

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 ("Company") in accordance with the Standards of Practice issued by the Life Insurance Council of India.
- II. **The Plan:** This ING Future Perfect Plan is an individual unit-linked plan that doesn't participate in the profits of the Company. The premiums less charges are credited to the Fund Value ("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 held under the Policy.

III. Benefits:

Loyalty Additions: Provided at least 15 policy years premiums are paid, loyalty additions equal to 250% of First Policy year Allocation charges is credited to the fund at the end of 25 years. The loyalty additions are also payable if the policyholder opts for cover continuation option after payment of at least 15 years' premium.

Death Benefit: Sum Assured or Fund Value whichever is higher is paid in case of death subject to the conditions below:

- **Before commencement of Systematic Survival Benefit:** Higher of Sum Assured (less partial withdrawals if any made during preceding 24 months before date of death) OR Fund Value is paid
- **After commencement of Systematic Survival Benefit:** Higher of Sum Assured (less all the systematic survival benefits) OR Fund Value is paid

If age at entry is less than 12, risk will commence at the end of 2 years from the date of policy commencement. In case of death during this period, the benefit payable would be Fund Value.

Maturity Benefit: On maturity of the policy, Fund Value as on the date of maturity will be paid in lumpsum or in equal annual installments during the settlement period of 3 or 5 years.

Survival benefit: At the policy anniversary immediately following the attainment of age 60 or completion of 10 policy years whichever is later, the policyholder has the option to avail systematic survival benefits at the rate of 5% of available fund value increasing by 0.5% every policy year, subject to survival of the life assured till the end of policy term and the fund value after payment of this benefit being at least 1.5 times the one full year's annualised regular premiums. The systematic survival benefits are not paid where premiums due are not paid and the policy is in the revival period. However once the policy is reinstated or policyholder exercises the cover continuation option the systematic survival benefits will commence again from the following policy anniversary at the rate of 0.5% plus the rate prevailing as on the last unpaid premium date.

Surrender Benefit: At any point of time after payment of one full year's annualized regular premiums, the Policyholder can opt to surrender the Policy, however, the surrender value payment will be made only after completion of 3 full policy years.

Partial Withdrawal Benefit: Two partial withdrawals are allowed during the policy term including the partial withdrawals from the top-up account after completion of 3rd policy year but prior to the commencement of Systematic Survival Benefit. The maximum amount that can be withdrawn is 25% of Fund Value available at that point of time. The amount of Fund Value available after availing the partial withdrawal should be at least 1.5 times the one full year's annualised regular premiums. There is a 3 year lock-in period for withdrawal from top-ups i.e., a policyholder will be allowed to make any partial withdrawals from the top-up contributions only after 3 years from the date of remittance/realization of top-up contribution.

Cover Continuation Option: Cover continuance option provides policyholder the convenience of continuing his/her life insurance cover including rider cover, if any, in case he/she opts not to pay premiums any time after payment of at least first ten full policy year's annualised regular premium. This option can be chosen 3 months before the end of the revival date and acceptance of this option is subject to underwriting, prevailing at the time of exercising the option. Policyholder can continue to avail partial withdrawals, switches and surrender benefits. On exercising this cover continuation option the mortality charges, rider charges, if any, Fund Management Charges and administration charges shall be recovered from the Fund Value. Once the cover continuation option is exercised no premiums can be paid. If the Fund Value at any time falls to 1.5 times the one full year's annualised regular premiums, the balance of the fund value less surrender penalty subject to a minimum of one annualised premium is paid and the policy foreclosed.

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.

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 the following pages. If your policy offers variable returns then the illustrations 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: The illustration table ignores the impact of the provisions of the Income Tax Act 1961 ('Act'). The provisions of Section 80C of the Act (as amended from time to time) govern tax rebates for premiums and top-ups paid towards an Insurance Policy. The tax exemption for the benefits paid under a life insurance policy is governed by Section 10(10D) of the Act (as amended from time to time). These provisions may be applicable to this Policy. 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.

ING Future Perfect Plan–Benefit Illustration

Applicable to Linked Products
This Shall form a part of policy document

Product Features:

Name of the product	NG Future Perfect Plan	Unique Identification No.	
Age	35 Years	Service Tax Rate	10.30%
Sum Assured	Rs.90,000	Policy Term	45 Years
Premium Paying Term	25 Years	Mode of Premium Payment	Annually
Amount of Instalment Premium	Rs.18,000	Funds opted for	
Gender	Male		
Survival Benefits	No		

Policy No.	
Proposal No.	

