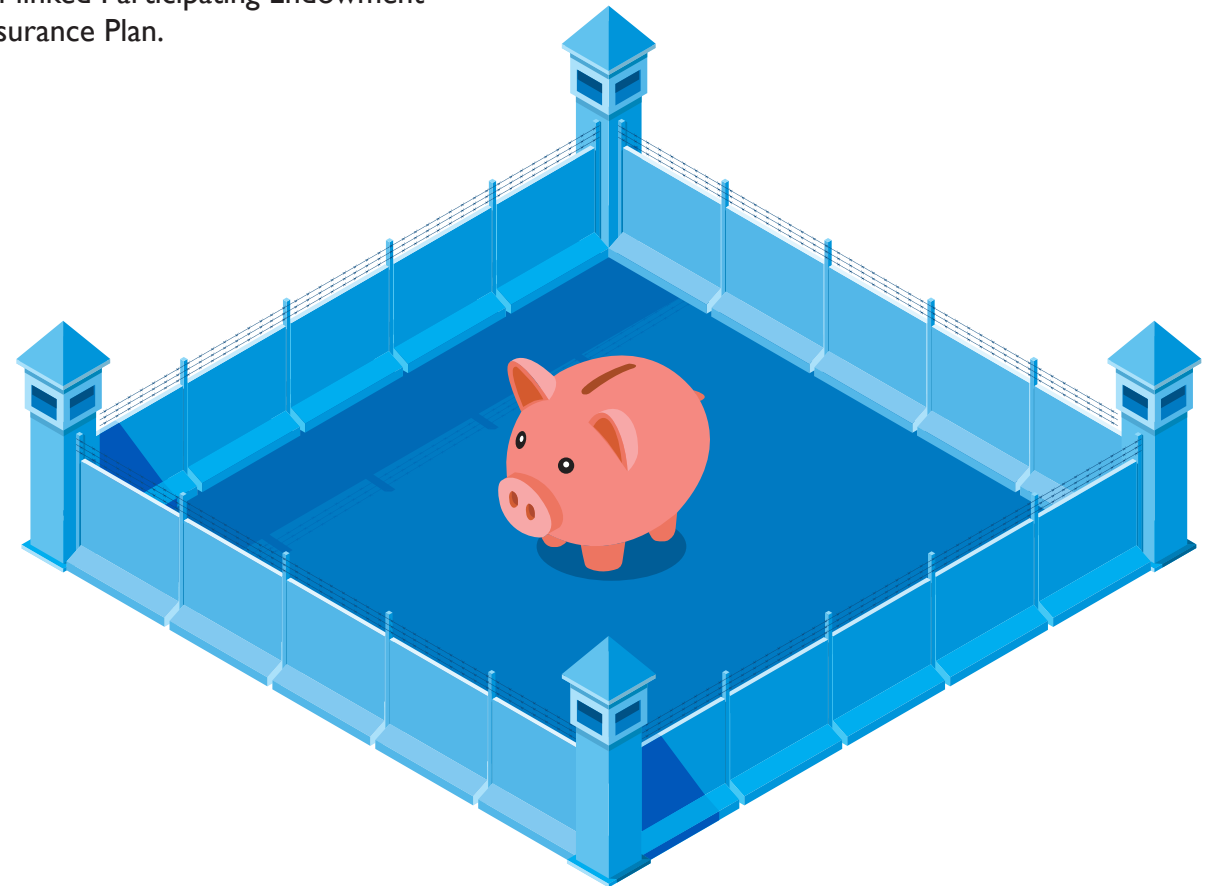


# GROW YOUR LIFE SAVINGS WHILE IT COVERS YOUR LIFE.

## AEGON LIFE JEEVAN RIDDHI INSURANCE PLAN.

A Non-linked Participating Endowment  
Life Insurance Plan.



"Trade logo displayed belongs to M/s Aegon N.V. and M/s Bennett, Coleman and Co. Ltd. and used by Aegon Life Insurance Co. Ltd. under trade agreement."  
IRDAI Company Registration No.138 Registered Office: Aegon Life Insurance Company Ltd.,  
Building No. 3, Third floor, Unit No. 1, NESCO IT Park, Western Express Highway, Goregaon (E),  
Mumbai 400 063. Tel: +91 22 6118 0100 | Fax: 02261180200 / 300 e-mail: customer.care@aegonlife.com  
Website : [www.aegonlife.com](http://www.aegonlife.com) Corporate Identity No. : U 66010MH2007PLC169110.  
ADVT No. 11/June 2016/3047.



