



# Empowering Groups, Insuring Lives



## Ageas Federal Life Insurance **Group Term Life Plan II**

Non-Linked, Non-Participating, Group Life, Pure Risk Premium Insurance Plan  
(UIN: 135N091V01)

## Introduction

In today's ever-changing world, organizations face the challenge of providing exceptional benefits to their employees and customers. They strive to offer something special – a safety net that goes beyond the ordinary. That's where **Ageas Federal Life Insurance Group Term Life Plan II**, a non-linked, non-participating, group life, pure risk premium insurance plan comes in.

With three premium payment options available – Single Pay, Regular Pay, and One-Year Renewable Pay – organizations can customize the plan to suit their unique needs and financial capabilities. Available for both Employer-Employee and Non-Employer-Employee groups, the plan offers an option to choose additional sum assured over and above the existing sum assured. Another standout feature of this plan is the Sum Assured Reset, allowing organization to adjust the group coverage with changing times. Additionally, the Group Term Life Plan II comes with the Spouse Cover feature, providing life insurance benefits to the spouse within the same plan. This inclusive provision offers comprehensive coverage in a single plan. By implementing Ageas Federal Life Insurance Group Term Life Plan II, organizations demonstrate their commitment to the well-being of individuals. This forward-thinking approach not only provides unparalleled protection but also sets a new standard for holistic benefits.



## Key Features



Affordable Protection-  
Financial security  
at nominal cost



Flexibility to select the plan from 3 different  
variants - One Year Renewable Term (OYRT),  
Single Premium and Regular Premium



Spouse cover  
option.



Additional benefits like  
Sum Assured Reset Benefit and  
Additional Sum Assured coverage.



Tax benefits under relevant  
sections as per  
prevailing tax laws.

## If you are an Employer-Employee Group

### Benefits to Employer

- ▶ Creating value for your employees by providing them life cover at affordable costs
- ▶ Flexibility in Planning through - one year renewable term
- ▶ Premium paid by employer may be deductible as business expense as per Income Tax Act (for more details kindly refer Tax Benefit section in the document).

### Benefits to Employee

- ▶ Life protection at a relatively lower cost
- ▶ Financial security of their families and dependents
- ▶ No medicals are required up to Predefined Limits
- ▶ Easy on boarding process

## If you are a Non-Employer – Employee Group

Ageas Federal Life Insurance Group Term Life Plan II can also be used according to your own needs and can be used by you under multiple business relationships such as creditors and other non employer employee groups.

### Advantages to the Master Policyholder

- ▶ Protect your organization against unforeseen liabilities on death of a creditor/loan payee
- ▶ Prospective Sales pitch to attract new customers by offering cover along with a loan or any other credit product
- ▶ Will establish an emotional connect with the customers.

### Advantages to the Member

- ▶ Financial Protection of their families and dependents from the liability
- ▶ No medicals are required up to Predefined Limits
- ▶ Tax benefit may be available if premiums are paid by members
- ▶ Easy on boarding process

## How does the plan work

Ageas Federal Group Term Life Plan II is a Non Linked, Non Participating, Group Life, Pure Risk Premium Insurance plan.

This plan is designed to cover groups formed around a common economic purpose (other than insurance) comprising of the following groups:

- Employer–Employee Group (including EDLI groups)
- Non–Employer–Employee Group

This being a group plan (can be voluntary or compulsory), a master policy will be issued to the master policyholder i.e. the master policyholder will be the representative of the group. Each insured member will be covered under the master policy and will be issued individual certificate of insurance. The COI shall be issued under voluntary schemes only.

The master policyholder can choose any one of the following three available variants for the group

Plan variant	Description
One Year Renewable Term	Annually renewable level premiums are paid at regular intervals during the cover term.
Single Premium	Single Premium shall be payable for full cover term at inception.
Regular Premium	Guaranteed level premiums are payable at regular intervals during the cover term.

