



AEGON LIFE
iGUARANTEE
MAX SAVINGS

At various junctures of life, you would need to achieve several goals, small or big, like buying your first vehicle to funding a child's education or a peaceful retirement. The list could be endless but chalking out these goals at different points in your life, and the finances needed to achieve them is necessary. Therefore, choosing a flexible savings life insurance plan is imperative which not only helps you achieve those goals, but also keeps your family financially secured in case you are not around. To help you with this, we at Aegon Life bring to you 'Aegon Life iGuarantee Max Savings', an insurance plan that offers you more than just the steady growth of your corpus while simultaneously helps you in achieving the milestones and safeguarding your family against unfortunate events.

Why choosing Aegon Life iGuarantee Max Savings is a smart move for you?

- **Affordable savings along with Insurance cover**
Helps you to start saving with as little as Rs.500* premium per month while being insured
- **Helps in creating a Lump Sum Corpus to keep your Life Goals secured**
Guaranteed amount on maturity or on surrender to help you secure your short, medium and long term life goals
- **Flexibility in choosing Premium Payment Options**
Option to choose premium payment term at the frequency you choose as per your convenience.
- **Comprehensive protection with add-on riders**
Enhance your plan with riders for Accidental Death and Critical Illness
- **Tax Benefits**
Avail tax benefits, as per applicable laws as amended from time to time.

**excluding applicable taxes and cess (if any)*

HOW DOES THE PLAN WORK?

You can customize your policy to suit your requirement with these few steps:

- A. Choose the premium amount that you wish to pay
- B. Choose your premium payment term, frequency¹ (how often you'd like to pay premiums) and the policy term
- C. Choose the life insurance cover you'd like, basis your Annualized Premium**
- D. Your Base Sum Assured (that you will receive on policy maturity) will be auto calculated basis the above choices

¹Choices available for Limited & Regular Pay only

PLAN BENEFITS IN DETAIL

This plan is best suited for those who want to channel their money in a safe environment without any risk of market volatility and look for guaranteed returns. They are willing to remain invested for longer duration to plan for their life goals like international vacations, child's education, or corpus for a peaceful retirement.

Maturity Benefit: On the Life Assured surviving till policy maturity, a lump sum guaranteed benefit is payable. This benefit is equal to the sum of base sum assured, accrued guaranteed additions[#], and loyalty addition[§]. In case the policy is in paid-up status, the maturity benefit payable shall be an amount equal to Paid-up Sum Assured plus accrued guaranteed additions (if any).

Death Benefit: On death of the Life Assured during the policy term, Sum assured on Death as detailed ahead will be paid, provided the policy is in force.

[§]Loyalty Addition is detailed ahead in the document

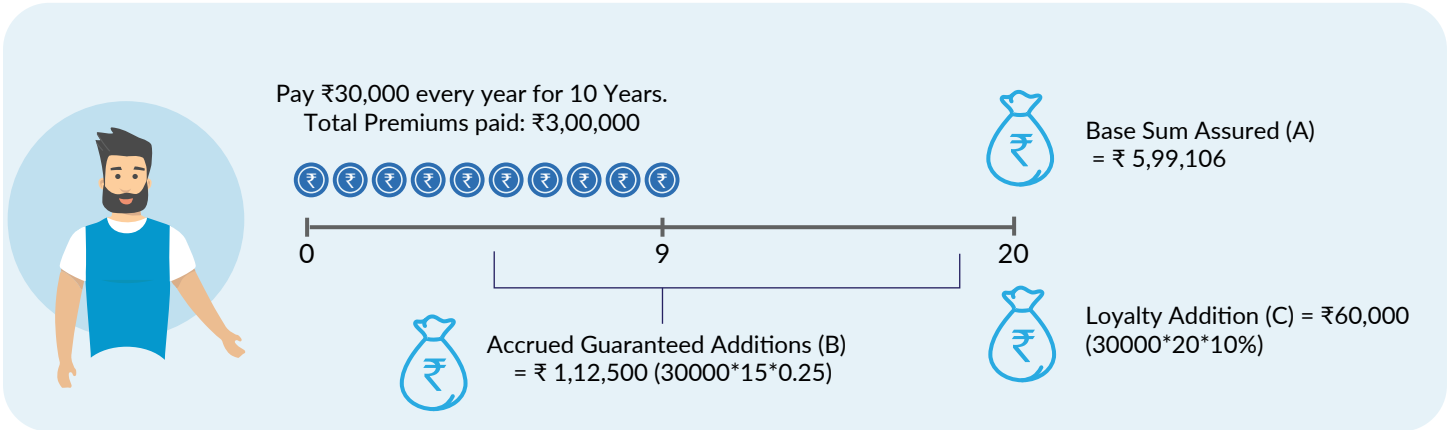
[#]Guaranteed Addition is detailed ahead in the document

