

Ageas Federal Life Insurance
Life Advantage Plus Plan

ageasFEDERAL
LIFE INSURANCE

A Non-linked, Participating, Individual Life, Savings Insurance Plan
UIN 135N078V01

Save Today. Live #FutureFearless



Introduction

Saving for your future is important and equally important is to protect those savings for your loved ones irrespective of your presence. Wealth and prosperity along with financial protection is one of the preferred needs for most of us so as to make sure that our family lives a future fearless life. We offer you an attractive combination of protection and savings to help you fulfill these goals.

Presenting

Ageas Federal Life Insurance Life Advantage Plus Plan** A Non-linked, Participating, Individual Life, Savings Insurance Plan. The plan comes with a life cover as it recognizes that guarding your family's happiness is of paramount importance to you and thus helps you fulfil your responsibilities even in your absence. And most importantly it keeps you committed to regular savings and enhances your savings with maturity boosters and likely bonus contributions.

Key Features



Maturity boosters to enhance your savings



Bonuses when declared help build-up your corpus



Choice of policy terms and premium paying terms to suit individual needs



Security for family through Life Cover



Tax benefits on premiums paid and benefits received as per Tax Laws

**Hereinafter referred to as Life Advantage Plus Plan

Eligibility

Age at entry of Life Assured (last birthday)	Min*	0 years for PT 20 3 years for PT 15 7 years for PT 11			
	Max	50 years for PT 11 55 years for PT 15 and 20			
Age at maturity of the Life Assured (last birthday)	Min	18 years			
	Max	75 years for PT 20 70 years for PT 15 61 years for PT 11			
Premium (exclusive of Goods and Services Tax and cess as applicable)	Min	Annual - 18,000/- p.a. Half Yearly - 20,000/- p.a.			
	Max	No limit (subject to board underwriting policy)			
Policy Term/Premium Paying Term Combination	11	15	15	20	20
	6	10	15	10	15
Premium Frequency	Fixed	Annual/Half-Yearly			

*In case of minor lives being Life Assured, only Parent, Grandparent or Legal Guardian can be the Policyholder.

Key benefits of Life Advantage Plus Plan



Maturity Boosters to enhance your savings

The plan rewards you with Maturity Boosters every year starting 5th policy year for honouring your premiums commitments. Maturity Boosters are guaranteed benefits and are added to your policy, every year starting from the fifth policy year till the end of premium paying term, provided all due annualized premium are paid. The vested maturity boosters shall be paid as a part of Death Benefit, Surrender or Maturity Benefit, as the case may be.



Bonuses when declared help build-up your corpus

From the 1st policy year onwards, this plan shall participate in the profits of our participating policyholders' life fund by ways of bonuses, if any, which acts as an additional benefit under your plan.



Security for family through Life Cover

In case of an unfortunate event, we shall pay out the death benefit to your nominee which shall help your family live a Future Fearless life even in your absence.



Flexibility to choose premium paying term and policy term as per your needs

With Life Advantage Plus Plan, you have the option of choosing the right combination of policy term and premium paying term, as per your needs and goals.



Tax benefits on premiums paid and benefits received as per tax laws.

Tax benefits may be available for the premiums paid and for the amount received as death or maturity benefit / surrender proceeds under the policy. As tax laws change from time to time, it is advised to consult a tax advisor for detailed information.

Sample Annualized Premium for Maturity Sum Assured of 5 Lakhs, PPT 15 years and PT 20 years:

Age	18	30	35	40	45
Annualized Premium	Rs. 38,726/-	Rs. 38,861/-	Rs. 39,068/-	Rs. 39,463/-	Rs. 40,180/-



Maturity Benefit:

On survival of the life assured to the maturity date, provided all due premiums have been paid in full and the policy is in force, we shall pay the maturity benefit as –

- Maturity Sum Assured plus
- Vested Maturity Boosters, plus
- Vested Simple Reversionary Bonus (if any), plus
- Interim Bonus (if any), plus
- Terminal Bonus (if any)

On payment of Maturity Benefit, the policy shall terminate and all rights, benefits and interests under the policy shall stand extinguished.



