



Wealth grows better
with the right protection.



**Discover how you can secure your wealth,
even as it grows in value.**

Nature's most cherished treasures are exclusive. Just like a Pearl in an Oyster.

Have you ever wondered why pearls are so valuable? That's because they are extremely rare and meant for only a select few.

A single grain of sand over the years transforms to form an object as exquisite and unique as the pearl. Even after the pearls are formed, it takes immense efforts by divers, who dive deep down the ocean floor to obtain these pearls – often risking their lives.

That explains why pearls are so precious. And anything so precious needs to be nurtured. Nature has its own way of preserving its most precious treasures. While the pearl is being formed inside the oyster, its outer shell protects and preserves it from dangers, providing the best growth under its protective cover.

We have derived inspiration from nature in creating the Wealthsurance Premier. This exclusive plan is designed keeping your specific requirements in mind, with the object of growing your wealth under the protective cover of insurance.

Here's inviting you to explore the Wealthsurance Premier in the following pages.



IDBI Federal Wealthsurance Premier Insurance Plan

UIN: 135L018V01

Key Benefits

Convenient single premium option

- Pay premium just once to get the benefit of long term wealth building under the cover of Life Insurance.

Choose how your money is invested for comprehensive wealth management

- Flexibility to invest across a wide range of funds according to your risk-return profile. Choice of (a) Assured 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. Guaranteed return options available for the risk-averse.
- 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.
- Choice of convenient options to manage asset allocation. You can either manage your portfolio yourself or assign the task to us in case you do not have the time or inclination.

Contribute money in a flexible way that suits your savings habit

- Pay additional Top-up premiums and grow wealth faster.

Withdraw funds in case of need

- You can make withdrawals from the plan or surrender it anytime after the first five years.

Flexibility to choose the insurance benefits you need

- You can choose the amount of life insurance benefit you need. Enjoy the option of increasing or decreasing the sum insured, subject to the chosen sum insured being within the minimum limits of the plan.
- Get Optional Insurance Benefits on suffering from major diseases, hospitalisation, accidental death or disablement.

Get tax benefits on contributions and benefits

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

*Hereinafter IDBI Federal Wealthsurance Premier Insurance Plan is referred to as Wealthsurance Premier.

[#]Please read the section on Tax Benefit for details



Wealthsurance Premier explained

Wealthsurance Premier: Exclusively designed wealth plan to grow wealth under a protective cover

Being an Insured Wealth Plan, Wealthsurance Premier enables you to create, build and manage your wealth through greater flexibility and convenience to suit your specific requirements. Enjoy the benefit of making the decision of how to invest and grow your money in a manner that best suits your investment preferences. Most importantly, all these exclusive benefits come under the protective shield of insurance, making your wealth impervious to any contingencies that may come in the way of your financial goals and achievements.

What is Wealthsurance Premier?

Wealthsurance Premier 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 is a long-term process, with prudent planning being an integral part. Wealthsurance Premier is a wealth plan that assists you in wealth creation and management.

Being a comprehensive wealth management solution, Wealthsurance Premier offers you a wide range of investment options to choose from as per your risk and return preferences. You can choose options with a) assured returns, b) variable returns linked to market performance or c) returns linked to equity market but with protection of capital. Accordingly, your wealth in the plan grows as per your choice of option.

Your wealth plan can be insured against unforeseen events

Wealthsurance Premier can protect your wealth plan against a range of unforeseen events such as death, 17 major diseases, sickness requiring hospitalization and accidental death or

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 Premier, 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.

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

Wealthsurance Premier is for those who will live

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

How does Wealthsurance Premier work?

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

My Investment Account

The premiums you pay are invested post deduction of a premium allocation charge into the investment options you choose, in the proportion that you specify. IDBI Federal 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 Federal InsuranceBasket. You pay for only those benefits you choose and the charges are deducted from your Investment Account.



Flexible Payment Options

Convenient one time investment: Build wealth easily with flexible premiums

You need not change your savings habit for your wealth plan. You can start your Wealthsurance Premier with just one premium and enjoy the benefit of long term wealth building under the cover of Life Insurance. You also gain the convenience of contributing additional premiums whenever you have that extra money in hand.