Preserver	25%	Prime Equity	75%
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Statement of various charges alongwith growth of the Fund expected over the duration of the policy with assumed rate of interest as mentioned

Gross Yield	10%
Net Yield	8.22%

(All charges are in Rupees)

Policy Year	Annualised Premium	Premium Allocation Charge	Amount available for investment (out of Premium)	Mortality Charge	Service Tax	Policy Admin. Charge	Guarantee Charge	Other Charges	Additions to the fund (if any)	Survival benefits	Fund Be-fore FMC	FMC	Fund at End	Surrender Value	Death Benefit
1	18,000	7,200	10,058	130	895	1,240	-	-	-	-	9,418	118	9,300	-	90,000
2	18,000	1,260	16,610	111	234	567	-	-	-	-	27,663	339	27,324	-	90,000
3	18,000	1,260	16,610	85	259	595	-	-	-	-	47,449	579	46,871	-	90,000
4	18,000	540	17,404	50	213	625	-	-	-	-	69,789	849	68,940	68,040	90,000
5	18,000	540	17,404	6	241	656	-	-	-	-	94,036	1,142	92,894	91,994	92,894
6	18,000	540	17,404	-	277	689	-	-	-	-	120,305	1,460	118,845	118,845	118,845
7	18,000	540	17,404	-	316	724	-	-	-	-	148,759	1,805	146,954	146,954	146,954
8	18,000	540	17,404	-	358	760	-	-	-	-	179,580	2,178	177,402	177,402	177,402
9	18,000	540	17,404	-	404	798	-	-	-	-	212,968	2,583	210,385	210,385	210,385
10	18,000	540	17,404	-	453	838	-	-	-	-	249,136	3,021	246,115	246,115	246,115
11	18,000	540	17,404	-	506	880	-	-	-	-	288,319	3,495	284,823	284,823	284,823
12	18,000	540	17,404	-	564	924	-	-	-	-	330,768	4,009	326,759	326,759	326,759
13	18,000	540	17,404	-	626	970	-	-	-	-	376,759	4,566	372,193	372,193	372,193
14	18,000	540	17,404	-	693	1,018	-	-	-	-	426,588	5,170	421,419	421,419	421,419
15	18,000	540	17,404	-	766	1,069	-	-	-	-	480,578	5,823	474,755	474,755	474,755
16	18,000	540	17,404	-	844	1,123	-	-	-	-	539,078	6,532	532,546	532,546	532,546
17	18,000	540	17,404	-	929	1,179	-	-	-	-	602,467	7,299	595,168	595,168	595,168
18	18,000	540	17,404	-	1,021	1,238	-	-	-	-	671,156	8,131	663,025	663,025	663,025
19	18,000	540	17,404	-	1,120	1,300	-	-	-	-	745,589	9,032	736,557	736,557	736,557
20	18,000	540	17,404	-	1,227	1,365	-	-	-	-	826,251	10,009	816,242	816,242	816,242
21	18,000	540	17,404	-	1,343	1,433	-	-	-	-	913,665	11,067	902,597	902,597	902,597
22	18,000	540	17,404	-	1,469	1,504	-	-	-	-	1,008,398	12,215	996,183	996,183	996,183
23	18,000	540	17,404	-	1,604	1,580	-	-	-	-	1,111,066	13,458	1,097,608	1,097,608	1,097,608
24	18,000	540	17,404	-	1,751	1,659	-	-	-	-	1,222,337	14,805	1,207,532	1,207,532	1,207,532
25	18,000	540	17,404	-	1,910	1,742	-	-	18,000	-	1,342,935	16,265	1,344,670	1,344,670	1,326,670
26	-	-	-	-	2,027	1,829	-	-	-	-	1,474,299	17,856	1,456,443	1,456,443	1,456,443
27	-	-	-	-	2,190	1,920	-	-	-	-	1,596,918	19,340	1,577,577	1,577,577	1,577,577
28	-	-	-	-	2,365	2,016	-	-	-	-	1,729,809	20,949	1,708,860	1,708,860	1,708,860
29	-	-	-	-	2,555	2,117	-	-	-	-	1,873,838	22,693	1,851,145	1,851,145	1,851,145
30	-	-	-	-	2,761	2,223	-	-	-	-	2,029,941	24,583	2,005,358	2,005,358	2,005,358
31	-	-	-	-	2,983	2,334	-	-	-	-	2,199,135	26,632	2,172,503	2,172,503	2,172,503
32	-	-	-	-	3,224	2,451	-	-	-	-	2,382,522	28,852	2,353,670	2,353,670	2,353,670