## ARE YOU CONCERNED ABOUT

- Accumulating a lump-sum amount for fulfilling your future financial goals
- Financial security of your family in case of your absence
- Extra funds needed in case of unforeseen contingencies
- Risk of accident and disability
- Longer periods for premium payment
- Availability of tax benefits

## WOULD YOU AGREE THAT A COMPREHENSIVE FINANCIAL SOLUTION SHOULD



Provide a lump sum amount for your future goals



Provide lump sum amount in case something were to happen to you



Provide loan for unforeseen circumstances



Provide additional benefits in case of accident and disability

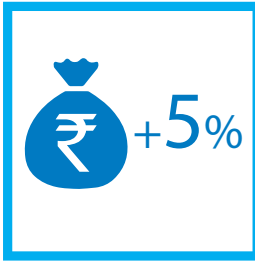


Have flexible policy term and premium payment options



Be eligible for tax benefits as per prevailing tax laws

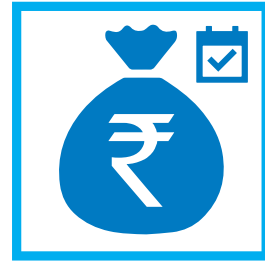
## KEY BENEFITS OF AEGON LIFE JEEVAN RIDDHI INSURANCE PLAN



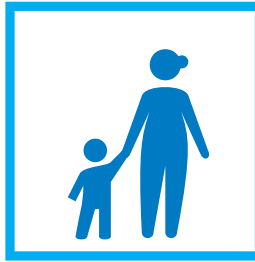
Guaranteed Addition of 5% of the Sum Assured for every year of premium payment.



Increase in benefit amount every year by bonus accrual, if any.



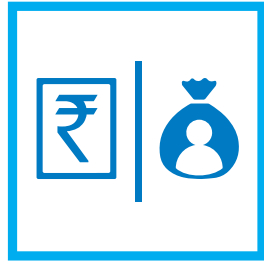
Lump-sum payout at maturity



Life cover for your family's financial security



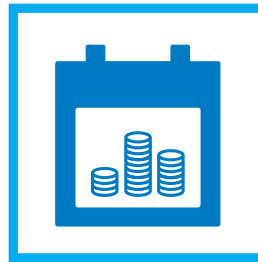
Loan available for meeting unplanned financial requirements



Inbuilt Accidental Death benefit equal to 50% of Sum Assured



Option of premium waiver upon Disability



Choice of Policy Term and Premium Payment Term to match your financial needs.



Tax benefits as per prevailing tax laws.

# WORKING OF THE PLAN

Let's understand this plan with an example:

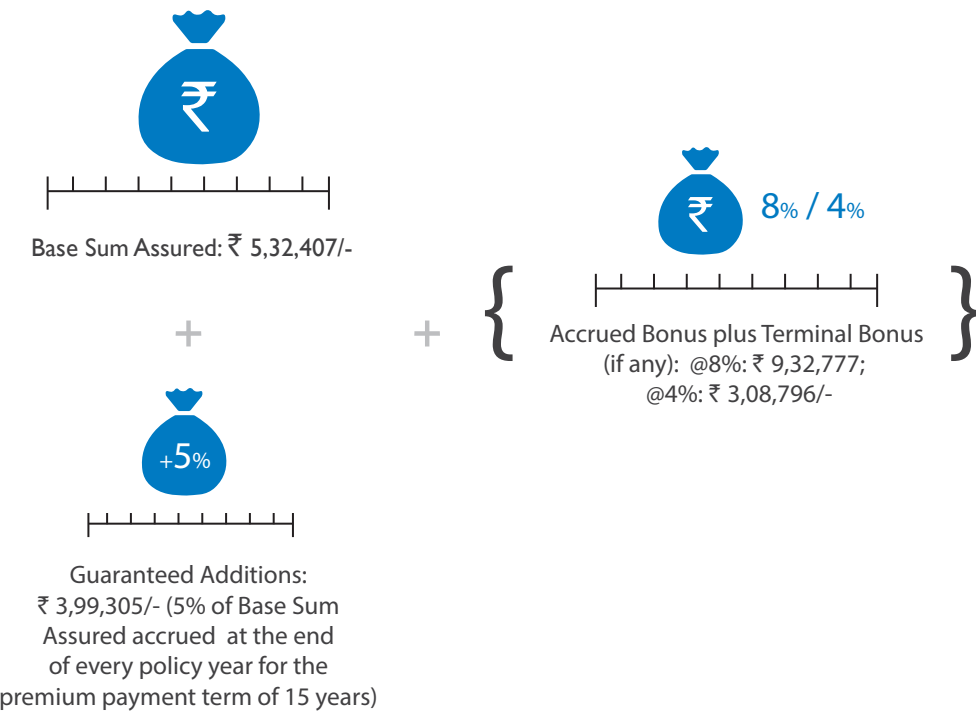
Mr. Kumar (Age 35 years) opts for Aegon Life Jeevan Riddhi Insurance Plan. His plan details are :

