



**The LifeMaker:** The simplest way to choose a Life Insurance Plan. It tells you the reason to go in for Life Insurance and helps you choose a suitable Plan according to your personal financial needs. We suggest that you start from Protection. The advantages are:

**Protection:** The primary reason to have Life Insurance is to protect your income and your family's financial future in case you are not around.

**Savings:** Another reason for Life Insurance is that it works as a long term saving thus giving you the financial strength to achieve your life goals. It also gives you tax benefits.

**Retirement:** Makes sure you have regular income after you retire and also helps you maintain your standard of living.

**Investment:** Finally, Life Insurance is a safe, long-term investment, free from the risk of market swings.

If you have children, you must have a Creating Life Child Protection Plan. This plan ensures that your child's future is secure in case of your untimely death. Creating Life also creates a financial asset for your child.

**The Creating Life Child Protection Plan. What is it all about?**

The Creating Life Plan is ideal because it provides the sum assured to your child immediately in case of your untimely death. What's more, on maturity, an additional sum assured is paid with an accumulated compound reversionary bonus\*\* and a final additional bonus\*.

**How do I benefit from this plan?**

**Guaranteed maturity benefits:**

- The sum assured and the accumulated compound reversionary bonus\* are paid on maturity.
- A final additional bonus\*\* based upon the performance the of company is paid on maturity.

**Death benefits:**

- Your child will receive the sum assured in case of your death.
- The policy continues even after the sum assured on death is paid.
- No premiums have to be paid after the death of the parent whose life is insured (Built-in waiver of premium benefit).
- Your child will be eligible for guaranteed maturity benefits.

\*\* Compound reversionary bonus: Apart from the bonus on the basic sum assured, the accumulated bonus on your policy will also earn an additional bonus.

\* Bonuses are non-guaranteed and are based on the company's performance.



Additional Benefits	
Rider Benefits <sup>^</sup>	Increase your coverage at a nominal extra cost by opting for any of our riders - Term Rider, Accidental Death Rider, Accidental Death, Disability & Dismemberment Rider and Waiver of Premiums Rider.
Loan Benefit	After paying a premium for three years, you will be eligible for a loan.
Maturity Benefit	Your child can either receive a lump sum or receive the amount in 3 or 5 equal instalments after the maturity date.
Tax Benefits	Tax benefits under Section 88 and Section 10 (10D) are available on all our life insurance plans and riders.
Look-in Period	This is a 15 day period for you to go through the terms and conditions and decide upon taking or cancelling the policy.

Product Features	
Eligibility	Minimum entry age: 18 years Maximum entry age: 55 years Maximum maturity age: 65 years
Premium Payment Term	Based upon your current age, and the life cover period, you can choose to pay premium between 10 - 25 years.
Premium Payment Options	Annual, half-yearly, quarterly or monthly.
Minimum Premium Payable	Annual Rs. 6,000 Half-Yearly Rs. 3,000 Quarterly Rs. 1,500 Monthly Rs. 750

This leaflet aims at providing you a broad overview of the Creating Life Child Protection Plan offered by us. However, to choose this or any other life insurance plan, ask an ING Vysya Life Insurance advisor to work out a detailed financial plan for you.



ING Vysya Life is part of the ING Group, a global financial institution of Dutch origin. With over 150 years of experience, ING group offers banking, insurance and asset management to over 60 million private, corporate and institutional clients in more than 50 countries. With a diverse workforce in excess of about 117,000 people, ING comprises a broad spectrum of prominent companies that increasingly serve their clients under the ING brand. ING Group has gone from strength to strength year after year. As the world's 13th largest company\*, ING Group is the world's largest financial institution\* and is the world's biggest life insurance company\*.

\* Fortune Global 500, 2006 #

**To know more about this product, please call us  
at 1-800-425 5433 or SMS LIFE to 676770  
or visit [www.ingvysyalife.com](http://www.ingvysyalife.com)**

**ING Vysya**  
LIFE INSURANCE

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*^ For any additional information regarding riders, please ask our insurance advisors to provide you with a detailed brochure of the same. Exclusions to the Policy and benefits illustrations are available separately. Please ask for the same along with the quotation.*



## CREATING LIFE

CHILD PROTECTION PLAN

Guaranteed Maturity Benefit  
(Payment In Case Of Death  
And At Maturity)

Flexible Maturity Benefit  
Options

Built-in Waiver of Premium  
Benefit

Insurance is the subject matter of solicitation. CLCP/02-07

ING Vysya  
LIFE INSURANCE