Let's understand with an example:

Abhay, aged 35 years, has a 1 year old child for whom he wants to create a corpus that can help pay for educational expenses during college years. He opts for Aegon Life iGuarantee Max Savings, customized as follows:

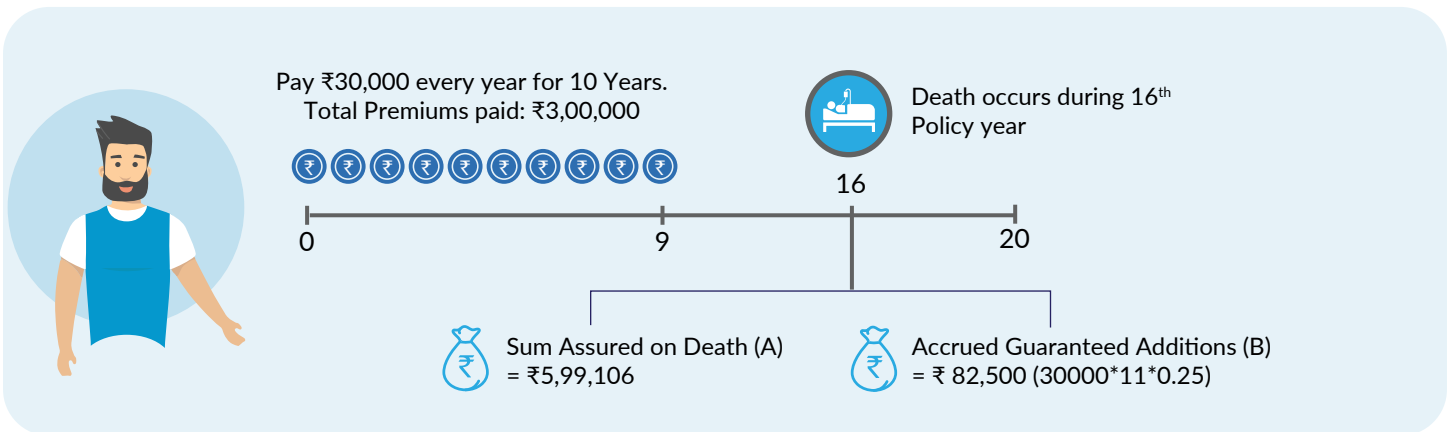
Policy Term: 20 years | Premium Payment Term: 10 years (limited pay) | Annual Premium: ₹30000 per annum | Death Benefit Multiple chosen: 11 | Sum Assured on Death: ₹ 5,99,106

Scenario 1: Abhay receives the maturity benefit, whilst enjoying life cover for the entire coverage period of 20 years



Maturity Benefit (A+B+C) = ₹ 7,71,606

Scenario 2: In case of Abhay's death at the start of the 16th Policy year, the death benefit will be payable to his nominee/ claimant, subject to all due premiums under the policy being paid.



Thus, Death Benefit paid to Abhay's nominee (A+B) = ₹ 6,81,606

All premiums mentioned above are for a standard male life and exclusive of any taxes, cess and levies.

All applicable taxes including GST, duties, surcharge, cesses or levies, as may be imposed by Government, any statutory or administrative authority from time to time, on the premiums payable and benefits secured under policy, shall be borne and paid by the policyholder.

Sample Illustration:

Age ^{AA} (yrs)	Annualized Premium (INR)	PPT/ PT (yrs)	Maturity Benefit (INR)	Sum Assured on Death (at policy inception) (INR)
25	12,000	5/10	91,514	1,32,000
35	30,000	7/12	3,58,805	3,30,000
40	60,000	7/14	8,17,826	6,60,000

This illustration is for a standard male life who has opted for limited pay and death benefit multiple to be 11 times of annualized premium. All Premiums mentioned here are exclusive of taxes

