

Benefit Illustration

Proposer:
Life Assured:
Age (l.b.d) of Life Assured: 35
Sex: Male

Date:
Signed by:
Advisor Code:

Plan: Safal Jeevan Endowment Plan
Policy Term (yrs) 20
Basic Sum Assured 51,257
Annual Premium* 2,500
Maturity Age 55
Premium Mode Annual

Maturity Benefit

Assumed Investment Return	6% p.a	10% p.a
Guaranteed	51,257	51,257
Non-Guaranteed	20,234	48,259
Total	71,491	99,516

Policy Year	Age at End of Year	Premium at Beginning of Year*	Guaranteed Death Benefit	Guaranteed Death Benefit on Death Due to Accident	Additional Non-Guaranteed Death Benefit on Assumed Investment Return	
					6% p.a	10% p.a
1	36	2,500	51,257	102,514	666	1,589
2	37	2,500	51,257	102,514	1,341	3,227
3	38	2,500	51,257	102,514	2,025	4,916
4	39	2,500	51,257	102,514	2,718	6,658
5	40	2,500	51,257	102,514	3,419	8,453
6	41	2,500	51,257	102,514	4,130	10,304
7	42	2,500	51,257	102,514	4,850	12,212
8	43	2,500	51,257	102,514	5,580	14,180
9	44	2,500	51,257	102,514	6,319	16,208
10	45	2,500	51,257	102,514	8,348	19,581
15	50	2,500	51,257	102,514	13,521	32,333
20	55	2,500	51,257	102,514	20,234	48,259

* Excluding Service Tax of Rs. 25.5

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: Safal Jeevan Endowment Plan 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 natural death or maturity. An additional Sum Assured is payable on death due to accident. 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 natural death or on Maturity. An additional Sum Assured is payable on death due to accident. 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



Gautam Sharma
EVP - Head, Marketing
ING Vysya Life