Cash and Short-term Debt	100%



Asset Allocator Funds: When you want us to manage your investment allocation

Investment option	How does it work?
E. Asset Allocator Funds	<p>In Asset Allocator Funds, our fund managers choose how much to invest in stocks, bonds or money market, depending upon their view on the markets.</p> <p>Leave-it-all-to-us: Asset Allocator Funds are suited to those who wish to leave the management of their investment strategy entirely to us.</p> <p>Risk Profile: We manage the funds based upon your risk preference. You can choose amongst three risk levels: Cautious, Moderate and Aggressive. The equity component is restricted, based on the risk profile chosen by you.</p> <p>Structure: Asset Allocator Funds are funds of funds which invest in the other investment options within IDBI Fortis InvestmentBasket including the Market Linked Funds. Equity component may go up to 25% in Cautious, 50% in Moderate and 100% in Aggressive.</p>

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: Calculation of unit price for a unit-linked fund depends on whether that fund has net creations or redemptions on the valuation date. Net Asset Value for each unit is determined as: Market value of investments plus expenses incurred in the purchase of assets (if the fund has net unit creations) or less expenses incurred in the sale of assets (if the fund has net unit redemptions) plus value of current assets plus accrued income net of management charges less current liabilities less provisions, divided by the number of units on issue.

Investment Guidelines: All segregated funds will be managed, subject to compliance with applicable statutory regulations and guidelines. At present, investments in other than approved securities (including third-party mutual funds) cannot exceed 25%. Also, as per the present guidelines of IRDA, a policy owner cannot invest more than 40% of total fund in liquid fund. 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: Fund Management Charges are 2% p.a. for Equity Growth Fund, 1.75% p.a. for Nifty Index Fund, 1.5% p.a. for Bond Fund, 1.25% p.a. for Income Fund and 1% p.a. for Liquid Fund. For Asset Allocator Funds, additional Fund Management Charges are 0.25% p.a., 0.5% p.a., and 0.75% p.a. for Cautious, Moderate and Aggressive respectively. 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 Fortis 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. As a policy owner, the entire suite of investment options under IDBI Fortis InvestmentBasket will be available to you, unless specifically excluded.



The powerful InvestmentBasket™

IDBI Fortis InsuranceBasket™: Protect your Wealth Plans & Get Living Benefits

Besides allowing you to build wealth, Wealthsurance protects your Wealth Plans with insurance. While many life insurance products provide benefits upon death, Wealthsurance is designed to also offer Living Benefits. Living Benefits help you to overcome the crises during your lifetime. The full range of insurance benefits we offer is called the IDBI Fortis InsuranceBasket. Please refer to our InsuranceBasket Guide for details of the optional health, accident and disablement insurance benefits which are also available with your Wealthsurance Plan.

Life and Terminal Illness Benefit: Get benefits on death as well as terminal illness

We pay benefits under your Wealthsurance Plan in the event of (a) death, and (b) terminal illness.

A. 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.

B. Terminal Illness Benefit

While most life insurance policies pay benefits upon death, a unique feature of Wealthsurance Plan is accelerated payment of benefit upon diagnosis of terminal illness.

We pay Terminal Illness Benefit if the Insured Person is diagnosed as terminally ill and is expected to live for not more than six months. We may require the diagnosis to be made by a specialist medical practitioner appointed by us.

Terminal Illness Benefit is equal to Sum at Risk (i.e. Sum Insured minus Fund Value), subject to a maximum of Rs 25 lakhs. If Fund Value is greater than Sum Insured then there is no Sum at Risk and Terminal Illness Benefit does not apply.

Upon payment of the Terminal Illness Benefit, we will reduce the Sum Insured by the amount of the Terminal Illness Benefit paid. The policy continues as before except with reduced Sum Insured.

You can choose your Sum Insured

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

Minimum Sum Insured

The minimum Sum Insured depends upon whether you have chosen Single or Regular Premium.

Single Premium: In Single Premium, the minimum Sum Insured is 1.25 times the Single Premium Amount where policy term is less than 10 years and 1.10 times the Single Premium Amount where policy term is 10 years or more.

Regular Premium: In Regular Premium, the minimum Sum Insured is 5 times of Annual Regular Premium Amount.

Maximum Sum Insured

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



The protective InsuranceBasket™

Exclusions

(a) Death Benefit is not paid in the event of suicide, attempted suicide, or self-injury within 12 months from the commencement of the Plan, (b) Terminal Illness Benefit is not paid in the event of attempted suicide or self-injury, and (c) Death or Terminal Illness Benefit is not paid before completion of age 7 if the Insured Person is a child. In above cases, only the Fund Value will be paid.