Maturity Boosters

The plan rewards you with Maturity Boosters every year starting 5th policy year for honouring your premiums commitments. Maturity Boosters are guaranteed benefits and are added to your policy, every year starting from the fifth policy year till the end of

premium paying term, provided all due annualized premium are paid. The vested maturity boosters shall be paid as a part of Death Benefit, Surrender or Maturity Benefit, as the case may be. Maturity Boosters are accrued at a rate as defined in the table below:

Policy Term	11	15	15	20	20
Premium paying Term	6	10	15	10	15
Accrual of Maturity Boosters at the start of the policy year till end of Premium Paying Term	5 th to 6 th policy year	5 th to 10 th policy year	5 th to 15 th policy year	5 th to 10 th policy year	5 th to 15 th policy year
Maturity Boosters (as a % Annualized Premium)	25%	20%	20%	25%	25%



Bonuses

The policy shall participate in the profits of our participating policyholders' life fund by way of bonus, if any, provided all due Premiums have been paid to date and policy is in force. The amount of any profits, and hence of any bonuses shall depend on the future experience and performance of the participating policyholders' life fund and is not guaranteed. The bonuses, if any, shall be declared by the Company and once added they shall form a part of the Benefits under the policy.

1 Simple Reversionary Bonus (SRB)

SRB, if any, shall be expressed as a percentage of Maturity Sum Assured and vested into the policy every year from the 1st policy anniversary till the end of Policy Term. SRB, if any shall be declared annually at the end of Financial Year. Declared SRB shall be vested to the respective policy on the immediately following policy anniversary. Once the SRB, if any is vested into a policy, it becomes part of the guaranteed benefits and is paid as a part of Maturity Benefit, Death Benefit or Surrender, as the case may be.

2 Terminal Bonus (TB)

Terminal Bonus, if any, shall be expressed as a percentage of Maturity Sum Assured and is payable on death or maturity of the policy.

3 Interim bonus

Interim Bonus, if any, is declared as a percentage of Maturity Sum Assured and is payable on Death or Maturity in between two Bonus declaration dates.

Apart from the above three types of Bonuses, the Company may declare one-off bonuses under special circumstances at its discretion.

All the above Bonuses are not guaranteed and shall be declared by the Company.

Policies becoming Paid up shall not be entitled for future Maturity Boosters and Bonuses including Simple Reversionary Bonus, Interim Bonus, Terminal Bonus and One-off Bonuses, if any. The Vested Maturity Boosters and Vested Simple Reversionary Bonuses, if any, till the policy paid up date shall continue to remain attached to the policy.



Death Benefit:

Death benefit is payable in lumpsum on death of the life assured during the policy term, provided the policy is in force and all due Premiums have been paid to date.

Death Benefit during the entire Policy Term shall be higher of:

- Sum Assured on Death (Death Sum Assured) + Vested Maturity Boosters till the date of death + Vested Simple Reversionary Bonus, if any till the date of death + Interim Bonus, if any + Terminal Bonus, if any
- 105% of the Total Premiums paid¹ as on date of death

Where:

Death Sum Assured is highest of:

Minimum Guaranteed Sum Assured on Maturity (Maturity Sum Assured²),

10 times the Annualized Premium³,

Any absolute amount assured to be paid on death which is Basic Sum Assured⁴

Where:

- ¹Total Premiums paid is defined as total of all the premiums received, excluding any extra premium, any rider premium and taxes.
- ²Maturity Sum Assured is the amount chosen by Policyholder at inception.
- ³Annualized 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.
- ⁴Basic Sum assured is defined as the 10 times the Premiums payable per annum including underwriting loadings, if any, and loadings for modal premiums, if any, but excluding goods and services tax and cess as applicable, if any.

