Ageas Federal Life Insurance Launches Wealth Infinity Plan a Unit Linked Life Insurance Plan That Builds Wealth and Supports Goals Across all Life Stages

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- Offers two distinct choices: Wealth for goal-led investing over 10 – 40 years and Legacy for long term cover up to age 100
- Get return of eligible charges at maturity, Systematic Withdrawal Facility from Year 6 and the freedom to manage your plan

Ageas Federal Life Insurance, one of India's leading private life insurers, today launched Wealth Infinity Plan, a unit-linked life insurance plan that brings together long-term wealth creation and life insurance protection. Designed around two different financial horizons 1. Building towards a goal 2. Planning for the next Generation – the plan promises customers the freedom to choose investment funds and strategies that support each life stage.



Ageas Federal Life Insurance

The plan offers two options: Wealth, designed for individuals looking to accumulate wealth towards specific long-term financial goals with a policy term of 10 to 40 years; and Legacy, which combines investment and life insurance cover up to the age of 100 years. The two options allow customers to choose a structure suited to their financial priorities, with flexibility in premium payment and investment strategies.

A key feature of the Wealth Infinity Plan is its range of five

investment strategies and 12 fund options, enabling policyholders to select an investment approach based on their preferences and risk appetite. Customers who prefer to make their own investment decisions can use the Self-Managed Strategy to allocate funds available in the plan. Those seeking a more structured approach can choose the Glide Path Strategy to gradually shift the equity-debt mix as maturity approaches; the Systematic Investment Protection Strategy phases investment from debt fund into selected equity funds; the Systematic Gain Strategy moves gains to debt fund when predefined levels are reached; and the Life Stage Strategy adjusts allocation based on age and selected risk profile.

The 12-fund options cover different investment approaches and market segments. These include the IndiGenius Fund, which focuses on high-growth companies across market capitalisations associated with India’s indigenisation, ingenuity and growth themes; the Large Cap Quality Fund, which tracks the BSE Large Cap 100 Quality 30 Index; and the Momentum Growth Fund. The range also includes equity, asset-allocation and fixed-income options, giving customers a choice based on their risk appetite and investment horizon. The investment risk in the portfolio is borne by the policyholder, and fund values are subject to market risks.

The plan incorporates features designed to reward long-term policy continuity. Eligible policies will receive Loyalty Additions and Wealth Boosters. In addition, eligible policyholders receive a return of premium allocation charges and mortality charges at maturity, subject to the policy conditions. The plan does not levy policy administration charges.

Another stand-out feature is the Systematic Withdrawal Facility, which allows policyholders to receive periodic payouts from their fund value after completion of five policy years. This provides flexibility to access funds for planned financial needs while remaining invested. The plan also offers unlimited fund switches without additional switching charges, subject to policy terms and conditions.

Commenting on the launch, **Mr. Jude Gomes, Managing Director & CEO, Ageas Federal Life Insurance**, said, "*Every stage of life brings new aspirations, responsibilities and promises we make to ourselves and our loved ones. At Ageas Federal Life Insurance, we believe our role goes beyond offering financial solutions; it is about being a trusted partner through these evolving journeys and helping customers move closer to the future they envision. With 'Wealth Infinity', we continue to strengthen this commitment by empowering individuals and families to pursue their aspirations and build a lasting financial legacy. This reflects our belief in making every Promise Possible, today and at every stage of life.*"

With a minimum annual premium of Rs. 2 lakh and a minimum Single Pay premium of Rs. 5 lakh, Wealth Infinity is designed for customers seeking a structured, long-term approach to wealth creation alongside life protection.

Wealth Infinity Plan is available subject to applicable eligibility criteria and policy terms and conditions. To know more, please visit ageasfederal.com/ulip-plans/wealth-infinity-plan.

About Ageas Federal Life Insurance

Ageas Federal Life Insurance, one of India’s leading private life insurers, offers a diverse range of wealth management, protection, and retirement solutions to individual and corporate customers. Ageas Federal Life Insurance Co. Ltd. is a joint venture of Ageas, a multinational insurance group headquartered in Europe, and Federal Bank, one of India’s leading private sector banks.

Having commenced operations in 2008, Ageas Federal achieved breakeven within five years. Through a nationwide network of 3,800+ branches including partner bank branches and a sizeable advisor network, the Company has established a strong pan-India presence. As of March 31, 2026, the Company issued over 17.75 lakh policies with a sum assured of over Rs. 71,694 crore, total assets under management of over Rs. 20,035 crore, and a robust capital base of over Rs. 800 crore.

