

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

Plan: New Fulfilling Life Anticipated Whole Life Plan
Premium Payment Term (yrs): 20
Maturity Age: 85
Basic Sum Assured: 143,410
Annual Premium:^ 12,000
Premium Mode: Annual

Maturity Benefit

Assumed Investment Return	6% p.a	10% p.a
Guaranteed	143,410	143,410
Non-Guaranteed	235,192	1,320,806
Total	378,602	1,464,216

Policy Year	Age at End of Year	Premium at Beginning of Year [^]	Guaranteed Death Benefit	Guaranteed Survival Benefit	Additional Non-Guaranteed Maturity Benefit on Assumed Investment Return			
					6% p.a.		10% p.a.	
					Vested Bonus	Terminal Bonus	Vested Bonus	Terminal Bonus
1	36	12,000	1,43,410	-	3,585	-	20,077	-
2	37	12,000	1,43,410	-	7,171	-	40,155	-
3	38	12,000	1,43,410	-	10,756	-	60,232	-
4	39	12,000	1,43,410	-	14,341	-	80,310	-
5	40	12,000	1,43,410	28,682	17,926	-	1,00,387	-
6	41	12,000	1,43,410	-	21,512	-	1,20,464	-
7	42	12,000	1,43,410	-	25,097	-	1,40,542	-
8	43	12,000	1,43,410	-	28,682	-	1,60,619	-
9	44	12,000	1,43,410	-	32,267	-	1,80,697	-
10	45	12,000	1,43,410	28,682	35,853	-	2,00,774	-
15	50	12,000	1,43,410	28,682	53,779	-	3,01,161	-
20	55	12,000	1,43,410	57,364	71,705	-	4,01,548	-
25	60	-	1,43,410	-	89,631	2,151	5,01,935	12,190
30	65	-	1,43,410	-	1,07,558	12,907	6,02,322	73,139
35	70	-	1,43,410	-	1,25,484	23,663	7,02,709	1,34,088
40	75	-	1,43,410	-	1,43,410	34,418	8,03,096	1,95,038
45	80	-	1,43,410	-	1,61,336	45,174	9,03,483	2,55,987
50	85	-	1,43,410	1,43,410	1,79,263	55,930	1,003,870	3,16,936

*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.

Dear Customer,

The Plan: New Fulfilling Life Anticipated Whole of Life Plan participates in the surplus of the fund to which it belongs. While the policy is in full force, the Sum Assured and Bonuses already declared, if any, are payable in case of maturity at age 85 or on earlier death. Subject to the Policy being in full force, 20% of the Sum Assured is payable on survival to the Policy anniversaries as shown in the table and 40% of the Sum Assured is payable on survival at the end of the Premium Paying term. 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 and is payable on maturity at age 85 or on earlier death. Also, provided the Policy is in full force, 20% of the Sum Assured is guaranteed on Survival on the Policy Anniversaries as shown in the table and 40% of the Sum Assured is guaranteed on Survival at the end of the Premium paying term. The Bonus Rates shown above/overleaf are not guaranteed. However, Bonuses already declared while the policy had been in full force are guaranteed and are payable on maturity at age 85 or earlier on death. Bonuses are declared based on the performance of the Company. An additional Terminal Bonus may also be declared by the Company. The Bonuses shown above 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. During the Premium paying term of the Policy, the Guaranteed Surrender Value (GSV) will be 20% of total of the full years premiums paid, excluding all extra Premiums less 20% of all Survival Benefits paid. 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)



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