

*Ensure their dreams are protected, and get your premiums back.*

**I. General:** This illustration has been prepared by ING Vysya Life Insurance Company Limited (“Company”) in accordance with the Standards of Practice issued by the Life Insurance Council of India.

**II. The Plan:** This ING Term Life Plus is a term insurance product with return of premiums benefit, which does not participate in the profits of the Company.

**III. Guaranteed Benefits:**

- a) **Death Benefit:** In the event of death of the Life Assured during the Policy Term, subject to the fulfillment of the conditions of the Policy, the Sum Assured chosen under the Policy is guaranteed to be paid.
- b) **Return of Premium Benefit:** Subject to the fulfillment of the conditions of the Policy, the Company will return the premiums paid under the policy in the following manner;
  - a) **Mid Term Benefit:** On the Life Assured surviving to half the policy term, the Company shall return 40% of the regular premiums paid or 20% of the single/limited premiums paid, as the case may be, excluding the extra premiums if any paid by the Policyholder.
  - b) **Maturity Benefit:** The Company shall return the total premiums paid without interest, after deducting the policy mid term benefit and extra premiums if any paid by the Policyholder.
- c) **Paid Up Value:** If at least three full years’ premiums have been paid in case of Regular Premium and two full years’ premiums in case of Limited Premium and if any subsequent premiums, in case of Regular/Limited Premium as the case may be, are not paid for the full Premium Payment Term, the Policy shall acquire a paid up value as defined below. The benefit is paid on death of the Life Assured during the Policy Term or on Life Assured surviving to the Policy Maturity Date.

**Paid Up Value = Total premiums paid less the Mid-term Benefit if any, less extra premiums if any.**

- d) **Surrender Benefit:** In case of Regular Premium the Policyholder may surrender the policy at any time after completion of three Policy Years subject to at least three full years’ premiums being paid. In case of Limited Premium the policy can be surrendered only after completion of two Policy Years subject to at least two full years’ premiums being paid. In case of Single Premium, the policy can be surrendered only after completion of two Policy Years. The Surrender benefit payable is as follows;
  - a) Regular Premium: 40% of the premiums paid by the Policyholder.
  - b) Limited Premium [5 - year Premium Payment Term]: 50% of the premiums paid by the Policyholder.
  - c) Limited Premium [3 - year Premium Payment Term]: 60% of the premiums paid by the Policyholder.
  - d) Single Premium: 70% of the premiums paid by the Policyholder.

The Surrender Benefit as mentioned above shall be payable after deducting the Mid-Term Benefit if any, paid and also the extra premiums paid by the policy holder, if any,

**IV. Reinstatement of Policy:** A policy which has lapsed on account of discontinuance of premiums can be revived within 2 years from the date of the first unpaid premium subject to payment of the premiums in arrears with interest, and the underwriting guidelines of the Company.

**V. Taxes:** Tax benefits under section 80C and section 10(10D) of the Income Tax Act 1961 (‘Act’) are available on this policy. However tax benefits are subject to changes in the tax laws. Please consult a qualified tax advisor for specific tax advice related to you. Service tax, education cess and other taxes will be charged additionally at the applicable rates.

**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 the following pages. If your policy offers variable returns then the illustrations 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.

**Illustration Table for Regular Premium**

Plan	ING Term Life Plus
Proposer	Mr. X
Life Assured	Mr. X
Age (l.b.d) of Life Assured	35 years
Sex	Male
Policy Term (years)	20
Premium payment term(years)	20
Rider	None
Basic Sum Assured	Rs. 1,200,000
Regular Annual Premium	Rs.10,653
Maturity Age	55 years
Premium Mode	Annual

Policy Year	Age at the end of the year	Premium at the beginning of the year (Rs)	Guaranteed Benefits	
			Death Benefit (Rs)	Return of Premium Benefit (Rs)
1	36	10,653	1,200,000	-
2	37	10,653	1,200,000	-
3	38	10,653	1,200,000	-
4	39	10,653	1,200,000	-
5	40	10,653	1,200,000	-
6	41	10,653	1,200,000	-
7	42	10,653	1,200,000	-
8	43	10,653	1,200,000	-
9	44	10,653	1,200,000	-
10	45	10,653	1,200,000	42,612
11	46	10,653	1,200,000	-
12	47	10,653	1,200,000	-
13	48	10,653	1,200,000	-
14	49	10,653	1,200,000	-
15	50	10,653	1,200,000	-
16	51	10,653	1,200,000	-
17	52	10,653	1,200,000	-
18	53	10,653	1,200,000	-
19	54	10,653	1,200,000	-
20	55	10,653	1,200,000	170,448