**For One Year Renewable Term variant,**

- ▶▶ Premium rates shall be reviewed annually.
- ▶▶ Revised premiums shall be payable from:
  - the cover commencement date for new members
  - annual renewal date for renewing members

This being a group plan (can be voluntary or compulsory), a master policy will be issued to the master policyholder i.e. the master policyholder will be the representative of the group. Each insured member will be covered under the master policy and will be issued individual certificate of insurance. The COI shall be issued under voluntary schemes only.

The master policyholder can choose any one of the following three available variants for the group

**For Single Premium and Regular Premium variants,**

- ▶▶ Premium rate may be reviewed during the Policy Term. However, the revised premium rate shall be applicable at the cover commencement date only for the new members joining the group.

A member who joins the group after the inception of the policy will be provided Insurance cover for the entire cover term chosen and will be charged premium applicable for such cover term.

## Eligibility Criteria

Insured Member level		Minimum	Maximum
Entry age		14 years	79 years
Maturity age		14 years	80 years
Sum Assured*		Rs.5,000	No limit
Policy term (in months)	Single Premium (in multiples of 1 month)	01	120
	One Year Renewable Term	12	12
	Regular Premium (in multiples of 12 months)	24	120
Group Size		10 members	No Limit
Premium payment term (in months)	Single Premium	Single Premium	Single Premium
	One Year Renewable Term	12	12
	Regular Premium	24	120
Premium Payment Mode		Single Pay, Yearly, Half-Yearly, Monthly	

*\*For EDLI policies, Sum Assured per member shall be in line with insurance benefit under Employees Deposit Linked Insurance Scheme (EDLIS) 1976, as amended from time to time*

All ages are as per age last birthday

Subject to Company's Board approved underwriting policy



## Plan Benefits

Following benefits are available under Ageas Federal Life Insurance Group Term Life Plan II



### 1 Spouse Cover

Under any variant, insurance cover can be extended to the member's Spouse subject to insurable interest and underwriting. Spouse Sum Assured can be chosen up to the Sum Assured of the Insured member. Additional premium for the Spouse Cover shall be payable.

Spouse Cover can be chosen by Master Policyholder/member at inception of the cover or at:

- ▶ Any annual renewal date after the date of marriage; for One Year Renewable Term Variant.
- ▶ Any cover anniversary after the date of marriage; for Single Premium and Regular Premium Variants.

For Single Premium and Regular Premium Variants, the Cover Term for Spouse Cover will be equal to the balance Cover Term of Primary Life.

In case Spouse Cover is opted at any date other than inception, Master Policyholder will have to give written notice atleast 30 days prior to that annual renewal date / cover anniversary.

Spouse should meet all boundary conditions as applicable for the Insured member.

If Spouse Cover is chosen, then the Insured member

shall be referred to as the Primary Life and the Spouse shall be referred to as the Secondary Life.



### 2 In case of One Year Renewable Term variant, following optional benefit can be opted either at policy inception or at any time during the cover term

(a) Sum Assured Reset Benefit:

If the insurance cover for the member is in force, the Sum Assured for each member can be increased or decreased by the Master Policyholder during the term of the Master Policy and will be effective from immediate next renewal date, subject to underwriting and to the minimum / maximum Sum Assured limit.

Where Spouse Cover is opted, upon Primary Life's request, Spouse Sum Assured can be revised up to the revised Sum Assured of the Primary Life, subject to underwriting and minimum Sum Assured Limit.

Sum Assured for Secondary Life can be reset only when the Sum Assured for Primary Life is reset.

If Spouse Sum Assured is higher than the revised Sum Assured of the Primary Life, Spouse Sum Assured shall be automatically reset to revised Sum Assured of the Primary Life.

Future premiums shall be payable based on the revised Sum Assured.



### **3** Following optional benefits are available only for Employer-Employee groups if chosen by the Master Policyholder at the policy inception or at any annual renewal date.

#### (a) Additional Sum Assured Benefit:

Insured member/ Master Policyholder can choose an Additional Sum Assured over and above the Sum Assured provided by the Employer; for example, to cover outstanding salary as on date of death, Future Service Gratuity as per Employer's Gratuity scheme etc., subject to underwriting.

Premium for Additional Sum Assured benefit will be payable by the Master Policyholder/ member(s) from the time this benefit is opted for.