- Annualised Premium: ₹ 60,000/-;
- Sum Assured: ₹ 5,32,407/-;
- Policy Term: 20 years;
- Premium payment Term: 15 years

## Case I Mr. Kumar survives the complete Policy Term:

Mr. Kumar receives the following:

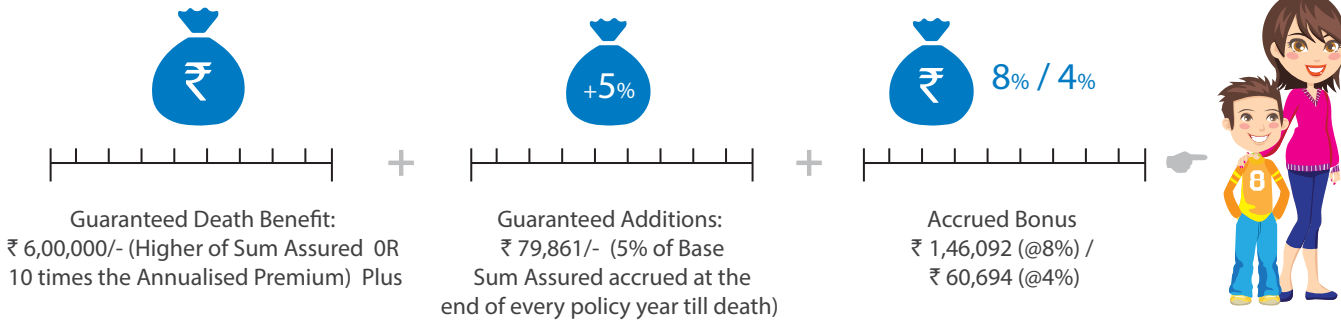
Plan Purchased



Thus, total payout to Mr. Kumar: ₹18,64,489 (@8%) / ₹.12,40,508 (@4%)