Types of Premiums

Wealthsurance Premier has two types of premiums: (a) Single premium and (b) Top-up premiums.

(a) Single premium

When you choose Wealthsurance Premier Plan, you have to indicate the single premium amount you wish to contribute. You can contribute any amount above Rs. 5,00,000.

(b) Top-up premium

Over and above the single premium, you can pay Top-up premium. Minimum amount is Rs. 10,000 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.

Top-up premiums automatically increase sum insured

Whenever you pay Top-up premiums, we will automatically increase your sum insured based on your age on the date of Top-up premium (a) By 125% of the Top-up premium paid, if you are less than 45 years old on the date of Top-up, or (b) By 110% of the Top-up premium paid, if you are equal to or greater than 45 years old on the date of Top-up. This is the minimum multiple, and you may also choose to increase your sum insured by a higher multiple of your choice. Thus you will also get enhanced life insurance cover when you pay Top-up premiums. Increase in sum insured is, however, subject to our underwriting guidelines.

Best of both worlds

Single premium enables you to start your wealth building process with just one premium payment. Top-up premium gives you the flexibility to contribute additional premiums whenever you have extra money so that you can reach your goals faster. Together, they give you great flexibility to save, invest and grow wealth.

Premium allocation charge

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

Single premium

Premium allocation charge will be as per the following table

Single premium amount (in Rs.)	Percentage of single premium
5,00,000 to 24,99,999	0.50%
25,00,000 and above	Nil

Top-up premium

Premium allocation charge is 2% of the Top-up premium amount.

Eligibility conditions

Any person over the age of 18 years can apply to us for the Wealthsurance Premier Plan for a policy term of at least 5 years. 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 1 month old but not more than 70 years old. Age of the insured person cannot exceed 75 years at the end of plan term. Wealthsurance Premier 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 name of the life insured upon attaining majority at the age of 18 years.



The InvestmentBasket®

IDBI Federal InvestmentBasket®: Tools for building your wealth

The power of Wealthsurance Premier lies in the wide choice of investment options it offers. These options give you great flexibility in building and managing wealth. The full range of investments we offer is called the IDBI Federal InvestmentBasket, which is a comprehensive tool for wealth management.

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.

Assured Return Options

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

Dynamic Guaranteed Options

We also offer investment options which invest in equity while guaranteeing a minimum Net Asset Value, on the specified maturity date. A part of the money is invested in stock markets and your returns depend upon the market performance. These

options are suitable for those who want to invest in equity markets, without the 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.

Two ways to power your wealth

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

- **Self-managed option**

You choose to invest across the various fund options available and switch between them from time to time as per your preference. This is best when you have a specific idea where you wish to invest or you have the time and inclination to manage your investments single-handedly.

- **Expert managed option**

Alternatively, you can leave the entire portfolio management to us. All you need to tell us is how much risk you are willing to take from a choice of three risk levels – Cautious, Moderate, and Aggressive. We offer 3 unique funds corresponding to these three risk levels as part of the Asset Allocator Funds.

Types of Investment Options

We offer four types of Investment Options:

a) Assured Return Options

Under Assured return options, you can choose from Monthly Guaranteed Interest Fund which gives interest at a minimum guaranteed rate on your balance in the fund, and Guaranteed Return Funds which give fixed, assured returns for a specified period.

b) Dynamic Guaranteed Options

Dynamic Guaranteed Funds ensure that your principal is protected at fund maturity even while giving you exposure to the high growth environment of equity markets.

c) Market Fund Options

Market Fund options offer you the choice of investment across stocks, bonds or money market to earn market



returns. You can choose from Equity Growth Fund, Nifty Index Fund, Midcap Fund, Pure Fund, Bond Fund, Income Fund and Liquid fund.

d) Asset Allocator Options

With Asset Allocator Funds you can leave the management of your portfolio entirely to us, by simply indicating the level of risk you are prepared to take.