Upon payment of death benefit, the policy shall terminate and all rights, benefits and interests under the policy shall stand extinguished

Sample Illustration:

Maturity Sum Assured	₹5,00,000
Death Sum Assured	₹5,00,000
Age of Life Assured at the time of Purchase	30 years
Policy Term	20 years
Premium Paying Term	15 years
Annualized Premium	₹38,861*

Benefits	Returns (@ 4% p.a.)	Returns (@ 8% p.a.)
Maturity Sum Assured (a)	5,00,000	5,00,000
Vested Maturity Boosters (Guaranteed Benefits) (b)	1,06,868	1,06,868
Vested Simple Reversionary Bonus, if any, plus Terminal Bonus, if any (c)	1,76,850	6,01,800
Projected Total Maturity Benefit (a+b+c)	7,83,718	12,08,668

**Premiums are for a healthy male and post applying the large sum assured discount. Premiums are exclusive of Goods & Service tax and cess as applicable.*

In the above illustration some benefits are guaranteed and some benefits are variable with returns based on the future performance of Ageas Federal Life Insurance Company Limited. If your policy offers guaranteed returns then, these shall be clearly marked “guaranteed” in the illustration table on this page. If your policy offers variable returns then the illustration on this page shall show 2 different rates of assumed future investment returns. The illustration is based on projected gross investment rates of returns of 4% p.a and 8% p.a. respectively. These assumed rates of return are not guaranteed and they are not upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.



Other Features & Benefits:

Large Sum Assured Discount:

For policies with Large Sum Assured, the following discount is applicable on premium rates;

i. For PPT/PT combinations - 6/11 and 10/15:

PPT	6	10
Term	11	15
MSA		
<2,75,000	Nil	Nil
2,75,000 to 5,99,999	6.00%	3.50%
6,00,000 to 9,99,999	7.50%	5.75%
>= 10,00,000	8.50%	6.50%

ii. For PPT/PT combination - 10/20:

PPT	10
Term	20
MSA	
<3,00,000	Nil
3,00,000 to 5,99,999	5.00%
6,00,000 to 9,99,999	7.25%
>= 10,00,000	8.50%

iii. For PPT/PT combinations - 15/15 and 15/20:

PPT	15	15
Term	15	20
MSA		
<4,25,000	Nil	Nil
4,25,000 to 7,99,999	2.75%	3.75%
8,00,000 to 11,99,999	3.75%	5.25%
>= 12,00,000	4.75%	6.25%



Surrender Value:

The policies shall acquire a Surrender value, if all premiums have been paid for first two consecutive years.

Surrender Value = Maximum [Guaranteed Surrender Value (GSV), Special Surrender Value (SSV)]

Where,

Guaranteed Surrender Value (GSV) = GSV1 + GSV2

GSV1 = Total Premiums Paid till date of Surrender x GSV factor 1

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

GSV2 = (Vested Maturity Boosters as on the date of surrender + Vested Simple Reversionary Bonuses as on the date of surrender, if any) x GSV factor 2

GSV factor 1 and GSV factor 2, are guaranteed.

GSV factor 1

Policy Term	11	15	20
1	0%	0%	0%
2	30%	30%	30%
3	35%	35%	35%
4	50%	50%	50%
5	50%	50%	50%
6	50%	50%	50%
7	50%	50%	50%
8	65%	51%	51%
9	73%	54%	52%
10	90%	60%	53%

Policy Term	11	15	20
11	90%	66%	54%
12	NA	72%	55%
13	NA	78%	58%
14	NA	90%	63%
15	NA	90%	67%
16	NA	NA	72%
17	NA	NA	76%
18	NA	NA	81%
19	NA	NA	90%
20	NA	NA	90%