In this policy, the investment risk in investment portfolio is borne by the policyholder

33	-	-	-	-	3,485	2,573	-	-	-	-	2,581,297	31,259	2,550,038	2,550,038	2,550,038
34	-	-	-	-	3,767	2,702	-	-	-	-	2,796,757	33,867	2,762,889	2,762,889	2,762,889
35	-	-	-	-	4,072	2,837	-	-	-	-	3,030,306	36,695	2,993,611	2,993,611	2,993,611
36	-	-	-	-	4,402	2,979	-	-	-	-	3,283,470	39,760	3,243,709	3,243,709	3,243,709
37	-	-	-	-	4,760	3,128	-	-	-	-	3,557,900	43,083	3,514,817	3,514,817	3,514,817
38	-	-	-	-	5,147	3,284	-	-	-	-	3,855,390	46,684	3,808,705	3,808,705	3,808,705
39	-	-	-	-	5,566	3,448	-	-	-	-	4,177,882	50,589	4,127,294	4,127,294	4,127,294
40	-	-	-	-	6,019	3,621	-	-	-	-	4,527,486	54,821	4,472,665	4,472,665	4,472,665
41	-	-	-	-	6,511	3,802	-	-	-	-	4,906,487	59,410	4,847,077	4,847,077	4,847,077
42	-	-	-	-	7,043	3,992	-	-	-	-	5,317,364	64,384	5,252,980	5,252,980	5,252,980
43	-	-	-	-	7,619	4,191	-	-	-	-	5,762,806	69,776	5,693,029	5,693,029	5,693,029
44	-	-	-	-	8,242	4,401	-	-	-	-	6,245,728	75,623	6,170,105	6,170,105	6,170,105
45	-	-	-	-	8,918	4,621	-	-	-	6,687,331	6,769,293	81,961	6,687,331	6,687,331	6,687,331

GrossYield	6%
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Policy Year	Annualised Premium	Premium Allocation Charge	Amount available for investment (out of Premium)	Mortality Charge	Service Tax	Policy Admin. Charge	Guarantee Charge	Other Charges	Additions to the fund (if any)	Survival benefits	Fund Before FMC	FMC	Fund at End	Surrender Value	Death Benefit
1	18,000	7,200	10,058	130	895	1,240	-	-	-	-	9,065	116	8,949	-	90,000
2	18,000	1,260	16,610	112	233	567	-	-	-	-	26,276	328	25,949	-	90,000
3	18,000	1,260	16,610	88	257	595	-	-	-	-	44,261	549	43,712	-	90,000
4	18,000	540	17,404	58	207	625	-	-	-	-	63,900	791	63,110	62,210	90,000
5	18,000	540	17,404	21	233	656	-	-	-	-	84,435	1,043	83,392	82,492	90,000
6	18,000	540	17,404	1	261	689	-	-	-	-	105,884	1,307	104,577	104,577	104,577
7	18,000	540	17,404	-	293	724	-	-	-	-	128,266	1,583	126,683	126,683	126,683
8	18,000	540	17,404	-	327	760	-	-	-	-	151,619	1,871	149,749	149,749	149,749
9	18,000	540	17,404	-	361	798	-	-	-	-	175,986	2,171	173,815	173,815	173,815
10	18,000	540	17,404	-	398	838	-	-	-	-	201,409	2,484	198,925	198,925	198,925
11	18,000	540	17,404	-	436	880	-	-	-	-	227,935	2,810	225,124	225,124	225,124
12	18,000	540	17,404	-	475	924	-	-	-	-	255,610	3,151	252,459	252,459	252,459
13	18,000	540	17,404	-	517	970	-	-	-	-	284,486	3,507	280,979	280,979	280,979
14	18,000	540	17,404	-	560	1,018	-	-	-	-	314,612	3,878	310,734	310,734	310,734
15	18,000	540	17,404	-	605	1,069	-	-	-	-	346,043	4,265	341,778	341,778	341,778
16	18,000	540	17,404	-	652	1,123	-	-	-	-	378,835	4,669	374,166	374,166	374,166
17	18,000	540	17,404	-	701	1,179	-	-	-	-	413,047	5,090	407,956	407,956	407,956
18	18,000	540	17,404	-	753	1,238	-	-	-	-	448,739	5,530	443,209	443,209	443,209
19	18,000	540	17,404	-	806	1,300	-	-	-	-	485,975	5,989	479,987	479,987	479,987
20	18,000	540	17,404	-	862	1,365	-	-	-	-	524,822	6,467	518,355	518,355	518,355
21	18,000	540	17,404	-	921	1,433	-	-	-	-	565,349	6,966	558,383	558,383	558,383
22	18,000	540	17,404	-	982	1,504	-	-	-	-	607,628	7,487	600,141	600,141	600,141
23	18,000	540	17,404	-	1,045	1,580	-	-	-	-	651,733	8,030	643,703	643,703	643,703
24	18,000	540	17,404	-	1,112	1,659	-	-	-	-	697,744	8,597	689,147	689,147	689,147
25	18,000	540	17,404	-	1,181	1,742	-	-	18,000	-	745,742	9,188	754,554	754,554	736,554
26	-	-	-	-	1,199	1,829	-	-	-	-	796,442	9,812	786,630	786,630	786,630
27	-	-	-	-	1,251	1,920	-	-	-	-	830,283	10,229	820,054	820,054	820,054
28	-	-	-	-	1,306	2,016	-	-	-	-	865,546	10,664	854,882	854,882	854,882
29	-	-	-	-	1,363	2,117	-	-	-	-	902,288	11,117	891,171	891,171	891,171
30	-	-	-	-	1,423	2,223	-	-	-	-	940,572	11,589	928,984	928,984	928,984
31	-	-	-	-	1,485	2,334	-	-	-	-	980,462	12,080	968,381	968,381	968,381
32	-	-	-	-	1,549	2,451	-	-	-	-	1,022,022	12,592	1,009,430	1,009,430	1,009,430
33	-	-	-	-	1,617	2,573	-	-	-	-	1,065,323	13,126	1,052,197	1,052,197	1,052,197
34	-	-	-	-	1,688	2,702	-	-	-	-	1,110,437	13,682	1,096,755	1,096,755	1,096,755
35	-	-	-	-	1,761	2,837	-	-	-	-	1,157,436	14,261	1,143,175	1,143,175	1,143,175
36	-	-	-	-	1,838	2,979	-	-	-	-	1,206,401	14,865	1,191,536	1,191,536	1,191,536