ELIGIBILITY CONDITIONS AT A GLANCE

Entry Age ^{^^}	Minimum – 3 months Maximum – 50 years (45 years for Regular Pay)										
Maturity Age ^{^^}	Minimum – 18 years Maximum : For POS Channel - 65 years For Other Channels – For Limited and Single Pay: 70 years For Regular Pay: 65 years										
Policy Term & Premium Payment Term	For Single Pay: Policy term - 5/ 7/ 10/ 15/ 20 years For Regular Pay (Premium payment term is equal to Policy Term): 5/ 7/ 10/ 15/ 20 years For Limited Pay: The combinations available are: <table border="1" data-bbox="475 837 1348 1122"> <thead> <tr> <th>Policy Term (years)</th> <th>Premium Payment Term (years)</th> </tr> </thead> <tbody> <tr> <td>10</td> <td>5</td> </tr> <tr> <td>12</td> <td rowspan="2">7</td> </tr> <tr> <td>14</td> </tr> <tr> <td>15</td> <td rowspan="2">10</td> </tr> <tr> <td>20</td> </tr> </tbody> </table>	Policy Term (years)	Premium Payment Term (years)	10	5	12	7	14	15	10	20
Policy Term (years)	Premium Payment Term (years)										
10	5										
12	7										
14											
15	10										
20											
Premium	Minimum Instalment Premium: For Regular and Limited Pay: For Monthly Mode: INR 500 For Half-Yearly Mode: INR 3,000 For Annual Mode: INR 6,000 For Single Pay: INR 25,000 Maximum Instalment Premium For POS: as derived for Sum Assured of INR 25,00,000 For all other channels: No Limit (subject to Board Approved Underwriting Policy (BAUP)) <i>All premiums mentioned here are exclusive of taxes</i>										
Base Sum Assured	Once the customer opts for the annualized premium, the Base Sum Assured will be auto calculated by the system basis their age, gender, death benefit multiple and the Policy Term and Premium Payment Term opted										
Premium Payment Mode [^]	Yearly, Half-yearly and Monthly and Single										

^{^^} All ages above are applicable as on last birthday

If the Policy has been taken on the life of a minor, the Policy shall automatically vest on him/her with effect from the date of attaining age of majority and the Life Assured will become the Policyholder from such date.

[^]The modal factors applicable are as below and are calculated on Annualized Premium

Half-Yearly Premium = Annualized Premium multiplied by 0.512

Monthly Premium = Annualized Premium multiplied by 0.087 The policyholder has the option to alter the payment frequency during the premium payment term

PLAN BENEFITS IN DETAIL

Maturity Benefit

If the Policy is In Force and the Life Assured survives to the Date of Maturity, the Maturity Benefit shall be payable.

Maturity Benefit = Base Sum Assured + Loyalty Addition + accrued Guaranteed Additions

If the Policy is Paid Up and the Life Assured survives to the Date of Maturity, the Maturity Benefit payable shall be an amount equal to Paid up Sum Assured plus accrued guaranteed additions (if any).

Once the Policy becomes paid-up, it will no longer be eligible for future Guaranteed Additions and Loyalty Addition.

The Policy will terminate upon payment of the Maturity Benefit.

Death Benefit

In the unfortunate event of death of Life Assured where Policy is in-force and all due premiums have been paid, an amount equal to the Sum Assured on Death plus accrued guaranteed additions (if any) shall be payable.

The Sum Assured on Death for Single Pay policies is the highest of:

- 125% of Single Premium[&]; or
- Base Sum Assured

The Sum Assured on Death for Regular and Limited Pay policies is the highest of:

- 7 or 11 times the Annualized Premium^{**} (This multiple must be opted for by the policyholder at policy inception and cannot be changed thereafter); or
- 105% of total premiums paid[^] till date of death; or
- Base Sum Assured

In case Death of Life Assured occurs when policy is Paid-up (detailed ahead), Death Benefit will be Paid-up Sum Assured on Death and accrued Guaranteed Additions (if any).

The policy will terminate on the payment of above benefits.

[&]Single Premium shall be the premium amount payable at the time of policy issuance chosen by the policyholder, excluding the taxes, rider premiums and underwriting extra premiums, if any.

^{**}Annualized Premium shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

[^]Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium, and taxes.

Guaranteed Additions

Guaranteed additions accrue to your policy at the end of every year starting from the 5th policy year till the penultimate policy year, provided the policy is in force and all due premiums have been paid. The accrued guaranteed additions are payable on death of the Life Assured or maturity/surrender of the Policy.

