

Benefit Illustration

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

Plan: Reassuring Life Endowment Plan with Reversionary Bonus
 Policy Term (yrs) 30
 Basic Sum Assured 415,981
 Annual Premium* 12,000
 Maturity Age 65
 Premium Mode Annual

Maturity Benefit

Assumed Investment Return	6% p.a	10% p.a
Guaranteed	415,981	415,981
Non-Guaranteed	223,735	588,151
Total	639,715	1,004,131

Policy Year	Age at End of Year	Premium at Beginning of Year (Rs.)*	Guaranteed Death Benefit (Rs.)	Additional Non-Guaranteed Death Benefit on Assumed Investment Return	
				6% p.a	10% p.a
1	36	12,000	415,981	4,160	11,231
2	37	12,000	415,981	8,361	22,766
3	38	12,000	415,981	12,605	34,612
4	39	12,000	415,981	16,890	46,778
5	40	12,000	415,981	21,219	59,273
6	41	12,000	415,981	25,591	72,105
7	42	12,000	415,981	30,007	85,283
8	43	12,000	415,981	34,467	98,817
9	44	12,000	415,981	38,971	112,717
10	45	12,000	415,981	43,521	126,991
15	50	12,000	415,981	83,599	220,999
20	55	12,000	415,981	129,033	330,189
25	60	12,000	415,981	175,724	451,975
30	65	12,000	415,981	223,735	588,151

* 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: Reassuring Life Endowment Plan with Reversionary Bonus participates in the profits of the Company. While the policy is in full force, the Sum Assured and bonuses declared, if any, are payable on death or maturity. 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 or on Maturity. Bonus rates shown overleaf are not guaranteed. However, bonuses already declared while the policy was in full force are guaranteed, and are payable on Death or 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) is 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



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