A member can choose to increase his/ her benefits, subject to boundary conditions under the Master Policy at any annual renewal date provided Master Policyholder gives written notice 30 days prior to annual renewal date.

#### (b) Group Term Insurance in lieu of Employee Deposit Linked Insurance (EDLI):

This policy can be offered in lieu of EDLI to meet the conditions set out by the Regional Provident Fund Commissioner (RPFC) from time to time.



### **4** Death Benefit

On death of the insured member during the Cover Term, Sum Assured including Additional Sum Assured (if opted) with respect to such member

shall be payable in lumpsum, provided all premiums due till date have been paid and the cover is in force.

If Spouse Cover is chosen then,

On death of the Secondary Life during the Cover Term, Spouse Sum Assured shall be payable in lumpsum, provided all premiums due till date are paid and the cover is in force.

On death of the Secondary Life, renewal premiums (if applicable) only in respect of the Primary Life shall be payable.

On payment of the Spouse Cover, the cover shall continue for Primary Life with full benefits as applicable in the plan, subject to payment of all future premiums as and when due.

On payment of Death Benefit for Primary life, the Spouse Cover (if chosen) shall continue till:

- ▶ Next renewal date; for One Year Renewable Term and Regular Premium Variants
- ▶ End of Cover Term; for Single Premium Variant

For cases where other than yearly mode of premium payment is chosen, Death Benefit shall be paid after deducting premiums due in respect of the deceased life till the end of the policy year of death without any interest, provided the member has paid all the due premiums till date of death.



## Payment of Death Benefit

### **In case of Master Policyholder is regulated by RBI, NBFCs, NMDFC and NHBs**

At the time of claim settlement of Insured Member, Ageas Federal Life will call for a credit account statement from the master policy holder. If the master policyholder is either of the following:

- 1) Reserve Bank of India (RBI) regulated Scheduled Commercial banks( including co operative banks)
- 2) NBFCs having Certificate of Registration from RBI
- 3) National Housing Bank(NHB) Regulated Housing Finance Companies
- 4) National Minority Development Finance Corporation (NMDFC) and its State Channelizing Agencies
- 5) Small Finance Banks regulated by RBI
- 6) Mutually Aided Cooperative Societies formed and registered under the applicable State Act concerning such Societies
- 7) Microfinance companies registered under section 8 of the Companies Act, 2013
- 8) Any other category as approved by the Authority

And in case there is any outstanding loan balance, the death benefit will be paid to the master policyholder to the extent of outstanding loan balance subject to due authorization by the insured

member at the time of enrolment, balance claim amount (if any) will be payable to the beneficiary of the insured member. Balance claim amount is equal to death benefit less outstanding loan balance.

If spouse cover is chosen, the settlement of the secondary life claim will be processed in the name of beneficiary.

### **In case of Master Policyholder is other than stated above**

All the claims will be settled in the name of the beneficiary.

On payment of death benefit, the cover for deceased member will terminate and all rights, benefits and interests under the policy for deceased member will stand extinguished.

The master policyholder will provide us the following details in the credit account statement:

- 1) Name and policy number of the Group Master policyholder
- 2) Name of the Insured Member
- 3) Original amount of Loan
- 4) Particulars of the recoveries made by the Master Policyholder towards the Loan
- 5) Outstanding Loan Balance as on the date of the claim

The credit account statement should have a Declaration/undertaking of the Master policyholder that the information/details furnished in the credit account statement are verified for accuracy



## 5 Maturity Benefit

There is no maturity benefit available under this plan.



## 6 Survival Benefit

There is no Survival Benefit under this plan.



## 7 Surrender Value

This is a pure protection plan option and therefore does not acquire any surrender value.

For Single Premium plan with Cover Term of higher than 24 months, the policy shall acquire Refund Value immediately. Only Primary Life has the right to surrender the policy on their and Secondary Life's (if applicable) behalf.

Refund value is defined as:

$70\% \times \text{Single Premium} \times [\text{Unexpired Cover Term (in months)} / \text{Cover Term (in months)}]$ ; Rounded down to multiple of one rupee

Single Premium means premium received, excluding any extra premium, any rider premium and taxes (as applicable).