Assured Return Options: When you want assured returns

Investment Option	How does it work?
<p>A. Monthly Guaranteed Interest Fund Risk: Low</p>	<p>Monthly Guaranteed Interest Fund gives you a minimum guaranteed rate of interest on the balance in the fund. You can choose to deposit any proportion or all of your premiums into it, whether Single or Top-up premiums.</p> <p>You will earn interest at the minimum guaranteed rate or the NAV, whichever is higher on a daily basis. The balance in the fund, consisting of premiums deposited and interest earned or NAV whichever is higher, is available to switch into any other investment option and for withdrawals as permitted. The NAV will be published daily in accordance with the unit linked guidelines.</p> <p>Interest Rate: At the beginning of each month, IDBI Federal will declare a minimum guaranteed rate of interest for this fund. The minimum guaranteed rate of interest declared for the fund is available at www.idbifederal.com.</p> <p>The purpose of the Monthly Guaranteed Interest Fund is to provide a minimum guaranteed rate of interest to the investors from out of the investment income of the underlying portfolio.</p> <p>Investment Pattern: The Monthly Guaranteed Interest Fund 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, securitized 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> <p>Fund Management Charge: A fund management charge of 1.25% p.a. plus an investment guarantee charge of 0.15% p.a. will be appropriated while computing the Net Asset Value of the Monthly Guaranteed Interest Fund.</p>
<p>B. Guaranteed Return Funds Risk: Low</p>	<p>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.</p> <p>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.idbifederal.com</p> <p>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.</p> <p>Investment Objective: Guaranteed Return Funds are segregated closed-ended funds with specific</p>



<p>B. Guaranteed Return Funds Risk: Low</p>	<p>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.</p> <p>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, securitized papers, structured products and money market instruments. The fund may use derivatives to meet its objective to the extent permitted by the applicable guidelines.</p> <p>Fund Management Charge: A fund management charge of 1.25% p.a. plus an investment guarantee charge of 0.25% p.a. will be appropriated while computing the Net Asset Value of the Guaranteed Return Funds.</p>
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Dynamic Guaranteed Options: Invest in stocks without losing the principal

<p>C. Dynamic Guaranteed Funds Risk: Medium</p>	<p>Dynamic Guaranteed Funds provide minimum guarantee of the highest Net Asset Value (NAV) per unit achieved during the subscription period, on the specified maturity date. This will be the minimum guaranteed NAV per unit. As the fund starts at Rs. 10, the minimum guaranteed NAV on the maturity date will also not be less than the face value of Rs. 10 per unit. Thus your entry NAV per unit is protected. Returns are, however, not guaranteed and depend upon the performance of the equity portfolio of the fund and the stock market.</p> <p>Available Funds: Dynamic 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. This limited period is called the subscription period. Upon maturity, you will receive the actual NAV per unit or the minimum guaranteed NAV per unit, whichever is higher, for the units you hold.</p> <p>The available funds are declared by IDBI Federal from time to time. You can select a Dynamic Guaranteed Fund from those available at the time you pay the premium. You can also switch into them when they are available. The available funds are given at www.idbifederal.com</p> <p>Investment Objective: Dynamic Guaranteed Funds are managed using capital protection techniques including portfolio insurance strategies and manage the exposure to equity and debt with a view to obtaining equity exposure consistent with capital protection and the guaranteed maturity value. The funds will implement 'ratcheting' strategy as decided by IDBI Federal. Under 'ratcheting', when the Dynamic Guaranteed Funds have made returns over and above the amount needed to provide for 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.</p> <p>Dynamic Guaranteed Funds may also use derivatives to meet their objectives to the extent permitted by applicable guidelines.</p> <p>Investment Pattern: Dynamic Guaranteed Funds may invest up to 100% in equity or in fixed income instruments including cash and money market. The fund may use derivatives to meet its objective to the extent permitted by the applicable guidelines.</p>
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C. Dynamic Guaranteed Funds Risk: Medium	<p>Liquidity: Dynamic Guaranteed Funds mature on the specified date. However, if you wish you can also redeem them before maturity at the Net Asset Value, but the guarantee will not apply.</p> <p>Fund Management Charge: A fund management charge of 1.35% p.a. plus an investment guarantee charge of 0.60% p.a. will be appropriated while computing the Net Asset Value of the Dynamic Guaranteed Funds.</p>
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Market Fund Options: For investment in stocks, bonds or money market