For Limited and Regular Pay policies:

Policy Term	Guaranteed Addition (% of Annualized Premium)
Greater than 5 years & less than 12 years	20%
12 years & above	25%

For Single Pay policies:

Policy Term	Guaranteed Addition (% of Single Premium)
Greater than 5 years & less than 12 years	4%
12 years & above	5%

No Guaranteed Additions is accrued in the last Policy year or when the Policy is in the Paid-up status.

Loyalty Addition

A one-off Loyalty Addition accrues to the Policy on the Date of Maturity and is payable only to those policies where all due premiums have been paid and the policy is in force.

For Limited and Regular Pay policies, Loyalty Addition will be equal to (10% of Annualized Premium x Policy Term).

In case of Single Pay policies, Loyalty Addition will be equal to (2% of Single Premium x Policy Term).

The Loyalty Addition is payable on maturity of the Policy, as per the terms and conditions outlined.

No Loyalty Addition is payable with Death Benefit or when the Policy is in Paid-up status.

Tax Benefits

Tax benefit may be available as per prevailing tax laws and may differ basis the Life Cover multiple (7 or 11) chosen at policy inception. Choice of life cover multiple is available only for regular pay and limited pay.

It is recommended that you obtain professional advice for applicability of Income Tax benefit on premiums paid and benefits received.

Goods & Services Tax, Cess (if any) and any other Statutory levy will be charged extra on Premiums as per prevailing rates. Tax laws are subject to amendments from time to time.

The Company does not assume responsibility on tax implication mentioned anywhere in this document.

Additional Flexibilities

Add-on Optional Coverages (Riders)

Besides providing financial protection and guaranteed savings, Aegon Life iGuarantee Max Savings offers add-on optional coverages through the choice of the below mentioned riders provided their Premium Payment Term and Policy Term are consistent with the Premium Payment Term and Policy Term of the base plan and there is no overlap in benefit offered under the various riders attached and the base product:

- 1) **Aegon Life AD Rider** (UIN: 138B006V05 and all succeeding versions) – Provides a Lump-sum benefit equal to the rider Sum Assured in case of death due to accident of the Life Assured.
- 2) **Aegon Life CI Care Rider** (UIN: 138B016V01 & all succeeding versions) - The rider provides lump sum benefit and/or waiver of premium on diagnosis of critical illness.

Please refer the sales brochure of the respective riders to understand the benefits and terms & conditions before concluding the sale. Riders are not mandatory and are available at an extra cost.

Can I surrender my Policy?

We advise you to continue your Policy for the complete tenure to enjoy all the benefits of this plan. On surrender, the Guaranteed Surrender Value is payable, as per the policy terms and conditions. The Company may also declare Special Surrender Value (SSV), the factors for which will be decided by the Company from time to time. In such a case, the higher of GSV and SSV will be paid on surrender. Any change in SSV factors will be subject to prior approval from IRDAI.

The policy shall acquire a Surrender Value immediately in case of Single Premium, and on payment of first two year's premium in full in case of Regular/ Limited Premium policy.

On surrender, higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) will be paid as the Surrender Value (SV), where GSV is the sum of GSV on total premiums paid and the GSV on accrued guaranteed addition (if any). This will be calculated as follows:

- $GSV \text{ on Total Premiums Paid} = (GSV \text{ factor of Total Premiums Paid}) \times (\text{Total Premiums Paid})$
The GSV factor will depend on the year of surrender as provided below.
- $GSV \text{ on Guaranteed Additions} = (GSV \text{ factor of Guaranteed Additions i.e. } 30\%) \times (\text{accrued Guaranteed Additions})$

No surrender benefit is payable if the policy is surrendered prior to two full years' premiums being paid in full.

Upon payment of the Surrender Benefit, the policy will terminate, and no further benefits shall be payable. For more details on the surrender benefit, please refer to the policy document.

