

Dear Customer,

General:

This illustration has been prepared by ING Vysya Life Insurance Company Private 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:

Platinum Life Plan is a limited premium endowment plan that participates in the profits of the Company. While the policy is in full force, the Sum Assured, vested Simple Guaranteed Additions and vested Policy Bonuses, if any, are payable on death or maturity. In case of surrender of the policy, after at least 2 full years' premiums have been paid, a net 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 and vested Simple Guaranteed Additions are guaranteed benefits that are payable on death or on maturity. The policy bonus amounts shown above/overleaf are not guaranteed. However, policy bonuses already declared while the policy had been in force, are guaranteed, and are payable on death or on maturity. Policy bonuses are declared based on the performance of the Company. 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 two full years' premiums. The Guaranteed Surrender Value (GSV) will be 30% of total premiums paid excluding the first year's 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 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.



Gautam Sharma
Executive Vice President - Marketing & Products
ING Vysya Life

Platinum Life

Plan Platinum Life Plan
 Proposer Mr. X
 Life Assured Mr. X
 Age (l.b.d) of Life Assured 35
 Sex Male

Premium Payment Term (yrs) 5
 Policy Term 10
 Basic Sum Assured 4,948,939
 Annual Premium * 1,000,000
 Maturity Age 45
 Premium Mode Annual

Maturity Benefit		
Assumed Investment Return	6% p.a	10% p.a
Guaranteed (Sum Assured + Simple Guaranteed Additions)	6,186,173	6,186,173
Non-Guaranteed Simple Reversionary Bonuses	742,341	2,474,469
Total	6,928,514	8,660,643

Policy Year	Age at End of Year	Premium at Beginning of Year*	Simple Guaranteed Additions at End of Year	Guaranteed Death Benefit at End of Year	Additional Non-Guaranteed Policy Bonuses at End of Year on Assumed Investment Return	
					6% p.a	10% p.a
1	36	1,000,000	247,447	5,196,386	-	123,723
2	37	1,000,000	494,894	5,443,833	-	247,447
3	38	1,000,000	742,341	5,691,279	-	371,170
4	39	1,000,000	989,788	5,938,726	-	494,894
5	40	1,000,000	1,237,235	6,186,173	-	618,617
6	41	-	1,237,235	6,186,173	148,468	989,788
7	42	-	1,237,235	6,186,173	296,936	1,360,958
8	43	-	1,237,235	6,186,173	445,404	1,732,129
9	44	-	1,237,235	6,186,173	593,873	2,103,299
10	45	-	1,237,235	6,186,173	742,341	2,474,469

*The premiums shown above are exclusive of taxes. Taxes and levies are applicable as per prevailing laws and shall be borne by the Policyholder.