Any changes in the above methodology and factor shall be done, subject to necessary approvals as required by IRDAI.

On payment of Refund Value, the coverage for Primary Life and Secondary Life (if spouse cover is opted) shall terminate and all rights, benefits and interests shall stand extinguished.

## Surrender by Master Policyholder

The Master Policyholder may surrender the policy at any time by giving written notice at least three months or of such period as mutually agreed between the master policyholder and us. In this event the insurer shall not accept any new members.

In case of Employer- Employee groups, Refund Value as mentioned above shall be payable to the Master Policyholder.

On such surrender, in case of Non Employer-Employee groups, an option shall be given to the individual members to continue the cover and the insurer/intermediary if any, shall continue to be responsible to serve such members till their coverage is terminated.

If the individual member does not choose to continue the cover, Refund Value as mentioned above shall be payable to the member.

## Surrender by Individual Member (Non Employer-Employee Group)

Individual Member of the group may also surrender the Certificate of Insurance anytime during the Cover Term. On surrender, Refund Value as mentioned above shall be payable



## 8 Termination of insurance cover

The insurance cover for a member will be terminated on the earliest occurrence of any of the following events:

- » The date on which the Master Policyholder surrenders the Policy except for cases where member chooses to continue the cover.
- » If Spouse Cover is not chosen, the date on which the Insured Life completes the age of 80 years.
- » If Spouse Cover is chosen,
  - For Primary Life and Secondary Life – the date on which the Primary Life completes the age of 80 years, the cover will terminate for Primary Life. The cover shall terminate for Secondary Life on next annual renewal date for One Year Renewable Term and Regular Pay Variant, and at end of Cover Term for Single Pay Variant.

For Secondary Life – the date on which the Secondary Life completes the age of 80 years, the cover will terminate for only Secondary Life but will continue for Primary Life.

- » If Spouse Cover is not chosen, on death of the Insured Member during the Cover Term.
- » If Spouse Cover is chosen,
  - In case of Single Pay Variant; on death of the Primary Life and Secondary Life during the Cover Term
  - In case of Regular Pay or One Year Renewable Term Variant,
    - On death of the Primary Life during the Cover Term where Secondary Life is deceased before Primary Life
    - On death of Secondary Life before the next premium renewal date from the date of death of Primary Life where Primary Life is deceased before Secondary Life.

- » The date on which Insured Member ceases to be a member of the group as defined under the Scheme rules;
- » On non-payment of renewal premium within the revival period.
- » Free Look Cancellation
- » Cessation of the Group
- » End of the policy term unless the policy is renewed;
- » On voluntary termination (if applicable)



## 9 Tax Benefits

Tax benefits may be available on premiums paid and benefit receivable as per prevailing Income Tax Laws.

Tax benefits are subject to change as per tax laws. You are advised to consult your tax advisor to determine the tax benefits applicable to you.

## General Terms and Conditions



### Suicide Claim provisions

In case of death due to suicide within 12 months from the date of commencement of risk under the cover or from the date of revival of the cover, as applicable, the nominee or beneficiary of the insured member shall be entitled to 80% of the total premiums paid for the respective life till the date of his death or Refund Value (as applicable) in respect of the same life as on the date of death whichever is higher, provided the cover is in force.

Total Premiums Paid is defined as total of all the premiums received, excluding any extra premium, any rider premium and taxes.

In case Spouse cover is opted, on death of the Secondary Life, due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the cover, whichever is later, the Primary Life shall be entitled to 80% of the total premiums paid in respect of the Spouse Cover till the date of death or Refund Value (as applicable) available as on the date of death whichever is higher, provided the cover is in force.

The risk cover continues for the Primary Life till the end of the Cover Term.

In case of Employer-Employee Group where the cover is compulsory, the Suicide Claim provision does not apply.



### Policy loan provisions.

Policy loans are not available under this plan.



### Nomination and Assignment requirements

Nomination and Assignment shall be as per Section 38 and 39 of the Insurance Act, 1938, as amended from time to time.



### Free look period

Free look period can be opted either by Master Policyholder or by Insured Member.