GSV factor 2

Age at Entry (Age Last Birthday)	0 to 39 years					40 to 49 years					40 to 49 years				
	6		10		15	6		10		15	6		10		15
	11	15	20	15	20	11	15	20	15	20	11	15	20	15	20
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	14%	10%	7%	10%	7%	14%	10%	7%	10%	7%	15%	11%	8%	11%	8%
3	16%	11%	8%	11%	8%	16%	11%	8%	11%	8%	16%	12%	8%	12%	8%
4	17%	12%	8%	12%	8%	17%	12%	8%	12%	8%	17%	13%	9%	13%	9%
5	18%	13%	9%	13%	9%	18%	13%	9%	13%	9%	18%	14%	9%	14%	9%
6	20%	14%	9%	14%	9%	20%	14%	10%	14%	10%	20%	15%	10%	15%	10%
7	21%	16%	10%	16%	10%	22%	16%	10%	16%	10%	22%	16%	11%	16%	11%
8	23%	17%	11%	17%	11%	23%	17%	11%	17%	11%	23%	17%	12%	17%	12%
9	25%	18%	12%	18%	12%	25%	18%	12%	18%	12%	25%	18%	13%	18%	13%
10	28%	20%	13%	20%	13%	28%	20%	13%	20%	13%	28%	20%	14%	20%	14%
11	30%	21%	14%	21%	14%	30%	22%	14%	22%	14%	30%	22%	15%	22%	15%
12	NA	23%	16%	23%	16%	NA	23%	16%	23%	16%	NA	24%	16%	24%	16%
13	NA	25%	17%	25%	17%	NA	25%	17%	25%	17%	NA	25%	17%	25%	17%
14	NA	28%	18%	28%	18%	NA	28%	18%	28%	18%	NA	28%	18%	28%	18%
15	NA	30%	20%	30%	20%	NA	30%	20%	30%	20%	NA	30%	20%	30%	20%
16	NA	NA	22%	NA	22%	NA	NA	22%	NA	22%	NA	NA	22%	NA	22%
17	NA	NA	23%	NA	23%	NA	NA	23%	NA	23%	NA	NA	24%	NA	24%
18	NA	NA	25%	NA	25%	NA	NA	25%	NA	25%	NA	NA	25%	NA	25%
19	NA	NA	28%	NA	28%	NA	NA	28%	NA	28%	NA	NA	28%	NA	28%
20	NA	NA	30%	NA	30%	NA	NA	30%	NA	30%	NA	NA	30%	NA	30%

Special Surrender Value:

The company, at its discretion, may also pay a Special Surrender Value which may be higher than the Guaranteed Surrender Value. The Special Surrender Value is not guaranteed and may be changed at any time, subject to the prior approval of the IRDAI.

Surrender Value shall be payable only in lump sum. On payment of Surrender Value, the policy shall terminate and all rights, benefits and interests under the policy shall stand extinguished.



Grace Period:

Grace period is effective from the date of the first unpaid premium. The policyholder gets a grace period of 30 days from the date of the first unpaid premium. All benefits of the policy remain in force during the grace period.

In case of Life Assured's unfortunate death during the grace period, before the premium due at that time is paid, the premium due shall be deducted without any interest from the Death Benefit.

If premium is not paid within the grace period, the policy shall lapse and have no further value, or acquire paid-up status if it has acquired a surrender value.



Paid-up value (Non-forfeiture):

If all Premiums have been paid for first two consecutive years, the policy shall acquire a Surrender Value.

After acquisition of Surrender Value, in case of non-payment of due Premiums before end of the Grace Period, the policy would be made paid up with reduced

benefits. The paid up benefits shall include in full all subsisting Vested Maturity Boosters and Vested Simple Reversionary Bonuses, if any that have been already attached to the policy.