**Illustration Table for Regular Premium with Accidental Death Benefit Rider**

Plan	ING Term Life Plus
Proposer	Mr. X
Life Assured	Mr. X
Age (l.b.d) of Life Assured	35 years
Sex	Male
Policy Term (years)	20
Premium payment term(years)	20
Rider	Accidental Death Benefit Rider
Basic Sum Assured	Rs. 1,200,000
Rider Sum Assured	Rs. 1,200,000
Regular Annual Premium	Rs.12,217
Maturity Age	55 years
Premium Mode	Annual

Policy Year	Age at the end of the year	Premium at the beginning of the year (Rs)	Guaranteed Benefits		
			Death Benefit (Rs)	Return of Premium Benefit (Rs)	Death Benefit Under Rider (Rs)
1	36	12,217	1,200,000	-	1,200,000
2	37	12,217	1,200,000	-	1,200,000
3	38	12,217	1,200,000	-	1,200,000
4	39	12,217	1,200,000	-	1,200,000
5	40	12,217	1,200,000	-	1,200,000
6	41	12,217	1,200,000	-	1,200,000
7	42	12,217	1,200,000	-	1,200,000
8	43	12,217	1,200,000	-	1,200,000
9	44	12,217	1,200,000	-	1,200,000
10	45	12,217	1,200,000	42,612	1,200,000
11	46	12,217	1,200,000	-	1,200,000
12	47	12,217	1,200,000	-	1,200,000
13	48	12,217	1,200,000	-	1,200,000
14	49	12,217	1,200,000	-	1,200,000
15	50	12,217	1,200,000	-	1,200,000
16	51	12,217	1,200,000	-	1,200,000
17	52	12,217	1,200,000	-	1,200,000
18	53	12,217	1,200,000	-	1,200,000
19	54	12,217	1,200,000	-	1,200,000
20	55	12,217	1,200,000	170,448	1,200,000

**Illustration Table for Regular Premium with Accidental Death, Disability and Dismemberment Benefit Rider**

Plan		ING Term Life Plus					
Proposer	Mr. X	Policy Year	Age at the end of the year	Premium at the beginning of the year (Rs)	Guaranteed Benefits		
Life Assured	Mr. X				Death Benefit (Rs)	Return of Premium Benefit (Rs)	Death Benefit Under Rider (Rs)
Age (l.b.d) of Life Assured	35 years	1	36	12,738	1,200,000	-	1,200,000
Sex	Male	2	37	12,738	1,200,000	-	1,200,000
Policy Term (years)	20	3	38	12,738	1,200,000	-	1,200,000
Premium payment term(years)	20	4	39	12,738	1,200,000	-	1,200,000
Rider	Accidental Death, Disability and Dismemberment Benefit Rider	5	40	12,738	1,200,000	-	1,200,000
Basic Sum Assured	Rs. 1,200,000	6	41	12,738	1,200,000	-	1,200,000
Rider Sum Assured	Rs. 1,200,000	7	42	12,738	1,200,000	-	1,200,000
Regular Annual Premium	Rs.12,738	8	43	12,738	1,200,000	-	1,200,000
Maturity Age	55 years	9	44	12,738	1,200,000	-	1,200,000
Premium Mode	Annual	10	45	12,738	1,200,000	42,612	1,200,000
		11	46	12,738	1,200,000	-	1,200,000
		12	47	12,738	1,200,000	-	1,200,000
		13	48	12,738	1,200,000	-	1,200,000
		14	49	12,738	1,200,000	-	1,200,000
		15	50	12,738	1,200,000	-	1,200,000
		16	51	12,738	1,200,000	-	1,200,000
		17	52	12,738	1,200,000	-	1,200,000
		18	53	12,738	1,200,000	-	1,200,000
		19	54	12,738	1,200,000	-	1,200,000
		20	55	12,738	1,200,000	1,70,448	1,200,000