## Case 2 Mr. Kumar dies in the 4th Policy year

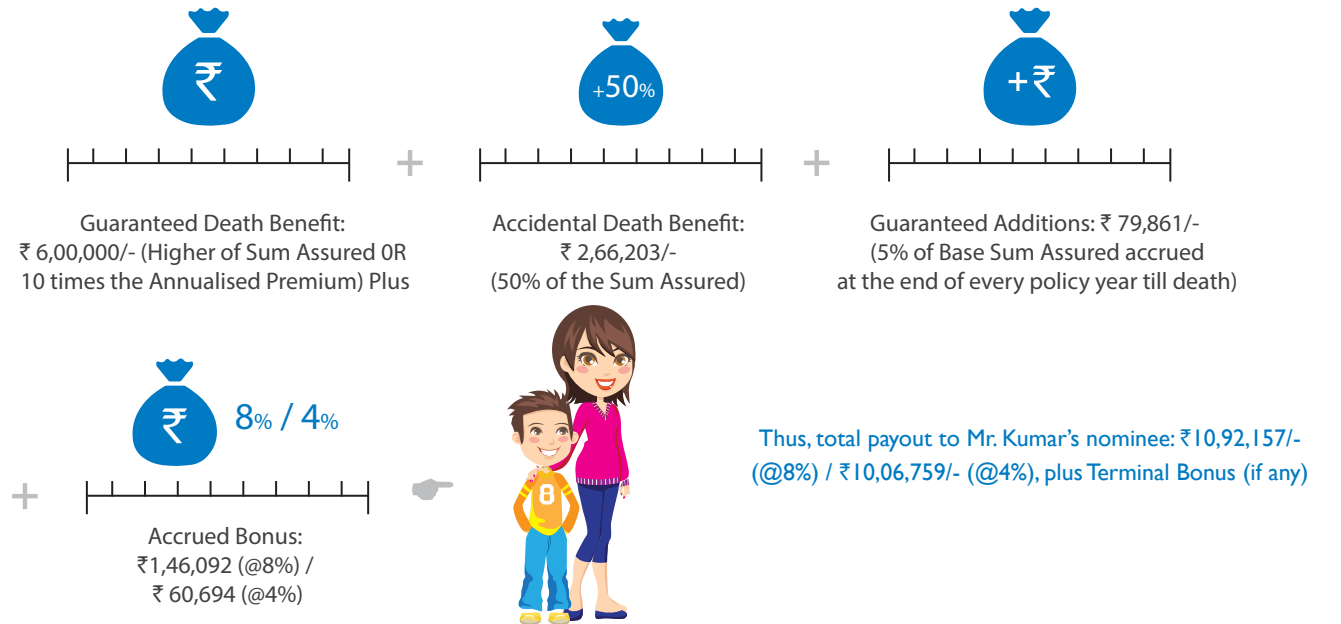
Death Benefit paid to his nominee:



Thus, total payout to Mr. Kumar's nominee: ₹ 8,25,953/- (@8%) / ₹ 7,40,555/- (@4%), plus Terminal Bonus (if any)

## Case 3 Mr. Kumar dies in the 4th Policy year due to an accident

Death Benefit paid to his nominee:



Thus, total payout to Mr. Kumar's nominee: ₹10,92,157/- (@8%) / ₹10,06,759/- (@4%), plus Terminal Bonus (if any)

The benefits/bonus/fund value represented with 4% & 8% are not guaranteed and they are given as illustration purpose only.

# LET’S CHECK HOW AEGON LIFE JEEVAN RIDDHI INSURANCE PLAN FULFILS ALL THE CRITERIA FOR A COMPREHENSIVE FINANCIAL SOLUTION

Your needs	How does AL Jeevan Riddhi Insurance Plan fulfil your need
Lump-sum amount for future financial goals	<ul style="list-style-type: none"> <li>Guaranteed Additions every year during premium payment</li> <li>Yearly bonus accrual (if any) for the complete Policy Term</li> <li>Lump-sum payout at maturity</li> </ul>
Financial security to family in your absence	<ul style="list-style-type: none"> <li>Life cover for the entire Policy Term</li> <li>Inbuilt accidental death benefit (equal to 50% of the Sum Assured)</li> <li>Increase in death benefit amount every year by Bonus accrual (if any) and guaranteed additions</li> </ul>
Liquidity	<ul style="list-style-type: none"> <li>Loan available once the policy has acquired a surrender value.</li> </ul>
Flexible Policy Term and Premium payment options	<ul style="list-style-type: none"> <li>Choice of Policy Term: 12 years to 20 years</li> <li>Choice of Premium Payment Term: Single Pay / Limited Pay</li> <li>Choice of Premium Payment Frequency: Pay premiums annually, half-yearly or monthly.</li> </ul>
Premium waiver upon Disability	<ul style="list-style-type: none"> <li>Choice of Aegon Life Premium Shield Rider</li> </ul>
Tax benefits	<ul style="list-style-type: none"> <li>The premiums paid and benefits received are eligible for tax benefits under Section 80(C ) and Section 10(10)D, upon fulfillment of the conditions laid down for availing such benefits</li> </ul>

# ELIGIBILITY CONDITIONS

Entry Age	Minimum: 18 years last birthday Maximum: 55 years last birthday for Limited pay option 60 years last birthday for Single Pay option		
Maturity Age	Maximum: 70 years last birthday		
Policy Term	For Limited Pay Policies: 12years to 20 years For Single Pay Policies: 10 years		
Premium Payment Term	Single Pay / (Policy Term - 5) years		
Minimum Premium	Limited Pay:		
	Policy Term	Premium Payment Term	Minimum Premium
	12 to 16 years	Policy Term 5 years	₹ 15,000/- p.a.
	17 to 20 years		₹ 12,000/- p.a.
	Single Pay: ₹ 1,00,000/-		
Maximum Premium	No limit, subject to underwriting		
Premium Payment Mode*	Annual, Half-yearly and Monthly		
Sum Assured	Will depend on the age of the Life Assured, Premium Payment Term opted and the Annualised Premium amount.		