A policy made paid up with reduced benefits shall not be entitled to participate in any profits declared distributable after the conversion of the policy into a paid up policy. Also once a policy acquires paid-up status, it shall not be eligible for future Maturity Boosters accrual. On death or maturity of a paid up policy, Vested Maturity Boosters and Vested Simple Reversionary Bonuses, if any till the policy became paid up shall be paid along with benefit amount. Future Interim or Terminal Bonuses, if any, shall not become payable for a paid up policy on death, surrender or maturity.

If the paid up policy is not revived before the end of the revival period of five years, the policy would continue as a paid up policy till maturity.

Following benefits are payable for a paid up policy:

a. Death Benefit for a paid up policy:

Death Benefit for a paid up policy = Reduced Sum Assured on Death (Reduced Death Sum Assured) + Vested Maturity Boosters + Vested Simple Reversionary Bonus, if any

Where,

Reduced Death Sum Assured for a paid up policy shall be equal to:

Death Sum Assured x (Number of Premiums paid/Number of Premiums payable)

On payment of this Benefit, the policy shall terminate and all rights, benefits and interests under the policy shall stand extinguished.

b. Maturity Benefit for a paid up policy:

Maturity Benefit for a paid up policy = Reduced Maturity Sum Assured + Vested Maturity Boosters + Vested Simple Reversionary Bonus, if any.

Where,

***Reduced Maturity Sum Assured = Maturity Sum Assured X
(Number of premiums paid / Number of premiums payable)***

On payment of this benefit, the policy shall terminate and all rights, benefits and interests under the policy shall stand extinguished.

c. Surrender value for a paid up policy:

Surrender Value for a paid up policy = Maximum [Guaranteed Surrender Value (GSV), Special Surrender Value for paid up policy]

Where,

***Guaranteed Surrender Value (GSV) = GSV1 + GSV2
GSV1 = Total Premiums Paid x GSV factor 1***

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

GSV2 = (Vested Maturity Boosters as on the date of surrender + Vested Simple Reversionary Bonuses as on the date of surrender, if any) x GSV factor 2

Special Surrender Value:

The company, at its discretion, may also pay a Special Surrender Value which may be higher than the Guaranteed Surrender Value. The Special Surrender Value for a paid-up policy is not guaranteed and may be

revised by the Company, subject to prior approval from the Authority, from time to time.

On this payment, the policy shall terminate and all rights, benefits and interests under the policy shall stand extinguished.



Loans:

You can avail a loan on your policy only after it acquires a Surrender Value. The loan that you can avail will be from a minimum of Rs. 5,000 and limited to 85% of the Guaranteed Surrender Value. The current rate of interest applicable from 1st August, 2020 is 9% per annum basis 10 years G-sec rate as on 30th June, 2020). The frequency of reviewing loan interest rate is every 6 months. Interest charged on policy loans is compounded annually.

In the event, where outstanding loan amount plus accrued interest is higher than Surrender Value, the policy shall be foreclosed, after giving intimation and reasonable opportunity to the policyholder to continue the policy. The company shall be entitled to apply the surrender value towards the payment of total outstanding amount (outstanding loan amount + accrued interest). However, for premium paying and fully paid up policies, the company shall not do foreclosure.



Lapse:

During the first two years if the premium due is not paid before the end of the Grace Period, the policy will lapse. No benefits will be payable where the policy has lapsed.



Revival:

A policy which has lapsed or acquired surrender value may be reinstated for full benefits subject to the following conditions:

- An application for revival is made within five consecutive years from the due date of the first unpaid premium.
- The Life Assured must provide satisfactory evidence of health and satisfy other requirements according to the Company's Board approved underwriting policies at that time. Medical tests, if required, have to be borne by the customer at his own cost.
- The arrears of premium together with interest at such a rate as decided by us from time to time are received along with the reinstatement application.
- Interest rate 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 prior approval of the Authority. The current rate of interest applicable from 1st Aug'2020 is 9% (3% + 6% 10 year annualized yield as on 30th Jun'20). The frequency of reviewing revival interest rate is 6 months. The same will be reset every year on 1st February and 1st August. Interest charged on policy revival is compounded annually.

