



PROMISE TO PAY

Aegon Life Guaranteed Growth Insurance Plan
A life insurance plan which offers assured 150% return
on annualised premiums paid

- Guaranteed Benefits
- Limited Premium Payment



INTRODUCTION

If you are looking for an investment plan that guarantees returns, this plan is for you. Aegon Life Guaranteed Growth Insurance Plan ensures you receive what you are promised and at the right time. So you can achieve your goal, regardless of the situation.

HOW DOES THE PLAN WORK?

- Decide on the amount of premium you wish to pay every year
- Get guaranteed payouts after the Policy Term

KEY ADVANTAGES OF AEGON LIFE GUARANTEED GROWTH INSURANCE PLAN

- **Guaranteed Maturity Benefit:** Guaranteed annual payouts for 8 years starting from the end of Policy Term
- **Guaranteed Death Benefit:** In case of death during the Policy Term, the future premiums will be waived and the guaranteed payouts as scheduled will be paid to your nominee
- Limited Premium Payment Term
- Tax benefits as per prevailing tax laws

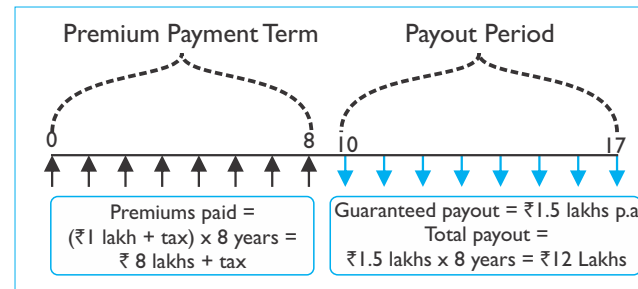
BENEFITS

Guaranteed Maturity Benefit: You will get 150% of the annualised premium you have paid every year (excluding taxes) at the end of every year from 10th year to 17th year from the date of commencement of the policy. This benefit is the Maturity Benefit which will be paid over a period of time. This benefit will only be payable if all the premiums are paid till the end of the Premium Payment Term or death, whichever is earlier.

Guaranteed payouts schedule	
End of year	% of annualised premium payable
10th year	150%
11th year	150%
12th year	150%
13th year	150%
14th year	150%
15th year	150%
16th year	150%
17th year	150%

For example: You opt for this plan and pay an annual premium ₹ 1 lakh plus taxes. In case you pay all due premiums for the first 8 years, you

will receive ₹ 1.5 lakhs (150% of the annualised premium) at the end of every year from 10th to 17th year from the date of commencement of the policy (Payout Period).

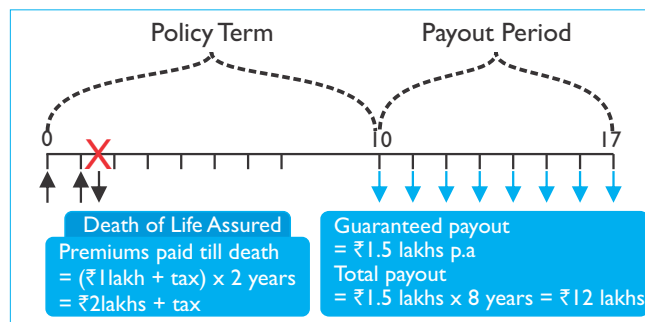


Guaranteed Death Benefit: In case of unfortunate demise of the Life Assured during the Policy Term, the nominee will get the guaranteed payouts (i.e. maturity benefit) as scheduled at the end of each year during the Payout period. Payout period is defined as the period starting from the end of 10th year till end of 17th year. All due premiums payable during the balance of the Premium Payment Term after the date of death of the Life Assured will be waived.

The nominee / appointee / assignee / legal heir, as may be applicable, will have an option to take the Cash Value of the Death Benefit on death of the Life Assured or at any point in time during the Policy Term after the death of the Life Assured. The Cash Value of the Death Benefit will be higher of 10 times the annualised premium or 105% of all premiums paid as on date of death or present value of the guaranteed payouts. The present value of the guaranteed payouts shall be calculated at 10% p.a. but this interest rate can be changed by the company subject to IRDAI's approval. This option of taking the cash value, will however not be available once the guaranteed payouts have started. In case of death while the policy is in Paid-Up status, the Death Benefit will be the Paid-Up Value Sum Assured which will be paid after acceptance of death claim. Paid-up Sum Assured is defined as (Total premiums paid / Total premiums payable) x Sum Assured.

In case of death of the Life Assured, during the Payout period, the guaranteed payouts will continue to be paid to the nominee till the end of 17th Year.