\* The modal loadings for modes other than Annual mode will be:

- Half yearly Premium = Annualised Premium x 0.512
- Monthly Premium = Annualised Premium x 0.087

# BENEFITS DETAILED

## Death Benefit

In case of unfortunate demise of the Life Assured during the Policy Term, provided all due Premiums have been paid, the nominee will receive the following:

- Sum Assured on Death, plus
- Accrued Guaranteed Additions, plus
- Accrued Reversionary Bonus (if any), plus
- Terminal Bonus, (if any).

The total death benefit payable will be subject to a minimum of 105% of the premiums paid till death.

The Sum Assured on Death will be calculated as:

- For Limited Pay policies: Higher of (10 times the Annualized Premium or Sum Assured).
- For Single Pay policies:
  - For Age at entry less than 45 years:  
Higher of (1.25 times the Single Premium or Sum Assured), and
  - For Age at entry of greater than or equal to 45 years:  
Higher of (1.10 times the Single Premium or Sum Assured).

## Inbuilt Accidental Death Benefit

Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

In case of death of the Life Assured due to an accident and provided all due premiums have been paid, additional benefit equal to 50% of the Sum Assured will be paid to the nominee

## Guaranteed Additions

Guaranteed Additions of 5% of Sum Assured will be added to your Policy at the end of every Policy year for the entire Premium Payment Term (for 5 years for Single premium option). The accumulated Guaranteed Additions will be paid along with the Sum Assured upon Policy Maturity or Death of the Life Assured, whichever is earlier.

## Maturity Benefit

On Survival till the end of the Policy Term and provided all due Premiums have been paid, the following amounts will be paid:

- Sum Assured, plus
- Accrued Guaranteed Additions, plus
- Accrued Reversionary Bonus (if any),
- Terminal Bonus, if any

## Bonus

The Company will declare Simple Reversionary Bonus as a percentage of Sum Assured at the end of every Financial Year. Bonus will accrue to the Policy at Policy Anniversaries. The accrued bonus will be paid on the Date of Maturity or on the death of the Life Assured, whichever is earlier. Bonus once declared will be guaranteed.

The Company may declare Terminal bonus on death and for maturing in-force Policies depending on the experience of the With-Profits fund.

## Additional Benefits (Riders)

Besides life cover, Aegon Life Jeevan Riddhi Insurance Plan offers premium waiver through the choice of Aegon Life Premium Shield Rider.

Aegon Life Premium Shield Rider (UIN: I38B013V01)

This rider provides waiver of premium on Death or Disability due to either Accident or Sickness. For Policies where Proposer and Life Assured are different individuals, this rider waives off all future premiums under the base plan in case of either Death or Disability of the Proposer. For Policies where Proposer and Life Assured are the same individual, this rider waives off all future premiums under the base plan in case of Disability of the Life Assured. The following disabilities are covered under this rider:

Loss of or loss of use of both Limbs
Loss of eyesight in both eyes
Loss of speech
Loss of of hearing in both ears
Loss of or loss of use one limb

Please refer to the rider sales brochure to understand the terms & conditions and before concluding the sale.

Policy Loan

Loan can be availed under this Policy once the Policy has acquired a surrender value. The minimum amount of loan is Rs.5,000 and maximum amount will not be more than 60% of the Surrender Value. The policy loan interest rate will always be equal to yield to maturity on 10 years G-Sec + 200bps and will be reset at the beginning of each Financial Year. Any change in this basis will be subject to prior approval from IRDAI. The rate at which Policy Loans are currently offered by the Company is 9.74% per annum.

Tax Benefits

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.

ADDITIONAL FLEXIBILITIES

Can I surrender my Policy?

We advise you to continue your Policy for the complete tenure to enjoy the total benefits of this plan.

