

Benefit Illustration

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

Plan: Creating Life Child Protection Plan
 Policy Term (yrs) 25
 Maturity Age 60
 Basic Sum Assured 308,519
 Annual Premium* 12,000
 Premium Mode Annual

Maturity Benefit

Assumed Investment Return	6% p.a	10% p.a
Guaranteed	308,519	308,519
Non-Guaranteed	130,328	335,215
Total	438,847	643,734

Policy Year	Age at end of Year	Premium at Beginning of Year (Rs.)*	Guaranteed Death Benefit (Rs.)	Accrued Non-Guaranteed Benefit (payable on maturity) on Assumed Investment Return (Rs.)	
				6% p.a.	10% p.a.
1	36	12,000	308,519	3,085	8,330
2	37	12,000	308,519	6,201	16,885
3	38	12,000	308,519	9,348	25,671
4	39	12,000	308,519	12,527	34,694
5	40	12,000	308,519	15,738	43,961
6	41	12,000	308,519	18,980	53,478
7	42	12,000	308,519	22,255	63,252
8	43	12,000	308,519	25,563	73,289
9	44	12,000	308,519	28,904	83,598
10	45	12,000	308,519	32,278	94,185
15	50	12,000	308,519	62,003	163,907
20	55	12,000	308,519	95,699	244,891
25	60	12,000	308,519	130,328	335,215

* 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.

Benefit Illustration

Dear Customer,

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 and has been approved by the Board of Directors of ING Vysya Life.

The Plan: Creating Life Child Protection Plan participates in the profits of the Company. While the policy is in full force, on the death of the Life Assured, basic Sum Assured is payable and all future premiums are waived. An additional Sum Assured and bonuses, if any declared, are payable at the end of the term. In case of Surrender of the policy, after at least 3 full years' premiums have been paid, a cash surrender value is payable.

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 and is payable on Death and on Maturity. Bonus rates shown overleaf are not guaranteed. However, bonuses already declared while the policy had been in full force, are guaranteed, and are payable on Maturity. Bonuses are declared based on the performance of the Company. An additional terminal bonus may also be declared by the Company. The bonuses shown overleaf include both annual and terminal bonuses, if any.

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) will be 30% of total premiums paid excluding the first years' premiums and all extra premiums. Special 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 overleaf. If your policy offers variable returns then the illustrations overleaf 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



Gautam Sharma
EVP - Head, Marketing
ING Vysya Life