

Dear Customer,

The Plan: Safal Jeevan Money Back Plan participates in the surplus of the fund to which it belongs. Subject to the Policy being in full force, 20% of the Sum Assured is payable on survival of the Life Assured to the end of each of the first three quarters of the Policy Term. Provided the Policy is in full force, the Death Benefit at any time is the Sum Assured and Bonuses, if any. On survival of the Life Assured to the end of the Policy term, a Maturity Benefit of 40% of the Sum Assured along with Bonuses is payable. Bonuses are declared as a percentage of Sum Assured and are payable on maturity or on earlier death. In case of Surrender of the Policy, after at least 3 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 to be paid on death. Also, subject to the Policy being in full force, 20% of the Sum Assured is guaranteed on survival of the Life Assured at the end of each of the first three quarters of the Policy Term and 40% of the Sum Assured is guaranteed on survival at maturity, as shown in the table. The Bonus rates shown are not guaranteed. However Bonuses already declared are guaranteed, provided that the Policy is in full force then. Bonuses are declared based on the performance of the Company. An additional Terminal Bonus may also be declared by 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 three full years' Premiums. The Guaranteed Surrender Value (GSV) is 20% of total full years' Premium 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 in the next 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)



Gautam Sharma
EVP - Head, Marketing
ING Vysya Life

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

Plan: Safal Jeevan Money Back Plan
Premium Payment Term (yrs): 20
Maturity Age: 55
Basic Sum Assured: 88,611
Annual Premium:^ 6,000
Premium Mode: Annual

Maturity Benefit

Assumed Investment Return	6% p.a	10% p.a
Guaranteed	35,444	35,444
Non-Guaranteed	33,853	79,345
Total	69,297	114,789

Policy Year	Age at End of Year	Premium at Beginning of Year^	Guaranteed Death Benefit	Guaranteed Survival Benefit at End of Year	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	6,000	88,611	-	1,108	-	2,437	-
2	37	6,000	88,611	-	2,229	-	4,941	-
3	38	6,000	88,611	-	3,365	-	7,513	-
4	39	6,000	88,611	-	4,514	-	10,157	-
5	40	6,000	88,611	17,722	5,678	-	12,873	-
6	41	6,000	88,611	-	6,857	-	15,664	-
7	42	6,000	88,611	-	8,050	-	18,531	-
8	43	6,000	88,611	-	9,259	-	21,478	-
9	44	6,000	88,611	-	10,482	-	24,505	-
10	45	6,000	88,611	17,722	11,721	-	27,616	-
11	46	6,000	88,611	-	12,975	-	30,812	-
12	47	6,000	88,611	-	14,245	-	34,096	-
13	48	6,000	88,611	-	15,530	-	37,471	-
14	49	6,000	88,611	-	16,832	-	40,938	-
15	50	6,000	88,611	17,722	18,150	6,646	44,500	8,861
16	51	6,000	88,611	-	19,485	7,089	48,161	10,190
17	52	6,000	88,611	-	20,836	7,532	51,922	11,519
18	53	6,000	88,611	-	22,204	7,975	55,787	12,849
19	54	6,000	88,611	-	23,589	8,418	59,758	14,178
20	55	6,000	88,611	35,444	24,992	8,861	63,838	15,507

*Assuming death of Life Assured after 8 years.

^ Excluding Tax of Rs.61

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.