



ING Vysya Life Insurance Co. Ltd., Registration No. 114,

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Insurance is the subject matter of solicitation. IWL/NFRP/BB/11-06



IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

I. General

This illustration has been prepared by ING Vysya Life Insurance Company Limited ("the Company") in accordance with the Standards of Practice issued by the Life Insurance Council of India.

II. The Plan

New Future Perfect Plan ("Plan") is an individual Unit-linked Plan which does not participate in the profits of the Company. The Premiums less Allocation Charges are credited to the Fund Value and are used to purchase Units in one or more Unit Linked Funds offered by the Company, based on the choice made by the Policyholder. The Fund Value is represented by the number of Units multiplied by the respective Unit Price of the Units held from time to time under all the Unit Linked Funds under the Policy.

III. Benefits

(i) **Death Benefit:** Death Benefit shall be the higher of Sum Assured or Fund Value.

(ii) **Systematic Withdrawal Benefit:** On survival of the Life Assured on the Policy Anniversary following the attainment of age 60, he/she will be paid Systematic Withdrawal Benefit of an amount equivalent to 5% of the Fund Value, on such Policy Anniversary. On survival of the Life Assured on every subsequent Policy Anniversary thereafter, he/she will be paid an additional half percent of Systematic Withdrawal Benefit until maturity of the Policy. All the Systematic Withdrawal Benefits paid shall be deducted from the Sum Assured. On the date of payment of the Systematic Withdrawal Benefit, if the Fund Value minus the Systematic Withdrawal Benefit payable is less than one full year's Premium, then the Policy shall terminate and the Company shall pay the Fund Value to the Policyholder.

(iii) **Maturity Benefit:** The Policy matures on survival of the Life Assured on the Policy Anniversary immediately after his/her 80th birthday. The Maturity Benefit is equal to the Fund Value.

(iv) **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 lower rate is 6% p.a. These rates have been used to demonstrate the growth in the value of Units under this Plan.

(v) **Surrender Benefit:** At any time after the Third Policy Anniversary, the Policyholder can opt to surrender the Policy. The amount payable on surrender shall be the Fund Value less the applicable Surrender Charges.

(vi) **Partial Withdrawal Benefit:** The Policyholder can opt to partially withdraw from his/her Policy after the 3rd Policy Anniversary but before the first Systematic Withdrawal Benefit falling due. The Policyholder can avail of this Partial Withdrawal option not more than two times within the above prescribed period provided that the Fund Value after such withdrawal is equal to at least one and half years Regular Premiums.

(vii) **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.

Taxation

Amounts paid by you are eligible for tax benefits as applicable under Income Tax Act 1961 ("Act"). If required by the Act, the Company may withhold taxes from the Benefits payable under this Policy. The Company also reserves the right to recover from you levies such as Service Tax or such other taxes as may be levied by the appropriate authorities on insurance transactions. Please consult your tax advisor for specific advice.

IV. Policy Fees And Charges

(i) **Premium Allocation Charges:** These contribution-related Charges vary according to the type of contribution as stated below:

(1)	1st year	45% of the Regular Premium paid
(2)	2nd and 3rd year	7.5% of the Regular Premium paid
(3)	4th year	4% of the Regular Premium paid

The Company reduces Allocation Charges for higher Premiums.



Top-Up Premiums

(i)	Less than Rs 1 Crore	1.0%
(ii)	Rs 1 Crore and above	0.50%

The Premium Allocation Charges as mentioned above shall remain unchanged during the term of the Policy.

- (ii) Policy Administration Charges
These are Rs 725/- in the first Policy month and Rs.25/- for every subsequent month during the Policy Term. The Policy Administration Charge can be revised annually in line with Consumer Price Index but subject to a maximum of 5% of the Charges prevailing in the preceding financial year.
- (iii) Mortality Charges: In order to provide insurance cover, the Company will deduct the Mortality Charges, monthly in advance, from the Fund Value. The Mortality Charges will vary based on age, sex, level of life cover, etc. Mortality Charges are guaranteed during the Policy Term.
- (iv) Fund Management Charge: This is charged on the amount in the Unit Linked Fund(s).

(1)	Debt Fund	0.75% per annum
(2)	Secure Fund	1.00% per annum
(3)	Balanced Fund	1.25% per annum
(4)	Growth Fund	1.25% per annum
(5)	Equity Fund	1.50% per annum

The Fund Management Charges can be revised subject to a maximum of 2.5% per annum.

- (v) Switching Charges: Rs 100 per Switch beyond two free Switches allowed in a Policy Year. These Charges may be revised by the Company, subject to a maximum of Rs 500 per Switch.