For example: You opt for this policy and pay an annual premium ₹1 lakh plus taxes. In case of your unfortunate demise in the 2nd policy year after paying 2 annualised premiums, the future premiums will be waived and your nominee will receive the guaranteed payouts of ₹ 1.5 lakhs at the end of every year from 10th to 17th year from the date of commencement of the policy.



Your nominee will also have the option to take the cash value of the Death Benefit, instead of the above Guaranteed Payouts.

Surrender Benefit: The policy will acquire Guaranteed Surrender Value on payment of first annualised premium or first 12 monthly premiums. The details of Surrender Values are given in the Terms and Conditions below.

Tax Benefit: The premiums paid and benefits received are eligible for tax benefits under Section 80C and 10(10D) of the Income tax Act, 1961 respectively upon fulfillment of conditions laid down for availing such benefits. The tax benefits are subject to change as per change in Tax laws from time to time. Please consult your tax advisor for further details.

ELIGIBILITY

Entry Age#	Minimum - 8 years completed Maximum - 50 years completed		
Maturity Age	Maximum - 60 years completed		
Policy Term	10 years		
Premium Payment Term (PPT)	8 years		
Annualised Premium	Age (years completed)	Annualised Premium (₹)	
	Minimum	8 - 35 36 - 45 46 - 50	20,000 30,000 40,000
	Maximum	8 - 35 36 - 45 46 - 50	3,00,000 2,00,000 1,00,000
Premium payment frequency	Annual and Monthly*		
Sum Assured	10 x Annualised Premium		

Parent / Grand Parent can propose the policy in the name of the child. There may be other circumstances wherein the Policyholder and the Life Assured are different. The Company will follow the principle of insurable interest in this regard.

* Monthly Premium = Annualised Premium X 0.087

OTHER FEATURES

Grace Period: You have a period of 30 days as grace period from the premium due date to pay the premium. In case of death during the grace period, the unpaid premium will also be waived and Death Benefit will be payable without any deduction of the outstanding premium.

TERMS AND CONDITIONS

Discontinuance of Premium: If the first 12 months premiums are not paid within the days of grace, the policy lapses with all the benefits including life insurance cover.

- No benefits are available on a lapsed policy
- Policyholder has 2 years to reinstate the lapsed policy
- If the lapsed policy is not reinstated within the reinstatement period then the policy is terminated without any benefit. If the Policyholder stops paying premium anytime after payment of first annual premium or first 12 monthly premiums, the Policy continues as a Paid-Up Policy.

Paid-Up Policy provisions:

- For a Policy in Paid-Up status, the Paid-Up Sum Assured will be paid out in case of death during the Policy Term and the Paid-Up value will be paid upon survival till maturity
- Paid-Up Sum Assured = (Total premiums paid / Total

premiums payable) x Sum Assured

- Paid-Up Value = Paid-Up Value factor x Total annualised premiums paid
- Policyholder has 2 years to reinstate the Paid-Up Policy from the first unpaid premium due date. If a Paid-Up Policy is not reinstated, then it will continue as Paid-Up Policy till the end of Policy Term.
- Paid-Up Policy is not eligible for guaranteed payouts. Please note that a Paid-Up Policy can be surrendered within the Policy Term also, as per the calculations mentioned below in the Surrender Value section.

Surrender Value: The policy will acquire a Guaranteed Surrender Value on payment of first annual premium or first 12 monthly premiums.

The Surrender Value is calculated as below:

When all due premiums have not been paid,

Surrender Value = A Guaranteed Surrender Value factor X Paid-Up value

When all due premiums have been paid,

Surrender Value = A Guaranteed Surrender Value factor X Total annualised premiums paid

Please refer to the Policy Contract for details on guaranteed Surrender Value factors.

Reinstatement: You can apply for reinstatement of the Lapsed / Paid-Up Policy within two years from the due date of the first unpaid premium.

For reinstatement, you will need to pay all unpaid premium + interest as declared by the Company from time to time, which will not exceed yield to maturity on a 5 year G-sec plus 3%.

The reinstatement shall be subject to the following conditions:

- Satisfactory evidence of insurability of the Life Assured

- Payment in full of an amount equal to all the Policy Premiums due but unpaid till the Effective Date of reinstatement along with interest.
- If the Life Assured is found sub-standard at the time of revival, the policy will not be reinstated and will be treated as a Paid-Up Policy.

It will be ensured that the evidences and any medical requirements called for are in line with the prevailing underwriting rules/practices and the health declaration by the Life Assured. Any evidence of insurability requested at the time of reinstatement/ revival will be based on the prevailing underwriting guidelines duly approved by the Board.