#### *For Master Policyholder:*

Master policyholder has a free look period of 15 days from the date of receipt of the policy document and period of 30 days in case of electronic policies and policies obtained through distance mode\*, to review the terms and conditions of the policy and where the master policyholder disagrees to any of those terms or conditions, master policyholder has the option to return the policy to the insurer for cancellation, stating the reasons for his/her objection.

The policy shall terminate forthwith and all rights, benefits and interests under the policy including the cover in respect of all existing members shall cease immediately and he/she shall be entitled to a refund of the Premium paid subject only to a deduction of a proportionate risk Premium for the period of cover and the expenses incurred by the insurer on medical examination of the insured member and stamp duty charges.

\*Distance mode: Distance mode includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- Voice mode, which includes telephone calling
- Short Messaging service (SMS)
- Electronic mode which includes e-mail and interactive television (DTH)
- Physical mode which includes direct postal mail and newspaper & magazine inserts.

*For Insured Member:*

Insured member has a free look period of 15 days from the date of receipt of the certificate of insurance and period of 30 days in case of electronic policies and policies obtained through distance mode\*, to review the terms and conditions of the certificate of insurance and where the insured member disagrees to any of those terms or conditions, he/she has the option to return the certificate of insurance to the insurer for cancellation, stating the reasons for his/her objection, then he/she shall be entitled to a refund of the Premium paid subject only to a deduction of a proportionate risk Premium for the period of cover and the expenses incurred by the insurer on medical examination of the insured member and stamp duty charges.

\*Distance mode: Distance mode includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- Voice mode, which includes telephone calling
- Short Messaging service (SMS)
- Electronic mode which includes e-mail and interactive television (DTH)
- Physical mode which includes direct postal mail and newspaper & magazine inserts.

All the benefits under the certificate of insurance will stand extinguished immediately on the cancellation of the certificate of insurance under the free look.

## Loadings for different modes of premium payment

For One-Year Renewable Term, and Regular Premium Term premiums can be paid on Yearly, Half – Yearly or Monthly basis. The modal loading factors for the instalment premium calculation are shown in the following table:

Mode	Modal Loading
Yearly	1
Half-Yearly	0.51
Monthly	0.09

## Grace period for non-forfeiture provisions

- » The Grace period is 15 days for Monthly mode and 30 days in all other cases from the due date for the payment of Premium and is applicable only during the policy term.
- » Grace period is not applicable for One Year Renewable Term variant with Yearly mode of premium payment. Grace period is not applicable for Single Premium Policy.
- » The policy shall be in force with the risk cover during the grace period without any interruption. If a claim arises during the grace period, outstanding premiums till the end of policy year of death shall be deducted from the claim amount and balance shall be paid. If a Premium

is not paid within the grace period, then all benefits will lapse.

- » Insurer shall be responsible to honor any valid claims brought under this policy in instances wherein the Master Policyholder has collected the Premium but has failed to pay the same to the Insurer within the Grace Period due to administrative reasons.



## Renewal of Contract

In case of One Year Renewable Term variant, the master policyholder can renew the policy by giving a request for renewal and on payment of Renewal Premium on or before the annual renewal date, subject to acceptance of the request by the Company.



## Lapse

In case of non-payment of due premiums within grace period by the member, the cover will lapse. In such cases, if a claim arises when the cover is lapsed, no benefits shall be payable. Lapse is not applicable in case of Single Premium policies.



## Revival

A policy/cover in lapse status may be reinstated during the policy term for full benefits subject to the following conditions:

- » For One Year Renewable Term variant: An application for reinstatement must be made

within 30 days from the end of grace period, subject to it being not later than the annual renewal date. For Regular Premium variant: An application for reinstatement must be made within five consecutive years from the due date of the first unpaid Premium or before the end of cover term, whichever is earlier.

- » The arrears of Premium together with interest are received along with the reinstatement application. The premiums must be paid only for members alive on date of revival as per the terms and conditions of the policy. Such premiums will be calculated from the date of first unpaid Premium till the date of next premium due.