Mortality and Terminal Illness Charges

To meet the cost of Life and Terminal Illness Cover, Mortality and Terminal Illness Charges are deducted at the beginning of each month by cancellation of units in your Investment Account. Mortality and Terminal Illness Charges are 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:

Per annum per Rs 1,000 Sum at Risk (Rs)							
	Age (years)	25	30	35	40	45	50
Male	Mortality Charge	1.81	1.86	2.14	2.98	4.31	6.99
	Terminal Illness Charge	0.06	0.06	0.07	0.09	0.13	0.22
	Total	1.87	1.92	2.21	3.07	4.44	7.21
Female	Mortality Charge	1.74	1.85	1.90	2.40	3.43	5.20
	Terminal Illness Charge	0.05	0.06	0.06	0.07	0.11	0.16
	Total	1.79	1.91	1.96	2.47	3.54	5.36

At the time of underwriting, the charges may be increased, based on your family history and medical condition.

Policy Administration Charge

A flat charge of Rs 60 per month will be deducted by cancellation of units at the beginning of each month.

Optional Insurance Benefits: Protect your plans with Health, Accident and Waiver of Premium Benefits

Besides Life and Terminal Illness Benefit, Wealthsurance offers a number of optional insurance benefits. They protect you and your wealth plans if you suffer major diseases, undergo hospitalization, suffer serious accidental injuries, or become disabled.

We offer the following optional benefits by way of riders, which you can choose as needed. You pay for only those benefits that you choose. The charges for the benefits you choose are collected by cancellation of units in your Investment Account. Please refer to our IDBI Fortis InsuranceBasket brochure for details, costs, exclusions and conditions of each benefit.

Health Benefits	Major Diseases Benefit If the Insured Person is diagnosed with any of the 17 specified major diseases, a lump sum cash amount is paid as benefit. The benefit is intended to take care of medical expenses and loss of earning that result when a major illness strikes. The diseases covered are (1) Heart Attack, (2) Coronary Bypass Surgery, (3) Heart Valve Replacement, (4) Surgery of the Aorta, (5) Cancer, (6) Stroke, (7) Kidney failure, (8) Major organ transplant, (9) Paralysis, (10) Coma, (11) Multiple Sclerosis, (12) Alzheimer's Disease, (13) Parkinson's Disease, (14) Benign Brain Tumour, (15) Major Head Trauma, (16) Major burns and (17) Primary Pulmonary Arterial Hypertension. You can choose the Benefit Amount, which can be a maximum of Rs 20 lakhs but not more than your Life and Terminal Illness Benefit Sum Insured.	Hospital Cash Benefit If the Insured Person is admitted to a hospital upon medical advice for the treatment of any illness or injury, a daily cash allowance and other benefits as specified are paid. Hospital Cash Benefit is available in capsules that you can buy, subject to a maximum of 8 capsules. Depending upon the number of capsules you buy, Normal Benefit varies from Rs 500 to Rs 4,000 for each day of hospitalization from the third day onwards. Normal Benefit is paid if admitted in other than ICU. In case of admittance to ICU, ICU Benefit is paid which varies from Rs 1,000 to Rs 5,000 per day. Recovery Benefit is paid in case of hospitalization for more than five days. Recovery Benefit is equal to twice the Normal Benefit payable per day.
Accident and Disability Benefits	Accidental Death Benefit In the event of the death of the Insured Person due to an accident, an additional lump sum cash amount is paid as benefit. You can choose the Benefit Amount, which can be a maximum of Rs 50 lakhs but not more than your Life and Terminal Illness Benefit Sum Insured.	Accidental Death and Disablement Benefit In the event of the death or permanent disablement of the Insured Person due to an accident, a lump sum cash amount is paid as benefit. Different types of accidental injuries are covered with entitlement specified as a percentage of Benefit Amount. You can choose the Benefit Amount, which can be a maximum of Rs 50 lakhs but not more than your Life and Terminal Illness Benefit Sum Insured.
Waiver of Premiums	Waiver of Premium Benefit on Death In the event of the death of the Policy Owner, the future regular premiums are waived and treated as paid.	Waiver of Premium Benefit on Total and Permanent Disablement In the event of total and permanent disablement of the Policy Owner, the future regular premiums are waived and treated as paid.

Liquidity through Withdrawals and Surrender

Wealthsurance 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 Withdrawals

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 three years.
- After three 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. When you withdraw, you should always leave as minimum balance the higher of (a) Top-up Premiums paid in the past three years or (b) Annual Regular Premium Amount in the case of a Regular Premium Plan or Rs 20,000 in the case of a Single Premium Plan.

More protection. Convenient liquidity.

No withdrawals are permitted if the Insured Person is below 18 years.

Charges

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

Reduction in Death and Terminal Illness Benefits

If the Insured dies or is diagnosed for terminal illness 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.