Free Look Period: If you are not satisfied with any of the terms and conditions of the Policy, you may return the Policy document along with a letter stating the reason for disagreement within 15 days or 30 days (if purchased through Distance Marketing mode¹) of receipt of the Policy document. Upon return of this Policy by You, this Policy will terminate and all rights, benefits and interests under this Policy shall stand extinguished. We will refund the Premiums received by Us, after deducting the charges of stamp duty paid on the policy.

¹Distance marketing: Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone-calling (ii) Short Messaging Service (SMS) (iii) Electronic Mode which includes e-mail, internet and interactive television (DTH) (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.

Service Tax: Service tax or any other tax will be levied as per prevailing tax laws.

Policy Loan: Policy Loan is not available under this plan.

Suicide Exclusion: In case of death due to suicide within 12 months from the date of inception of the policy, the nominee or beneficiary of the Policyholder shall be entitled to at least 80% of the premium(s) paid provided the policy is in-force or

In case of death due to suicide within 12 months from the date of revival of the policy, the nominee or beneficiary of the Policyholder shall be entitled to an amount which is higher of 80% of the premiums paid till the date of death or the Surrender Value as available on the date of death.

ASSIGNMENT & NOMINATION

Assignment: Allowed as per section 38 of the Insurance Act 1938 as amended from time to time

Nomination: Allowed as per section 39 of the Insurance Act 1938 as amended from time to time

Disclaimers:

- The brochure is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract.
- Buying a life insurance policy is a long term commitment and early termination of the policy usually involves high costs and the Surrender Value payable, if applicable, may be less than the total premiums paid.
- This product brochure should be read along with sales illustration
- This Policy will only be issued to lives accepted as standard as per Company approved underwriting guidelines
- This product is underwritten by Aegon Life Insurance Company Ltd.
- Insurance is the subject matter of the solicitation
- Insurance cover is available under this product

Prohibition of Rebates

Section 41 of the Insurance Act, 1938 (as amended from time to time) states: 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

2) Any person making default in complying with the provision of this section shall be punishable with fine, which may extend to Rs. 10 Lakh.

Non-Disclosure

Section 45 of the Insurance Act, 1938 (as amended from time to time) states:

1) No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from the date of date of policy i.e. from the date of issuance of policy or the date of commencement of risk or the date of revival of policy or the date of rider to the policy, whichever is later.

2) On the ground of fraud, a policy of Life Insurance may be called in question at any time within 3 years from the date of issuance of policy or the date of commencement of risk or the date of revival of policy or the date of rider to the policy, whichever is later. For this, the insurer shall have to communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

For full texts of Section 38, Section 39 and Section 45, please refer to the Insurance Act, 1938 (as amended from time to time).

ABOUT AEGON LIFE

Aegon Life Insurance Company Limited (formerly AEGON Religare Life Insurance Company Limited) launched its pan-India operations in July, 2008 following a multi-channel distribution strategy with a vision to help people plan their life better. The fulfillment of this vision is based upon having a complete product suite, providing customised advice and enhancing the overall customer experience. Aegon, an international provider of life insurance, pensions and asset management and Bennett, Coleman & Company, India's leading media conglomerate, have come together to launch Aegon Life Insurance. This joint venture adopts a local approach with the power of global expertise to launch products that are focused on providing customers with the means to meeting their long-term financial goals. The company is headquartered in Mumbai having 53 branches across 46 cities. The company has around 9600 life insurance agents serving over 4 lakh customers across India.

ABOUT AEGON

Aegon's roots go back 170 years – to the first half of the nineteenth century. Since then, Aegon has grown into an international company, with businesses in more than 20 countries in the Americas, Europe and Asia. In the US, Aegon's leading market, it operates under the Transamerica brand. Today, Aegon is one of the world's leading financial services organizations, providing life insurance, pensions and asset management. Aegon never loses sight of its purpose to help its customers secure their long-term financial future. With around 28,000 employees, it has 635 billion Euros of revenue-generating investments.

ABOUT BENNETT, COLEMAN & COMPANY LIMITED

The Times Group is one of the leading media conglomerate in India having presence in print, radio, TV, outdoor media and the internet through Bennett, Coleman and Company Limited (BCCL) and its subsidiaries. The Times of India, the flagship brand of the company, is the number 1 English newspaper in India and the World by circulation. With a turnover exceeding a billion dollars, the group has the support of over 25,000 advertisers, 11,000 employees and an audience spanning across all continents.

Beware of spurious phone calls and fictitious/fraudulent offers. IRDAI clarifies to public that: IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

Product Name: [Aegon Guaranteed Growth Insurance Plan UIN I38N046V01](#)

This is a non-linked, non- participating life insurance plan.

For more details: Call (Toll Free) 1800 209 9090

www.aegonlife.com



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