However, in case if you still decide to surrender your Policy, the Policy will acquire guaranteed Surrender Value:

- After payment of first three year’s Policy Premiums in full, in case you have opted for Premium payment Term of 10 years and above;
- After payment of first two year’s Policy Premiums in full, in case you have opted for Premium payment Term less than 10 years;
- Immediately, in case you have opted for Single Pay option

The Guaranteed Surrender Value (GSV) will be calculated as:

GSV of Sum Assured = Applicable GSV Factor X Total Amount of Premium Paid plus

GSV of Guaranteed Additions = Applicable GSV Factor X Accrued Guaranteed Additions plus

GSV of Bonus = Applicable GSV Factor X Accrued Bonus

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

We may declare Special Surrender Value (SSV) which may undergo change from time to time upon approval from IRDAI. SSV factors will be available on the Company’s website. Higher of GSV or SSV will be paid on Policy Surrender.

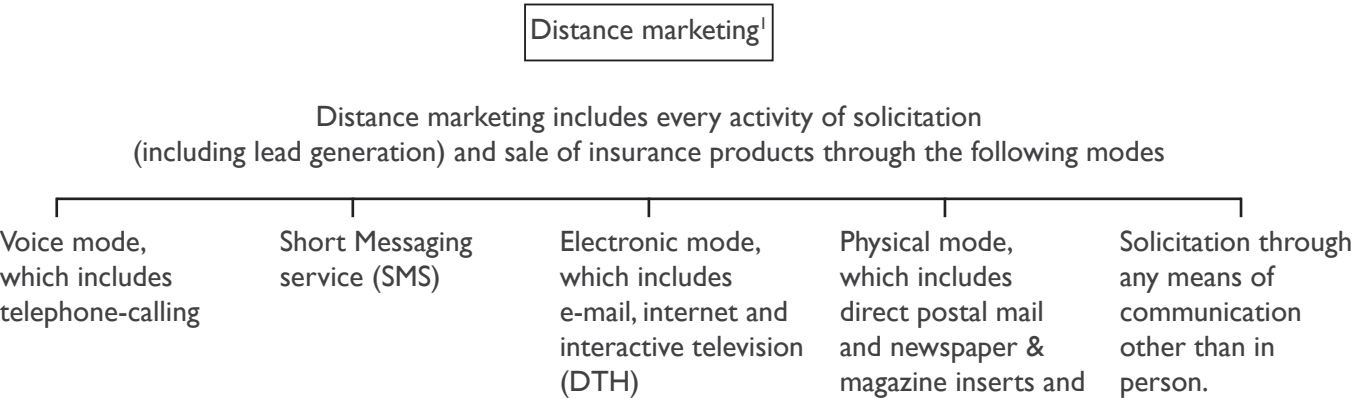
What if I am not happy with the plan after buying it?

If you are not satisfied with any of the Terms and Conditions of the Policy, you may return the Policy Document to the Company for cancellation within 15 days or 30 days (if purchased through Distance Marketing mode<sup>1</sup>) from the date you received the Policy.

On cancellation of the Policy during the free look period, we will return the premium paid subject to the deduction of:

- Proportionate risk premium
- Stamp duty paid and
- Expenses borne by the Company on medical examination, if any

The Policy will terminate on payment of this amount and all rights, benefits and interests under this Policy will stand extinguished.



What if I missed my premium due date?

You have a grace period of 15 days for Policies under monthly mode and 30 days as grace period for Policies under all the other modes from the premium due date to pay the premium. In case of death during the grace period, the death benefit is reduced by an amount equal to the outstanding premium.

What happens if I stop paying the due premiums?

On non-payment of premium within grace period, before payment of first 3 Policy year’s premiums in full (For Premium Payment Term of 10 years and above) / first 2 Policy year’s premiums in full (For Premium Payment Term less than 10 years), the Policy will lapse and all the benefits including life insurance cover will terminate.

On non-payment of premium any time after payment of first 3 Policy Year’s premiums in full (For Premium Payment Term of 10 years and above) / first 2 Policy year’s premiums in full (For Premium Payment Term less than 10 years), the Policy will not lapse but will continue with Paid-Up Sum Assured. A Paid-Up Policy is not entitled for any future bonus or future guaranteed additions. Paid Up Death Sum Assured along with the accrued bonuses and guaranteed additions will be paid on death during the Policy Term or Paid Up Sum Assured along with the accrued bonuses and guaranteed additions will be paid on maturity.