Surrender

When you wish to terminate your Wealthsurance Plan before maturity, you can surrender your Plan. However, you cannot surrender your policy in the first three years of the Plan. Upon surrender, we will pay you the Fund Value less Surrender Charge. The Surrender Charge is a percentage of the Single Premium or Annual Regular Premium that you have chosen in the Plan according to the table alongside:

Surrender Charge as a percentage of Single Premium or Annual Regular Premium

Completed policy years at the date of Surrender	Single Premium	Regular Premium Payment Term (years)				
		3-4 yrs	5-9 yrs	10-14 yrs	15-19 yrs	20+ yrs
3	4%	17.5%	20%	30%	45%	60%
4	2%	15%	20%	30%	45%	60%
5	Nil	10%	15%	27.5%	45%	60%
6	Nil	Nil	10%	25%	45%	60%
7	Nil	Nil	Nil	20%	40%	60%
8	Nil	Nil	Nil	10%	35%	60%
9	Nil	Nil	Nil	Nil	30%	55%
10	Nil	Nil	Nil	Nil	20%	50%
11	Nil	Nil	Nil	Nil	10%	40%
12	Nil	Nil	Nil	Nil	Nil	30%
13	Nil	Nil	Nil	Nil	Nil	10%
14 and above	Nil	Nil	Nil	Nil	Nil	Nil
Or at Maturity	Nil	Nil	Nil	Nil	Nil	Nil

Notes:

- Wealthsurance Foundation Plan has a lock-in period of three years from the commencement date. We will not pay you a surrender value until the completion of three full policy years.
- If you discontinue premiums within the first three years, we will terminate your policy at the end of the third year or at the end of the two year revival period whichever is later, and we will pay you the surrender value calculated using the surrender value charge applicable on that date.

Plan your horizon with Policy Term

Policy Term is the maturity period of your Wealthsurance Plan. At the end of the Policy Term, your Plan will terminate and you will receive the Maturity Benefit. Your insurance benefits will cease.

Choice of Policy Term

The minimum Policy Term you can choose is 10 years. If the Insured Person is a child, the minimum Policy Term should be 18 years less age of the child at entry or 10 years, whichever is longer. There is no maximum except that the age of the Insured Person cannot exceed 75 at the end of the Policy Term.

In Wealthsurance, you enjoy the benefits throughout the Policy Term. You should choose a Policy Term, based on (a) your investment horizon for building wealth, and (b) how long you wish to enjoy the Life and Terminal Illness Cover and other insurance benefits.

Consider choosing a long Policy Term since you have the option of liquidity through Withdrawals and Surrender, if you are in need of funds.

Maturity Benefit

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 grow in the Investment Account and you will also bear the investment risk as before except where we make specific guarantees. Life Cover and Optional Insurance Benefits cease at the maturity of the Plan and are not provided during the period of the settlement option.

Choose your term

Tax Benefits of Wealthsure™ Plan

Wealthsure Plan gives you attractive tax benefits. Contributions by way of premiums are eligible for deduction under Sec 80C. Insurance charges for health benefits are eligible for deduction under Sec 80D. Benefits are tax-free under Sec 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, as also the benefits may change.

Tax Deduction on Contributions

The premiums you contribute in your Wealthsure Plan are eligible for tax deduction under Sec 80C up to a limit of Rs 1 lakh per year. In effect, you do not pay tax on that portion of your income which you save in Wealthsure Plan.

If you choose Major Diseases Benefit or Hospital Cash Benefit, the charges payable for them are eligible for deduction under Sec 80D up to a limit of Rs 15,000 per year.

Tax-Free Benefits

Under Sec 10(10D), all the Benefits you receive under Wealthsure Plan are tax-free without any limit. Thus the benefits are fully available to meet the needs of financial security of your loved ones or to take care of your expenses as in the case of medical crises.

Thus, all the returns you earn on the various investment options are tax-free. Your wealth grows faster in Wealthsure without tax impact. When you compare returns on the investment options offered under Wealthsure with other investment alternatives, you should remember the tax-free nature of Wealthsure.

No Tax Deduction at Source

There is no tax deduction at source.

Conditions

Benefits under Sec 80C and Sec 10(10D) are available only if the premium payable in any year is not more than 20% of Sum Insured. Also, the benefit under Sec 80C is available if you are the Insured Person and Policy Owner or you being the Policy Owner paid the money for Insured Person who is either your spouse or child.

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

There could be times when you are not able to pay premiums as planned. We give you the flexibility to skip payment of premiums and yet enjoy all the insurance benefits, provided that you have paid premiums for at least three years.

After payment of premiums for at least three years, if you wish to take a break from payment of premiums, you can skip payment of premiums. Life and Terminal Illness Cover as also other Optional Insurance Benefits will continue and charges will be collected as applicable. You can revive the Plan within two years by paying all due premiums, failing which your Plan will

Tax Benefits, Plan Flexibility

be terminated and you will be paid the Surrender Value. If you wish your Plan to continue even after the revival period without payment of premiums, you can apply to us and we may agree at our discretion and subject to our underwriting requirements.