Such revival/reinstatement shall be based on the Board approved underwriting policy.

When a policy is revived after payment of all due premiums together with interest, all Benefits will be reinstated as for an inforce policy.

In case the policy has already acquired a paid-up value and

the death of the Life Assured happens during the revival period, Death Benefit for a reduced paid up policy shall be paid.

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

If customer has not revived a lapsed policy within the revival period of five years and where the policy has not acquired a surrender value, the premiums already received by us are forfeited and the policy cannot be revived thereafter.



Goods and Services Tax:

Goods and Services Tax and cess as applicable shall be levied as per the extant laws. The current GST rates for FY 20-21 are 4.5% of premium for Year 1 and 2.25% of Premium Year 2 onwards. For the state of Kerala, currently there is an additional cess of 1%.



Free Look Period:

The policy holder is entitled to a free look period of 15 days (30 days for electronic policies and the policies solicited through Distance mode*) from the date of receipt of the policy document to review the terms and conditions of the policy. In case you do not agree with any of the terms and conditions, you have the option to return the policy to us for cancellation by communicating the same in writing, stating the reasons for objections. We will refund the premium amount after deducting the proportionate risk premium for the cover provided during that time plus any medical examination cost and stamp duty charges incurred by us in respect of the policy.

All the benefits under the policy will stand extinguished immediately on the cancellation of the Policy under the free look.

*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, newspaper and magazine inserts.



Suicide exclusions:

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 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

“**Total Premiums Paid**” means total of all the premiums received, excluding any extra premium, any rider premium and taxes.



Child Policies

For policies taken on the life of a minor, at the vesting age of 18 years, the ownership of the policy will be passed to the Life Assured.

In case of death of the Policyholder of a policy under which the life assured is a child, the legal guardian of the child shall act as the Policyholder until the child becomes a major. In such case the legal guardian shall then have the following options:

- continue to hold the policy
- surrender the policy



Assignment:

The Assignment will be allowed as per provisions of section 38 of the Insurance Act, 1938 as amended from time to time.



Nomination:

The Nomination will be allowed as per provisions of section 39 of the Insurance Act, 1938 as amended from time to time.



Renewal Premium In Advance:

Collection of renewal premium in advance shall be allowed within the same financial year for the premium due in that financial year. Provided, the premium due in one financial year may be collected in advance in earlier financial year for a maximum period of three months in advance of the due date of the premium.

The renewal premium so collected in advance shall only be adjusted on the due date of the premium.



Termination of the policy:

The policy shall be terminated on account of any one of the following,

- On lapse at the end of the revival period
- On Free Look cancellation
- On payment of Surrender value
- On completion of policy term
- On payment of Maturity Benefit
- On payment of Death Benefit

- In case of loan availed, where the amount of loan plus accumulated interest is greater than the surrender value as specified by us, except in case of premium paying and full paid-up policies
- In case of fraud or misstatement or suppression the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time shall apply



Prohibition of Rebate:

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:

- 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.
- 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.

Bonuses, if any are linked to the profits of the participating life fund and depend on the future experience and performance of the fund.

Disclaimers:

This sales literature gives only the salient features of the Ageas Federal Life Insurance Life Advantage Plus Plan. 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. Insurance cover is available under this product. There are no riders attached to this plan

Please read the policy document for more details.

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Contact us



Branches:

You can visit or call any branch of IDBI Bank, Federal Bank or Ageas Federal Life Insurance.

For the list of branches, please visit **www.ageasfederal.com**.



Write:

You can write to
Ageas Federal Life Insurance Company Ltd,
22nd Floor, A Wing, Marathon Futurex,
N. M. Joshi Marg, Lower Parel - East,
Mumbai - 400013.



Phone

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



Email:

You can email us at **support@ageasfederal.com**



Website:

You can visit our website **www.ageasfederal.com**