

Dear Customer,

The Plan: Creating Life Money Back Plan participates in the surplus of the fund to which it belongs. Subject to the Policy being in full force (i.e. neither surrendered, lapsed nor converted to a reduced paid-up Policy), 20% of the Sum Assured is payable on the Policy anniversaries as shown in the table, irrespective of survival of Life Assured. Subject to the Policy being in full force, the Death Benefit at any time is the full Sum Assured. Bonuses are declared as a percentage of Sum Assured and are payable on maturity. In case of Surrender of the Policy, after at least three full years' premiums have been paid, a cash Surrender Value is payable.

General: This illustration has been prepared by ING Vysya Life Insurance Company Limited in accordance with the Standards of Conduct and Sound Practice issued by the Life Insurance Council of India.

Expected Interest Rates: For the purpose of projecting benefits under this Policy, the Life Insurance Council has prescribed two rates of returns. Currently the prescribed higher rate is 10% p.a. and the lower rate is 6% p.a.

Expected Bonus Rates: The Bonus rates are illustrated assuming that the rate of return on the Company's investment remains the same throughout the Policy Term.

Guarantees: Provided the Policy is in full force, the Sum Assured is guaranteed to be paid on death. Also, provided the Policy is in full force (i.e. without being surrendered, lapsed or converted to a reduced paid-up), 20% of the Sum Assured is guaranteed at the end of every one-fifth of the Policy Term as shown in the table, irrespective of survival of the Life Assured. The Bonuses shown overleaf are not guaranteed. However bonuses already declared are guaranteed, provided that the Policy is in full force then. Bonuses are declared based on the performance of the Company. The non-guaranteed Bonuses shown overleaf include annual Reversionary Bonuses and Terminal Bonus, if any, and are payable only at maturity of the Policy.

Please note that past performance is not necessarily indicative of any future performance of the Company.

Cash Surrender Value: This Policy may be surrendered for cash at any time after payment of at least three full years' premiums. The Guaranteed Surrender Value (GSV) is 20% of total full years' Premiums paid, excluding all extra Premiums less 20% of all recurring benefits due as on the surrender date. Cash Surrender Value if higher than GSV, may be paid by the company at rates as may be determined from time to time.

Statutory Warning: Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your Insurer carrying on life insurance business. If your Policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the illustration table on this page. If your Policy offers variable returns, then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of returns are not guaranteed and they are not the 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.

(For any clarifications please contact us at 1-800-425 5433 or visit www.ingvysyalife.com)



Gautam Sharma
EVP - Head, Marketing
ING Vysya Life

Proposer: _____ Date: _____
 Life Assured: _____ Signed by: _____
 Age (l.b.d) of Life Assured: 35 Advisor Code: _____
 Sex: Male

Plan: Creating Life Money Back Plan
 Policy Term (yrs): 20
 Maturity Age: 55
 Basic Sum Assured: 142,659
 Annual Premium: ^ 12,000
 Premium Mode: Annual

Maturity Benefit

Assumed Investment Return	6% p.a	10% p.a
Guaranteed	28,532	28,532
Non-Guaranteed	99,861	178,324
Total	128,393	206,856

Policy Year	Age at End of Year	Premium at Beginning of Year [^]	Guaranteed Death Benefit	Guaranteed Recurring and Maturity Benefit End of Year	Additional Non-Guaranteed Maturity Benefit on Assumed Investment Return			
					6% p.a.		10% p.a.	
					Vested Reversionary Bonus	Terminal Bonus	Vested Reversionary Bonus	Terminal Bonus
1	36	12,000	142,659	-	4,280	-	8,203	-
2	37	12,000	142,659	-	8,560	-	16,406	-
3	38	12,000	142,659	-	12,839	-	24,609	-
4	39	12,000	142,659	28,532	17,119	-	32,812	-
5	40	12,000	142,659	-	21,399	-	41,014	-
6	41	12,000	142,659	-	25,679	-	49,217	-
7	42	12,000	142,659	-	29,958	-	57,420	-
8	43	12,000	142,659	28,532	34,238	-	65,623	-
9	44	-	-	-	38,518	-	73,826	-
10	45	-	-	-	42,798	-	82,029	-
11	46	-	-	-	47,077	-	90,232	-
12	47	-	-	28,532	51,357	-	98,435	-
13	48	-	-	-	55,637	-	106,638	-
14	49	-	-	-	59,917	-	114,840	-
15	50	-	-	-	64,197	-	123,043	-
16	51	-	-	28,532	68,476	-	131,246	-
17	52	-	-	-	72,756	-	139,449	-
18	53	-	-	-	77,036	-	147,652	-
19	54	-	-	-	81,316	-	155,855	-
20	55	-	-	28,532	85,595	14,266	164,058	14,266

*Assuming death of Life Assured after 8 years.

[^] Excluding Service Tax of Rs. 122

Note: i) The above illustration has been prepared assuming annual mode of premium payment.

ii) If required by law, the Company may withhold taxes from the benefits payable under this Policy. The Company also reserves the right to recover from you the levies such as Service Tax or such other taxes as may be levied by the appropriate authorities on insurance transactions.