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

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

We offer the following funds:

Fund	Investment Objective	Investment Pattern	Allocation
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 seeks to invest in Nifty stocks in the index proportion as far as possible and subject to any investment restrictions in applicable regulations.	Fixed Income Investments including Cash and Money Market. Equities and Equity-linked Instruments	0 - 20% 80 - 100%
D3. Midcap Fund Risk: High	Seeks to invest in mid cap stocks with attractive growth prospects. It aims to diversify risk by investing in large cap as well as fixed income investments when required.	Fixed Income Investments including Cash and Money Market Mid cap stocks Large cap stocks	0 - 50% 50 - 100% 0 - 50%
D4. Pure Fund Risk: High	Seeks to invest in listed stocks and aims to generate high returns with medium to long term perspective by picking stocks that do not belong to certain sectors engaged in activities that are considered harmful for society at large. Examples of these activities include gambling, speculative investments, tobacco and alcohol.	Equities and Equity-linked Instruments Fixed Income Investments including Cash and Money Market	80 - 100% 0 - 20%



D5. 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%
D6. 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%
D7. 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 Options: 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 the IDBI Federal InvestmentBasket including the Market Fund Options. Equity component may go up to 25% in Cautious, 50% in Moderate and 100% in Aggressive.</p>

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

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

Appropriation price

The appropriation price shall apply in a situation when we are required to purchase the assets to allocate the units at the valuation date. When appropriation price is applied: The NAV of a unit linked fund shall be computed as: Market value

of investment held by the fund plus the expenses incurred in the purchase of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any new units are allocated), gives the unit price of the fund under consideration.

Expropriation price

The expropriation price shall apply in a situation when we are required to sell assets to redeem the units at the valuation date.



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

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

In case of cancellation of units for charges and valid notification and instructions received at our designated office for switches out, partial withdrawals, surrenders, death claims, we will apply the same day NAV if received before the cut off time of 3.00 p.m.

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

D. 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 beyond 5% of fund) cannot exceed 25%. All of the funds will also trade in derivatives, invest in third-party funds or engage in short selling to the extent permitted by the applicable regulations

E. Fund Management Charges: Fund Management Charges are 1.35% p.a. for Equity Growth Fund, Nifty Index Fund, Midcap Fund, Pure Fund, Bond Fund, Income Fund and Liquid Fund. For Asset Allocator Funds, there are no additional charges for fund management other than fund management charges for the underlying funds. We reserve the right to increase charges for any fund by up to 0.75% p.a., with prior approval of the 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

F. New Funds: IDBI Federal will introduce new funds, from time to time, to meet changing needs of investors, market conditions and regulatory environment. Similarly, old funds may be withdrawn or merged. As a policy owner, the entire suite of investment options under the IDBI Federal InvestmentBasket will be available to you, unless specifically excluded.

The Protective InsuranceBasket®

IDBI Federal InsuranceBasket: Protect your Wealth Plan & Get Living Benefits

Even as Wealthsurance Premier lets you build wealth, it protects your wealth plan under the protective cover of insurance. What distinguishes Wealthsurance Premier from just another life insurance plan is that our plan does not merely provide benefits upon death; in fact it is designed to provide living benefits, which help you overcome the crises during your lifetime. Our full range

of insurance benefits is called as the IDBI Federal InsuranceBasket. Please refer to our InsuranceBasket brochure for details of the optional health, accident and disablement insurance benefits which are also available with your Wealthsurance Premier Plan.

- **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.

Also, your death benefit will be at least 105% of total premiums paid (i.e., including Top-up Premiums) reduced to the extent of partial withdrawals. Upon payment of death benefit, your Wealthsurance Premier Plan is terminated.

- **Choose your sum insured**

In Wealthsurance Premier, you can choose the sum insured within the minimum and maximum limits specified below.