In this policy, the investment risk in investment portfolio is borne by the policyholder

37	-	-	-	-	1,918	3,128	-	-	-	-	1,257,410	15,493	1,241,917	1,241,917	1,241,917
38	-	-	-	-	2,002	3,284	-	-	-	-	1,310,549	16,148	1,294,401	1,294,401	1,294,401
39	-	-	-	-	2,089	3,448	-	-	-	-	1,365,904	16,830	1,349,074	1,349,074	1,349,074
40	-	-	-	-	2,180	3,621	-	-	-	-	1,423,567	17,541	1,406,026	1,406,026	1,406,026
41	-	-	-	-	2,275	3,802	-	-	-	-	1,483,632	18,281	1,465,351	1,465,351	1,465,351
42	-	-	-	-	2,374	3,992	-	-	-	-	1,546,197	19,052	1,527,145	1,527,145	1,527,145
43	-	-	-	-	2,477	4,191	-	-	-	-	1,611,365	19,856	1,591,509	1,591,509	1,591,509
44	-	-	-	-	2,585	4,401	-	-	-	-	1,679,242	20,692	1,658,550	1,658,550	1,658,550
45	-	-	-	-	2,697	4,621	-	-	-	-	1,728,375	1,749,938	21,564	1,728,375	1,728,375

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATION PURPOSE.

Notes:-

- For the purpose of projecting benefits under this policy, the Life Insurance Council has prescribed two rates of returns at 10% p.a. and lower rate being 6% p.a. These rates have been used to demonstrate the growth in the value of units under this policy and does not in any way relate to the actual returns that would be earned.
- The name of the policy does not in any way indicate the quality of the product, its future prospects or returns. Investments are subject to market risks and there is no assurance that the objectives of the fund will be achieved.
- The illustration table should be read in conjunction with the product brochure.
- Service tax including Education Cess will be levied at the rate of 10.30% on the Mortality charges, Rider Premium charges, if any, Premium Allocation charges, Policy Administration charges, Fund Management Charges, Switching Charges and Miscellaneous charges. The rate of service tax and the scope of the charges are subject to change from time to time.
- 'Amount available for investment' is after taking into account the service tax on premium allocation charges.
- Fund Management charges shown are based on the fund proportion chosen initially and may vary as fund proportion changes.
- The mortality charges are as applicable to a standard life
- A glossary of the various terms of the charges under the policy is enclosed herewith for ease of understanding the various charges.
- The rider charges, if any, are not taken into account in this situation.
- Other charges column is made up of Miscellaneous charge which is not applicable for this plan.
- There are certain additions to the fund such as Loyalty Additions which will be added at the end of the year subject to payment of all due premiums as on the date of such transfer.
- With reference to IRDA circular No. 055/IRDA/Act/ULIP/2009-10, this Benefit Illustrator includes all charges as applicable. The net yield shown here is based on the Fund value after deducting all applicable charges excluding mortality charges and service tax.

