

IDBI Federal Incomesurance™ Endowment & Money Back Plan

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‘Incomesurance Endowment and Money Back’ plan from **IDBI Fortis Life Insurance** suits all your needs. The plan guarantees additional income on every premium paid in order to satisfy all your financial needs for child’s education, daughter’s marriage, parents’ security, retirement, etc. The plan provides you many benefits and ensures that you get Guaranteed Annual Payout along with insurance protection. This plan acts as a total cover for all your personal needs including your daughter’s marriage, kid’s education, retirement, and more.

IDBI Federal Incomesurance™ Endowment and Money Back Plan (**Incomesurance™**) not only give you unmatched transparency and flexibility but there are lots of other features which are included in the product like convenient premium payment options, Tax benefits and double advantage of Endowment and Money Back plan.

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IDBI Federal Life Insurance Co Ltd **IDBI Federal Life Insurance**, as we know is a venture between IDBI Bank, Federal Bank and Fortis. All their insurance plans come with unique names like **Wealthsurance**, **Retiresurance**, **Incomesurance** and **Termsurance**. And **Incomesurance** is one of their life insurance plans which assures guaranteed returns at the existing interest rates with both endowment and money back options being available.

Benefits of ‘Incomesurance Endowment and Money Back’ plan:

1. **Offers Endowment and Money Back benefits in one plan**— You can opt to get periodic



- payments as in Money Back plan or get a bulk amount at maturity as in Endowment plan.
2. **Offers complete transparency** – Allows you to choose Premium Payment Period, Payout Period, Payout Options, etc. Offers complete transparency in declaration of your payouts.
 3. **Offers convenient premium payment options** – You can choose 5, 10 or 15 years as your Premium Payment Period. You can pay premium at monthly, quarterly, half-yearly or yearly intervals.
 4. **Offers double tax benefits in one plan** – Your premium is eligible for tax deduction under Section 80C and the payouts you receive are completely tax-free under Section 10(10D).
 5. **Offers full flexibility** – Offers flexible payout option. You can either take annual payments or you can accumulate earning interest and withdraw at maturity when needed.
 6. **Provides death benefits** – The plan is protected with insurance. Your beneficiary can receive payouts or get a bulk amount, if unfortunately anything happens to you.
 7. **Allows you to customize your plan** based on your individual and family's future needs.