The interest on reinstatement, if any, will be decided by the Company from time to time. The Interest if so decided shall be set as quarterly equivalent of (3% + annualized yield on 10 year Government security). Annualized Yield on 10 year Government security is sourced through Financial Benchmarks India Pvt. Ltd. (FBIL). Any change in this formula and basis to set interest rates shall be made with necessary approvals as required by IRDAI. (The current rate of interest applicable from 1<sup>st</sup> August, 2023 is 10.30% per annum basis 10 years G-sec rate as on 30<sup>th</sup> June, 2023). The frequency of reviewing revival interest rate is 6 months. The same will be reset every year on 1<sup>st</sup> February and 1<sup>st</sup> August. Interest charged on policy revival is compounded annually.

- » Claims arising from insured event which occurred during the period in which the cover was lapsed shall not be paid.

Master Policyholder and/or Member must furnish satisfactory evidence of health of members covered and satisfy other requirements subject to company's Board Approved Underwriting Policy at that time. Medical tests, if required, have to be borne by the member at his own cost. The reinstatement/revival will be based on the Board approved underwriting policy.

Once the policy/cover has been reinstated/revived, it is entitled to receive prospectively the same benefits as an in force policy.

Revival is not applicable for Single Premium Policy.



## Exclusion

There are no exclusions in this product other than the suicide clause mentioned in the 'Suicide Claim Provisions' section .



## Alterations

Change in Sum Assured is allowed only if Sum Assured Reset Benefit is chosen.



## Riders

There are no riders available in this product.

## Paid-up:

Not Applicable



## Member data and underwriting

Information regarding members has to be provided to us through the member schedule or electronic format as prescribed at the time of inception of the scheme. Acceptance of each member is subject to underwriting and our acceptance of the risk and our communication of the same



## Statutory Information

### Prohibition of Rebate Insurance Act

The 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 liable for a penalty which may extend to ten lakh rupees

### Fraud, Misstatement and suppression

Fraud, Misstatement and suppression would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

## Disclaimers:

This brochure gives only the salient features of the Ageas Federal Life Insurance Group Term Life Plan II. It uses easy-to-understand language to explain the features. Your plan is governed only by the full legal terms, conditions and exclusions as contained in the policy document and certificate of insurance.

Please read the master policy document / certificate of insurance for more details.

Ageas Federal Life Insurance Group Term Life Plan II (UIN: 135N091V01) is a Non-Linked, Non-Participating, Group Life, Pure Risk Premium Insurance Plan and no benefits other than those indicated in this brochure are payable. This product does not participate in the profits of the Company. Substandard lives will be charged extra premium. There are no riders attached to this plan.

This product is underwritten by Ageas Federal Life Insurance Company Limited (Regn. No 135; Corporate Identity Number (CIN) – U66010MH2007PLC167164) having its registered office at 22nd Floor, A Wing, Marathon Futurex, N. M. Joshi Marg, Lower Parel – East, Mumbai – 400013, Maharashtra. Website: [www.ageasfederal.com](http://www.ageasfederal.com). Toll-Free: 1800 209 0502.

Tax benefits are as per the Income Tax Act, 1961 and are subject to changes in the tax from time to time. Ageas Federal Life Insurance Company Limited does not assume responsibility on tax implication. Trade Logo displayed above belongs to The Federal Bank Limited and Ageas International Insurance N. V. and used by Ageas Federal Life Insurance Company Limited under license from respective partners. ARN: 17819/GTLII/ENG/Print-PB/Sep23

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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.



## Contact Us



### Branches

Visit or call any branch of Ageas Federal Life Insurance Co Ltd., Federal Bank or IDBI Bank. For the list of branches, please visit [www.ageasfederal.com](http://www.ageasfederal.com)



### Phone

Call our nationwide toll free number **1800 209 0502** from Monday to Saturday at any time between 8 am to 8 pm.



### Website

Visit our website [www.ageasfederal.com](http://www.ageasfederal.com)



### Write

Write to customer service desk:

Ageas Federal Life Insurance Company Limited, 22<sup>nd</sup> Floor, A Wing, Marathon Futurex, N. M. Joshi Marg, Lower Parel – East, Mumbai – 400013



### Email

Email us at:

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