I.....(Name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Marketing officials' Signature:

Policyholders' Signature:

Company Seal:

Place:

Date:

IV. Policy Charges

(i) **Premium Allocation Charges:** The Company charges the Premium Allocation Charges, at the following rates:

(a) For Regular Premium

1st year premium	: 40%
2nd & 3rd year	: 7%
4th year onwards	: 3%

(b) For Top-up Premium

2% of the Top-up Amount

(ii) **Mortality Charges:** In order to provide insurance cover, the Company will deduct the Mortality Charges monthly in advance from the Fund Value by cancellation of Units. The Mortality Charges will vary based on age, sex, level of life cover, etc.

(iii) **Policy Administration Charges:** These are Rs. 745/- in the 1st policy month and Rs. 45 from 2nd month onwards, inflating at 5% compounded annually. In case of policies which have premiums in arrears, a flat extra of Rs.15 per month will be charged each month following the end of the grace period till termination of the policy or revival whichever is earlier. The charges are guaranteed during the policy term.

(iv) **Fund Management Charges:** Fund Management Charges will be charged by adjustment to the daily unit prices. Currently, the Company offers 2 Unit Linked Funds which are given below. The Fund Management Charges vary with each Unit Linked Fund as follows:

ING Preserver	: 1.00% per annum
ING Prime Equity	: 1.35% per annum

These Fund Management Charges may be revised by the Company and cannot exceed the cap as allowed by IRDA from time to time.

(v) **Switching Charges:** 4 free switches per policy year are allowed. Additional switches within the same policy year are chargeable @ Rs.200/- per switch. The maximum switching charge is Rs.500/- per switch, subject to IRDA approval.

(vi) Premium Redirection Charges: There are no charges for premium redirections.

(vii) Rider Charges:

ADB Rider: Re. 0.12 per Rs.1000 Sum Assured per month

ADDDB Rider: Re. 0.16 per Rs.1000 Sum Assured per month

The rider charges would be deducted on a monthly basis (benefit billing) along with the other regular monthly charges. Unlike mortality charges which can vary according to Sum at Risk, the rider charges would always be based on the full rider sum assured throughout the policy term.

(viii) Surrender Charges: Surrender charge is levied as a percentage of the Policyholder's first policy year's annualized regular premium. Policy can be surrendered after payment of one full year's premiums but surrender value payment will be made after completion of three full policy years subject to the following surrender charges:

Number of full years' Premium paid	Surrender Charge (Applicable as % of the one full year's annualised regular premiums)
Less than 1 Year	Not eligible for surrender
1 Year	60%
2 Years	40%
3 years	10%
4 Years and 5 Years	5%
6th Year onwards	NIL

In case policy is surrendered after completion of 5 policy years, no penalty will be levied irrespective of the number of premiums paid. The surrender charges mentioned above are subject to change with prior approval of IRDA. The maximum level of surrender charges shall not exceed 70% of the one full years' annualized regular premium.

(ix) Partial Withdrawal Charges: 1% of the amount withdrawn, subject to a minimum of Rs. 100 for each partial withdrawal.

The charges are reviewable subject to 30 days' prior notice to the Policyholder and with the requisite approval from IRDA. The maximum level of partial withdrawal charges cannot exceed 5% of the aggregate value of the Units withdrawn at any one point in time.

V. Risk Factors

- ING 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 ING 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 Funds do not in any manner indicate the quality of the Unit Linked Fund or their future prospects or returns.

- d) Investments in Units are subject to market and other risks and there can be no assurance that the objectives of the Unit Linked Funds will be achieved.
- e) 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.
- f) Past performance of the Unit Linked Fund and other Funds of the Company is not indicative of future performance of any of these Funds.
- g) The Unit Linked Product does not offer a guaranteed return.
- h) Please know the associated risks and applicable charges, from your insurance agent or the Policy Document.

To know more about this product, please contact our nearest Branch Office.
Or call us at 1-800-419-8228 or SMS LIFE to 53636 or visit www.inglife.co.in

Insurance is the subject matter of solicitation.

In this policy, the investment risk in investment portfolio is borne by the policyholder