Guaranteed Surrender Value Factors: For Regular and Limited Pay:

Guaranteed Surrender Value Factors for Total premiums paid as a % of Total Premiums paid (Beginning of Policy Year)							
Year of Surrender	Policy Term (in Years)						
	5	7	10	12	14	15	20
1	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%
4	90%	50%	50%	50%	50%	50%	50%
5	90%	50%	50%	50%	50%	50%	50%
6		90%	50%	50%	50%	50%	50%
7		90%	50%	50%	50%	50%	50%
8			70%	60%	57%	56%	53%
9			90%	70%	64%	62%	56%
10			90%	80%	70%	68%	60%
11				90%	77%	74%	63%
12				90%	83%	80%	66%
13					90%	86%	70%
14					90%	90%	73%
15						90%	76%
16							80%
17							83%
18							86%
19							90%
20							90%

For Single Pay:

Guaranteed Surrender Value Factors for Total premiums paid as a % of Total Premiums paid (Beginning of Policy Year)							
Year of Surrender	Policy Term (in Years)						
	5	7	10	12	14	15	20
1	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%
4	90%	90%	90%	90%	90%	90%	90%
5	90%	90%	90%	90%	90%	90%	90%
6		90%	90%	90%	90%	90%	90%
7		90%	90%	90%	90%	90%	90%
8			90%	90%	90%	90%	90%
9			90%	90%	90%	90%	90%
10			90%	90%	90%	90%	90%
11				90%	90%	90%	90%
12				90%	90%	90%	90%
13					90%	90%	90%
14					90%	90%	90%
15						90%	90%
16							90%
17							90%
18							90%
19							90%
20							90%

The GSV on Total Premiums Paid= (Applicable GSV Factor) X (Total Amount of Premiums Paid)

The surrender factors stated above are beginning of the year factors. Thus, if the policy is surrendered during the last Policy year(t) then the Guaranteed Surrender Value Factor for Total Premiums Paid applicable for (t+1)th year to be used for calculating pro-rata GSV factor is 100%

Guaranteed Surrender Value Factors for Guaranteed Addition as a % of accrued guaranteed additions (Beginning of Policy Year): 30%

The GSV on Guaranteed Additions= (Applicable GSV Factor) X (Accrued Guaranteed Additions as on date of surrender)

What if I am not happy with the plan after buying it? (Free Look Period)

If you are not satisfied with any of the Terms and Conditions of the Policy, you may request the company for cancellation of the policy within 15 days(Fifteen Days)/ 30 days(Thirty Days) (in case of an electronic Policy or if purchased through Distance Marketing²) from the date of receipt of the policy document via physical and/or e-mail, whichever is earlier.

Upon such cancellation within the above mentioned free-look period, company will return the total instalment premiums received including any extra premiums and taxes towards the base policy.

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

In the event of any variation in the freelook period clause of the rider/s, the provisions of base plan shall prevail.

²Distance Marketing" shall mean and 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. Distance Marketing will include sales through Direct Sales (other than in person).

What if I missed my premium due date? (Grace Period)

You have a grace period of 15 days for policies under monthly premium payment frequency and 30 days for policies under all other payment frequencies, from the premium due date, to pay the premium.

The policy will be in-force during the grace period.

However, in case of death of the life assured during the grace period, the benefits payable would be reduced by the amount of Outstanding Instalment Premium³ (including taxes) as on the date of Death.

³Outstanding Instalment Premium in the above case is the due instalment premium(s) that were due but unpaid till date of death of the life assured.

What happens if I stop paying the due premiums?

It is recommended that you pay all premiums for the period selected to be able to enjoy all policy benefits. However, at any stage if you stop paying premiums the following shall be applicable except for Single Pay policies:

- **If you have not paid the first 2 years' premiums in full:** your policy will automatically lapse at the expiry of the grace period and no benefit will be payable under the policy.
- **If you have paid at least first 2 years' premiums in full and subsequent premiums have not been paid,** your policy shall not lapse but will be automatically converted to a paid-up policy and the maturity benefit and death benefit under the policy will automatically be reduced as follows:

If the Life Assured dies before the Date of Maturity, an amount equal to the Paid-up Sum Assured on Death along with accrued Guaranteed Additions will be payable.

Here,

$$\text{Paid-Up Sum Assured on Death} = \frac{\text{Total Number of Premiums paid}}{\text{Total Number of Premiums payable over the Policy Term}} \times (\text{Sum Assured on Death})$$

If the Life Assured survives to the Date of Maturity, the Paid-Up Sum Assured along with accrued Guaranteed Additions will be payable.

Here,

$$\text{Paid-Up Sum Assured} = \frac{\text{Total Number of Premiums paid}}{\text{Total Number of Premiums payable over the Policy Term}} \times (\text{Base Sum Assured})$$

The policy will terminate upon the earlier of such death or maturity payment. A Paid-Up policy will not be eligible for future Guaranteed Additions and Loyalty addition.

A Paid-Up policy can also be surrendered at any time. The benefit payable will be in accordance with the benefit payable on surrender mentioned above.