- **Minimum sum insured:** The minimum sum insured depends upon your age at entry.

If you are less than 45 years old: The minimum sum insured is 1.25 times the single premium amount. If you are equal to or greater than 45 years old: The minimum sum insured is 1.1 times the single premium amount.

- **Maximum sum insured:** There is no maximum limit on sum insured. The limit, if any, is determined by underwriting.

- **Exclusions**

Death benefit is not paid in the event of suicide, attempted suicide, or self-injury within 12 months from the commencement of the plan or from the date of any reinstatement of this policy. Additional rider exclusions will apply to rider benefits.

Mortality Charges

To meet the cost of life cover, mortality charges are deducted at the beginning of each month by cancellation of units in your investment account. Mortality 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	1.87	1.92	2.21	3.07	4.44	7.21
Female	Mortality Charge	1.79	1.91	1.96	2.47	3.54	5.36

Policy Administration Charges

First 5 years: In the first 5 years the policy administration charge is a percentage of the single premium and is deducted at the beginning of each month. The monthly charge for policy administration is as follows.

Amount of single premium (in Rs.)	Monthly charge as a percentage of single premium
5,00,000 - 9,99,999	0.05%
10,00,000 - 24,99,999	0.02%
25,00,000 and above	Nil

After 5 years: After 5 years the policy administration charge is a flat charge of Rs. 60 per month, deducted at beginning of policy year. For premiums above Rs. 25,00,000 there is no policy administration charge.



Optional Insurance Benefits: Protect your Plans with Health and Accident Benefits

In addition to the death benefit, Wealthsurance Premier 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.

Wealthsurance Premier Plan offers selected benefits from the InsuranceBasket. You may choose from the four below mentioned benefits as per your need. 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 Federal InsuranceBasket brochure for details, costs, exclusions and conditions of each benefit.

	1. Major Diseases Benefit	2. Hospital Cash Benefit
Health Benefits	<p>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.</p> <p>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.</p> <p>You can choose the Benefit Amount, which can be a maximum of Rs. 20 lakhs but not more than your sum insured.</p>	<p>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.</p> <p>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.</p> <p>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.</p>
Accident and Disability Benefits	3. Accidental Death Benefit	4. Accidental Death and Disablement Benefit
	<p>In the event of the death of the insured person due to an accident, an additional lump sum cash amount is paid as benefit.</p> <p>You can choose the Benefit Amount, which can be a maximum of Rs. 50 lakhs but not more than your sum insured.</p>	<p>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.</p> <p>You can choose the benefit amount, which can be a maximum of Rs. 50 lakhs but not more than your sum insured.</p>

* Waiver of premium benefits from the InsuranceBasket are not available with Wealthsurance Premier Plan as this is a single premium policy.



Liquidity through Withdrawals and Surrender

Wealthsurance Premier allows you to build wealth over the long term. At the same time, we understand that you may require funds before maturity of the plan. We offer liquidity with (a) Partial Withdrawals, (b) Surrender

Partial Withdrawals

From the fund value in your Investment Account, you can withdraw money for any purpose by making partial withdrawals, subject to the following restrictions:

- No withdrawals are permitted in the first five policy years.
- After five years, withdrawals are allowed subject to:
 - a. Minimum of Rs. 10,000 per withdrawal
 - b. The balance fund value post withdrawal should be at least Rs. 2,50,000
 - c. Top-up premiums paid cannot be withdrawn for five years from the date of the Top-up
 - d. No withdrawals are permitted if the insured person is below 18 years

You can make partial withdrawals any time and as many times as you desire.

Charges

There are no charges for partial withdrawals. However, IDBI Federal reserves the right to introduce a partial withdrawal charge not exceeding 7.5% of the amount withdrawn, with the prior approval of the IRDA.

Reduction in death benefit

If the insured person dies before the age of 60 years, the Sum Insured will be reduced by any partial withdrawals made in the preceding two years.

After the age of 60 years of the insured person, the Sum Insured will be reduced by the total amount of all partial withdrawals made after age 58 years onwards.