(vi) Surrender Charges

- (1) During the Fourth Policy Year : 2.5% of the Fund Value
(2) 5th Policy Year onwards - 1% of the Fund Value

The Surrender Charges can be revised by the Company subject to a maximum [of a maximum] of 10 per cent.

(vii) Partial Withdrawal Charges: 0.25% of the withdrawn amount.

These Charges may be revised by ING Vysya Life subject to a maximum of 1.0%.

(viii) Miscellaneous Charges

At the time of Policy Issue, a one time Miscellaneous Charge of Rs 50/- for every Rs 1,00,000/- Sum Assured or part thereof will be levied. The Miscellaneous Charges can be revised by the Company subject to a maximum of Rs. 100/- for every Rs 1,00,000/- Sum Assured or part thereof.

The Charges are reviewable subject to 30 days prior notice to the Policyholder and with the requisite approval from the Regulatory Authority.

V. Risk factors

- New Future Perfect Plan is a Unit-Linked Life Insurance Product (ULIP). ULIP Plans are different from the traditional insurance products and are subject to risk factors.
- ING Vysya Life Insurance Company Limited is only the name of the Insurance Company and New Future Perfect Plan is only the name of the ULIP contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- The names of the Unit Linked Fund do not in any manner indicate the quality of the Unit Linked Fund or their future prospects or returns.
- Investments in Units are subject to market and other risks and there can be no assurance that the objects of the Unit Linked Fund will be achieved.
- The Premiums paid in ULIP Policies are subject to investment risks associated with capital markets and the Unit Price of the Units may go up or down based on performance of Fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- Past performance of the Unit Linked Fund and other Funds of the Company is not indicative of future performance of any of these Funds.
- The Unit Linked Product do not offer a guaranteed return.
- Please know the associated risks and applicable Charges, from your insurance agent or the Policy Document.

For any clarifications please contact us at 1-800-425 5433 or SMS LIFE to 676770.



Proposer Name
Life Assured
Age (l.b.d) of Life Assured 30
Sex Male

Plan New Future Perfect Plan
Premium Paying Term 20
Policy Maturity Age 80 years last birthday
Sum Assured 6,00,000
Annual Premium 20,000
Premium Mode Annual

Maturity Benefit

Growth rate	6%	10%
Yield to maturity	4.3%	8.3%
Non guaranteed maturity benefit	294,463	1,485,299

Policy Duration (in yrs)	Age of Life Assured (In yrs)*	Premium	Allocated Premium	Gross Investment Returns of 6%				Gross Investment Returns of 10%			
				Guaranteed Death Benefit	Non Guaranteed Death Benefit*	Systematic Withdrawal Benefit *	Fund Value*	Guaranteed Death Benefit*	Non Guaranteed Death Benefit*	Systematic Withdrawal Benefit *	Fund Value*
1	31	20,000	11,000	600,000	-	-	9,413	600,000	-	-	9,787
2	32	20,000	18,500	600,000	-	-	28,210	600,000	-	-	29,701
3	33	20,000	18,500	600,000	-	-	47,917	600,000	-	-	51,369
4	34	20,000	19,200	600,000	-	-	69,307	600,000	-	-	75,705
5	35	20,000	19,200	600,000	-	-	91,721	600,000	-	-	102,176
6	36	20,000	19,200	600,000	-	-	115,204	600,000	-	-	130,970
7	37	20,000	19,200	600,000	-	-	139,805	600,000	-	-	162,290
8	38	20,000	19,200	600,000	-	-	165,577	600,000	-	-	196,365
9	39	20,000	19,200	600,000	-	-	192,578	600,000	-	-	233,442
10	40	20,000	19,200	600,000	-	-	220,869	600,000	-	-	273,797
15	45	20,000	19,200	600,000	-	-	384,224	600,000	-	-	536,521
20	50	20,000	19,200	600,000	-	-	592,758	600,000	340,130	-	940,130
25	55	-	-	600,000	148,062	-	748,062	600,000	831,106	-	1,431,106
30	60	-	-	600,000	297,037	47,212	897,037	600,000	1,470,850	108,992	2,070,850
35	65	-	-	322,927	485,451	65,544	808,377	-	1,931,060	182,756	2,253,987
40	70	-	-	-	634,525	70,503	634,525	-	2,141,482	237,942	2,141,482
45	75	-	-	-	430,903	61,558	430,903	-	1,768,286	252,612	1,768,286
50	80	-	-	-	-	294,463	-	-	-	1,485,299	-

*Indicates values applicable as at the end of each Policy Year.

Notes: Fund Value shown is at the end of each Policy Anniversary. Policy Fees and Charges are at current levels and as explained in the section "Policy Fees and Charges". The Premium mentioned in this illustration does not include any Top-Up Premium or the applicable Service Tax. Service Tax at the applicable rate shall be levied.