Paid-Up Death Sum Assured

=

(Total premiums paid / Total premiums payable over the Policy Term)

X

Higher of 10 times of Annualized Premium or Sum Assured

Paid-Up Sum Assured on Maturity

=

(Total premiums paid / Total premiums payable over the Policy Term)

X

Sum Assured

For a Paid Up Policy, in case of death of the Life Assured due to accident, an additional Paid Up Accidental Death benefit shall be payable.

Paid-Up Accidental Death Benefit

=

(Total number of Base Premiums paid / Total number of Base Premiums payable over the Policy Term)

X

50%

X

Sum Assured

Please note that a Paid-Up Policy can also be surrendered within the Policy Term as per the calculations mentioned above.

How do I Revive my Policy?

You can apply for revival of the lapsed / Paid-Up Policy within two years from the due date of the first unpaid premium. For revival, you will need to pay all unpaid premium + interest. The interest rate will always be equal to yield to maturity on 5 years G-Sec plus 2% and will be reset at the beginning of each Financial Year. Any change in this basis will be subject to prior approval from IRDAI.



The revival shall be subject to the following conditions:

- Satisfactory evidence of insurability of the Life Assured; and
- Payment in full of an amount equal to all the Policy Premiums due but unpaid till the Effective Date of revival along with interest.

Upon revival of a Paid-Up Policy, the Policy will become eligible for Bonus & Guaranteed Additions for the period in which the Policy was in lapsed / Paid-Up status.

If you do not revive a lapsed Policy within the two year period from the date of first unpaid premium, the Policy will automatically stand terminated.

A Paid-Up Policy, if not revived within the two year period from the date of first unpaid premium, will continue as a Paid-Up Policy till death or maturity, whichever is earlier.

## Terms and Conditions

### Service Tax

Service tax (along with applicable Cess) or any other tax will be levied as per prevailing tax laws.

### Suicide Exclusion

If death occurs due to suicide within one year from the date of commencement of risk, death benefit is refund of 80% of the premium(s) paid provided the Policy is in-force.

If death occurs due to suicide within one year from the date of revival of the Policy, the death benefit is higher of 80% of the premiums paid till the date of death or the Surrender Value available as on the date of death.

### Inbuilt Accidental Death Benefit Exclusions

The life assured will not be entitled to any accidental benefits directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

- Suicide or self inflicted injury, whether the Life Insured is medically sane or insane.
- War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.
- Taking part in any naval, military or air force operation during peace time.
- Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.
- Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, Sedative or poison, except as prescribed by a licensed doctor other than the owner of this policy or the Life Insured under this policy.

- Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty.
- Body or mental infirmity or any disease.
- Participation in aviation other than as a fare-paying passenger in an aircraft that is authorized by the relevant regulations to carry such passengers between established aerodromes.
- Taking part in professional sport(s) or any adventurous pursuits or hobbies.

“Adventurous Pursuits or Hobbies” includes any kind of racing (other than on foot or swimming); potholing, rock climbing (except on man-made walls), hunting, mountaineering or climbing requiring the use of ropes or guides, any underwater activities involving the use of underwater breathing apparatus including deep sea diving, sky diving, cliff diving, bungee jumping, paragliding, hand gliding and parachuting.”

### Assignment and 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.

## Disclaimer

- 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 the benefit Illustration
- This product is underwritten by Aegon Life Insurance Company Ltd.
- Sub-standard lives may be charged extra premiums as per the insurer’s underwriting policy.
- Insurance cover is available under this product



**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.

**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 Lacs.

**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 Us**

**Aegon Life Insurance Company Limited (formerly AEGON Religare Life Insurance Company Limited)** Aegon 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 fulfilment 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-terms financial goals. The company is headquartered in Mumbai having 59 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.

**How to contact us?**

If you want to talk to us, just call our customer service team on (Toll Free) 1800 209 9090 or visit our web page [www.aegonlife.com](http://www.aegonlife.com).  
Product Name: Aegon Life Jeevan Riddhi Insurance Plan UIN- I38N058V01  
A Non-linked Participating Endowment Life Insurance Plan