After three years, if on a monthly policy anniversary during the time you have not paid premiums, your Surrender Value is estimated to fall below the Annual Regular Premium Amount, your Plan will be automatically terminated and you will be paid the Surrender Value, subject to a minimum value of one Annual Regular Premium Amount.

Non-payment of Premiums in the first three years

In the first three years, if you fail to pay premiums within 30 days from the due date, your life insurance cover and other optional insurance benefits will be suspended immediately and collection of mortality charges and charges for optional insurance benefits will also cease.

You can, however, revive the Plan at any time within two years from the date of first non-payment by paying all the due premiums. Upon revival, your insurance benefits will be reinstated, subject to underwriting. If you fail to revive within two years, the Plan will be automatically terminated and you will be paid the Surrender Value, at the end of the revival period or expiry of three years from plan commencement, whichever is later.

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.

You can also apply to us to increase your Regular Premium amount or term. Increase in premium is subject to meeting the requirement of minimum Sum Insured under the Plan. Any increase in Sum Insured is subject to underwriting.

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 Fortis reserves the right to introduce Switch Charges not exceeding 2.5% of the amount switched, with the prior approval of IRDA.

When your insurance needs change

Over time, your insurance needs may also change. Wealthsurance allows you to increase or decrease the amount of insurance benefits and to add or remove optional insurance benefits. Any increase in benefits 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 Sec 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.

More Benefits

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 capital markets and NAVs of the units may go up or down, based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.

IDBI Fortis Life Insurance Company Limited is only name of the Insurance Company and IDBI Fortis Wealthsurance Foundation 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 five hundred rupees.

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

You are entitled to a free-look period of 15 days from the time that you receive the policy document. Before the end of this time if you do not wish to continue the policy, then you may write a letter requesting us to cancel it. 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.

Policy Document

This brochure gives only the salient features of the IDBI Fortis Wealthsurance Foundation 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 Fortis Wealthsurance Foundation Plan is a Unit Linked Insurance Plan underwritten by IDBI Fortis Life Insurance Company Ltd.

IDBI Fortis Life Insurance Company Limited is a fully-licensed Life Assurance Company registered with the Insurance Regulatory and Development Authority (IRDA). Registration No. 135

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TM – IDBI Fortis Life Insurance Co Ltd has applied for the registration of Wealthsurance, InsuranceBasket and InvestmentBasket as trademarks with the Trademark Registry. Product UIN: 135L001V01 • Ref. No. 438/WS/ENG/PB/100309

Regd Office: IDBI Fortis 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. *If funds opted for are Capital Guaranteed Fund, Guaranteed Return Fund, or Monthly Interest Account.

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 Fortis Life Insurance Co Ltd. For the list of branches, please visit www.idbifortis.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 am to 8 pm



Website

You can visit our website www.idbifortis.com



SMS

You can SMS 'Wealth' to 5757515[†]. We will call you.



Write

You can write to IDBI Fortis 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@idbifortis.com

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

Ready to be Wealthsured?

Mark your choices here and contact us. We will help you create your plan:

Premium Choices

Choose one: Single Premium Regular Premium

If Single Premium One-time Premium amount Rs _____

If Regular Premium (a) Annual Premium amount Rs _____

(b) Frequency: Monthly/Quarterly/Half-yearly/Annual

(c) Number of years of premium payment _____

Choice of Investment Options

Please write the percentage of allocation to each investment option. The total should aggregate 100%.

Investment Option	%	Investment Option	%
Monthly Interest Account _____		Market Linked Funds:	
Guaranteed Return Funds:		Equity Growth Fund _____	
Fund Code: _____		Nifty Index Fund _____	
Fund Code: _____		Bond Fund _____	
Capital Guaranteed Funds:		Income Fund _____	
Fund Code: _____		Liquid Fund _____	
Fund Code: _____		Asset Allocator Funds:	
		Cautious Fund _____	
		Moderate Fund _____	
		Aggressive Fund _____	
Sub-total _____		Sub-total _____	
		GRAND TOTAL _____	100% _____

Choice of Sum Insured

Write the Sum Insured you need for Life and Terminal Illness Benefit Rs _____

Choice of Optional Insurance Benefits

Please tick the optional insurance benefits that you wish to opt for. For the benefits chosen, please fill in the additional details.

- Major Diseases Benefit
- Hospital Cash Benefit Capsules: _____
- Accidental Death Benefit
- Accidental Death and Disablement Benefit
- Waiver of Premium Benefit on Death
- Waiver of Premium Benefit on Total and Permanent Disablement

Choice of Policy Term

Choose your Policy Term 10 years 15 years 20 years
 Other _____ (indicate years)