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

Surrender

When you wish to terminate your Wealthsurance Premier Plan before maturity, you can surrender your plan. You cannot surrender your plan in the first five years from commencement of the plan. After completion of five years from commencement, you may surrender your plan. As there is no surrender charge after completion of five years, we will pay you the entire fund value as on date of surrender

Plan your Horizon with Policy Term

Policy term is the maturity period of your Wealthsurance Premier 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

You can choose any policy term as per your need subject to a minimum term of 5 years, and a maximum term of 75 years less age at entry.

Wealthsurance Premier lets you enjoy the benefits throughout the policy term. Choose a policy term according to your a) investment horizon for building wealth and b) how long you wish to enjoy the life cover and other insurance benefits. You should consider choosing a long policy term, as you have the option of liquidity through withdrawals and surrender, whenever the need for funds arises.

• 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 Premier Plan is terminated.

• Settlement option

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



maturity date. During this period, your fund value will continue to participate in the performance of unit-linked funds as chosen by you and you will also bear the investment risk as before except where we make specific guarantees.

We will continue to deduct applicable charges for fund management. Life Insurance and Optional Insurance Benefits cease at the maturity of the plan and are not provided during the period of settlement.

Tax Benefits of Wealthsurance Premier

Wealthsurance Premier Plan gives you attractive tax benefits. Contribution by way of premium is 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 benefits on your premiums:**

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

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

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) of the Income Tax Act, 1961, the benefits you

receive under your Wealthsurance Premier Plan may qualify for tax exemption.

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

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

- **There is no tax deduction at source.**



Change your plan if your needs change

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

A. Build more wealth by paying more premiums

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

B. Change your investment options

Your investment preferences may change over time. You can change the mix of your investment options by making switches. Switches allow you to shift your investment, from one investment option to another investment option. There are no charges for switches. However, IDBI Federal reserves the right to introduce switch charges not exceeding 2.5% of the amount switched, with the prior approval of IRDA.

Create exclusive funds for loved ones

A useful feature under Wealthsurance Premier Plan 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 Premier for your loved ones

You can ask for endorsement of your Wealthsurance Premier 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.



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 Federal Life Insurance Company Limited is only the name of the Insurance Company and IDBI Federal Wealthsurance Premier Insurance Plan is only the name of the unit-linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.

Please know the associated risks and the applicable charges from your Insurance Agent or the Intermediary.

Section 41: Prohibition of Rebate

Insurance Act, 1938, prohibits an agent or any other person from passing any portion of his commission to the customer whether as incentive or rebate of premium. Section 41 of the Act states:

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a policy, accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
- (2) Any person making default in complying with the provisions of this Section shall be punishable with a fine, which may extend to 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 nearly 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

If you are not satisfied with your IDBI Federal Wealthsurance Premier Insurance Plan 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 and the refund will vary to the extent of change in the NAV from the date of issue to the date of cancellation of the policy as per IDBI Federal records.

Policy Document

This sales literature gives only the salient features of the IDBI Federal Wealthsurance Premier Insurance Plan. It uses easy-to-understand language to explain the features. Your plan is governed only by the full legal terms, conditions and exclusions contained in the Policy Document.

The IDBI Federal Wealthsurance Premier Insurance Plan is a Unit Linked Insurance Plan underwritten by IDBI Federal Life Insurance Company Ltd.

IDBI Federal Life Insurance Company Limited is a fully-licensed Life Assurance Company registered with the Insurance Regulatory and Development Authority (IRDA).

Registration No. 135

Insurance is the subject matter of the solicitation.

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



How to Contact Us

You can reach us in the following convenient ways.



Branches

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



Phone

You can call our nation-wide toll-free number 1-800-102 5005 (for non-MTNL subscribers) or 1-800-22 1120 (for MTNL subscribers) from 8 a.m. to 8 p.m.



Website

You can visit our website www.idbifederal.com



SMS

You can SMS "PREMIER" to 5757515+. We will call you back.



Write

You can write to IDBI Federal Life Insurance Company Ltd., 1st Floor, Trade View, Kamala City, P B Marg, Lower Parel (W), Mumbai - 400 013.



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