**Illustration Table for Limited Premium - 5-year Premium Payment Term.**

Plan		ING Term Life Plus				
Proposer	Mr. X	Policy Year	Age at the end of the year	Premium at the beginning of the year (Rs)	Guaranteed Benefits	
Life Assured	Mr. X				Death Benefit (Rs)	Return of Premium Benefit (Rs)
Age (l.b.d) of Life Assured	35 years	1	36	25,067	1,200,000	-
Sex	Male	2	37	25,067	1,200,000	-
Policy Term (years)	20	3	38	25,067	1,200,000	-
Premium payment term (years)	5	4	39	25,067	1,200,000	-
Basic Sum Assured	Rs. 1,200,000	5	40	25,067	1,200,000	-
Limited Annual Premium	Rs. 25,067	6	41	-	1,200,000	-
Maturity Age	55 years	7	42	-	1,200,000	-
Premium Mode	Annual	8	43	-	1,200,000	-
		9	44	-	1,200,000	-
		10	45	-	1,200,000	25,067
		11	46	-	1,200,000	-
		12	47	-	1,200,000	-
		13	48	-	1,200,000	-
		14	49	-	1,200,000	-
		15	50	-	1,200,000	-
		16	51	-	1,200,000	-
		17	52	-	1,200,000	-
		18	53	-	1,200,000	-
		19	54	-	1,200,000	-
		20	55	-	1,200,000	100,268

**Illustration Table for Limited Premium - 3-year Premium Payment Term**

Plan	ING Term Life Plus
Proposer	Mr. X
Life Assured	Mr. X
Age (l.b.d) of Life Assured	35 years
Sex	Male
Policy Term (years)	15
Premium payment term (years)	3
Basic Sum Assured	Rs. 1,200,000
Limited Annual Premium	Rs. 33,825
Maturity Age	50 years
Premium Mode	Annual

Policy Year	Age at the end of the year	Premium at the beginning of the year (Rs)	Guaranteed Benefits	
			Death Benefit (Rs)	Return of Premium Benefit (Rs)
1	36	33,825	1,200,000	-
2	37	33,825	1,200,000	-
3	38	33,825	1,200,000	-
4	39	-	1,200,000	-
5	40	-	1,200,000	-
6	41	-	1,200,000	-
7	42	-	1,200,000	-
8	43	-	1,200,000	20,295
9	44	-	1,200,000	-
10	45	-	1,200,000	-
11	46	-	1,200,000	-
12	47	-	1,200,000	-
13	48	-	1,200,000	-
14	49	-	1,200,000	-
15	50	-	1,200,000	81,180

**Illustration table for Single Premium**

Plan	ING Term Life Plus
Proposer	Mr. X
Life Assured	Mr. X
Age (l.b.d) of Life Assured	35 years
Sex	Male
Policy Term (years)	20
Premium payment term (years)	1
Basic Sum Assured	Rs. 1,200,000
Single Premium	Rs. 102,093
Maturity Age	55 years
Premium Mode	Annual

Policy Year	Age at the end of the year	Premium at the beginning of the year (Rs)	Guaranteed Benefits	
			Death Benefit (Rs)	Return of Premium Benefit (Rs)
1	36	102,093	1,200,000	-
2	37	-	1,200,000	-
3	38	-	1,200,000	-
4	39	-	1,200,000	-
5	40	-	1,200,000	-
6	41	-	1,200,000	-
7	42	-	1,200,000	-
8	43	-	1,200,000	-
9	44	-	1,200,000	-
10	45	-	1,200,000	20,419
11	46	-	1,200,000	-
12	47	-	1,200,000	-
13	48	-	1,200,000	-
14	49	-	1,200,000	-
15	50	-	1,200,000	-
16	51	-	1,200,000	-
17	52	-	1,200,000	-
18	53	-	1,200,000	-
19	54	-	1,200,000	-
20	55	-	1,200,000	81,674

ING Vysya Life Insurance Company Limited is only the name of the Insurance Company and ING Term Life Plus is only the name of the term product and does not in any way indicate the quality of the contract, its future prospects or returns. For more details on the risk factors, terms and conditions applicable to this plan, please read the sale brochure carefully before concluding a sale.

**For any clarifications please contact us at 1-800-425 5433 or SMS LIFE to 5676770**