You may also revive your paid-up policy during the revival period of five (5) years from the due date of first unpaid premium and before the end of the policy term, subject to the revival conditions under the policy.

For more details on the applicable benefit, please refer to the policy document.

How do I Revive my lapsed policy?

You can apply for revival of the lapsed or Paid-up Policy within five consecutive years from the Due Date of the first unpaid Policy Premium ("Revival Period") and before the expiry of the Policy Term.

The revival will be subject to the 'Board approved underwriting policy of the Company' and payment of all outstanding premiums (including taxes and levies) with applicable interest, if any, thereon. The interest rate for FY 2022-23 is 9.00% p.a. compounded annually.

The interest rate will not exceed the yield to maturity on 10-year G-Sec + 200 basis points rounded to nearest 50 basis points. G-Sec rates will be taken from www.fimmda.org. The interest rate will be revised at the beginning of each financial year. Any change in this basis will be subject to approval from IRDAI, if applicable.

In case no revival request is received from the policyholder during the revival period, the policy will terminate. Riders cannot be revived independently and can only be revived along with the revival of the base plan.

Upon revival of a Lapsed / Paid-Up policy, all Guaranteed Additions already due but not accrued will accrue to the policy without any interest and the policy will become eligible for future additions. The policy shall be eligible for full benefits in line with inforce policy.

Terms and Conditions

Goods & Service Tax

Goods & Service Tax or any other tax/cess/surcharge will be levied as per prevailing tax laws.

Suicide Exclusion

In case of death due to suicide within 12 months, from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable the nominee or beneficiary of the policyholder shall be entitled to 100% of the Total Premiums Paid[^] till the date of death or the surrender value as available on date of death, whichever is higher, provided the policy is in-force.

Policy Loan

Loan is not available under this policy.

Advance Premium

Advance instalment premium will be accepted for all premium due dates within the same financial year and for a maximum period of three months in advance in case of due dates falling in the next financial year. Company will always comply with IRDAI regulations with regards to advance premium.

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

Claimant

Claimant means the Nominee / Appointee (if Nominee is a minor) / Assignee; and where there is no Assignment or Nomination in existence, the legal heir/s of the policyholder.

Prohibition of Rebates

Section 41 of the Insurance Act, 1938 (as amended from time to time) states:

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.

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 years from the date of policy i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the 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 the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. For this, the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the 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

Aegon Life Insurance Company Limited is focused on fulfilling its vision of creating tension-free lives. Pursuing the same goal, we provide a complete product suite, customized advice, and are constantly looking to enhance the overall customer experience. Aegon Life was formed with the coming together of Aegon N. V, an international provider of life insurance, pensions and asset management, and Bennett Coleman and Company, India's largest media conglomerate popularly known as the Times Group. This union brings together a local approach, with global expertise of launching products that cater to different sets of customers to meet their long-term financial goals. The company is headquartered in Mumbai, India. It serves 3 Lakh+ customers serving the vision- Aegon, toh tension gone.

About Aegon

Aegon's roots date back to over 175 years ago. They operate in over 20 countries, including the United States, where they are known as Transamerica. Their head office, however, can still be found in The Hague, the Netherlands.

Aegon is committed to helping their customers achieve a healthy and financially secure future. This commitment requires a sustainable, long-term-oriented business that takes their customers, the environment and the communities where they are active, into consideration.

About Bennett, Coleman and Company Limited

The Times Group is one of the leading media conglomerates in India having its 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 top-selling 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.

Disclaimer

- The brochure is not a contract of insurance. The precise Terms and Conditions of this plan are specified in the policy contract.
- Insurance cover is available under this product
- This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance.
- Sub-standard lives may be charged extra premiums as per the insurer's underwriting Policy For detailed terms and conditions please refer to the Policy Contract.
- This product is available for sale online.
- Policies sourced through POS Channel will not have any medical examination.
- Buying a Life Insurance Policy is a long-term commitment. An early termination of the Policy usually involves high costs and the Surrender Value payable may be less than the all the Premiums Paid.
- This product brochure should be read along with sales illustration.

This product is underwritten by Aegon Life Insurance Company Ltd.

Beware of Spurious Phone Calls and Fictitious/Fraudulent Offers

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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

Aegon Life iGuarantee Max Savings. UIN (138N083V01).

A Non-Linked Non-Participating Life Insurance Individual Savings Plan.

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