

**Prohibition of Rebate**

Section 41 of the Insurance Act, 1938 states:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the Premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

*Provided that acceptance by an insurance agent of commission in connection with a Policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of Premium within the meaning of this subsection if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bonafide insurance agent employed by the insurer.*

2. Any person making default in complying with the provisions of this section shall be punishable with fine that may extend to five hundred rupees.

*To know more about this product please contact our nearest Branch Office. Or call us at 1-800-425-5433 or visit [www.ingvysyalife.com](http://www.ingvysyalife.com)*



Insurance is the subject matter of solicitation. NYL/NFL/FB/02-02-07



**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:** Final, life insurance is a safe, long-term investment, free from the risk of market swings.

Depending on your personal needs, priorities and individual responsibilities, you can go for a protection, saving or investment Plan or a combination.

The New Fulfilling Life Anticipated Whole Life Plan is a unique plan that fulfills your need for protection, savings, retirement and investment. It gives a double benefit of a whole life cover along with periodic cash returns during your lifetime.

**The New Fulfilling Life Anticipated Whole Life Plan. What is it all about?**

This Plan provides security to you apart from giving you periodic cash returns during your lifetime. The special feature of this Plan is that you may receive 200% of the Sum Assured, the first 100% as periodic payments during the Premium Paying Term and the remaining 100% on death or maturity. You can also choose from a range of limited Premium Paying Terms.

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

**Survival Benefits:**

- A certain percentage of money is paid back on survival every quarter of the Premium Paying Term. The money can be reinvested elsewhere or used to meet large expenses during one's lifetime.
- See the amount you will receive periodically, in the table on Survival Benefits below, indicated as a percentage of the Sum Assured that would be paid over the Premium Paying Term (P.P.T.).

End of Year	16 Year (P.P.T)	End of Year	20 Year (P.P.T)	End of Year	24 Year (P.P.T)
4	20%	5	20%	6	20%
8	20%	10	20%	12	20%
12	20%	15	20%	18	20%
16	40%	20	40%	24	40%

**Maturity Benefits:**

- On survival to maturity, i.e., after attaining 85 years of age, you will receive 100% of the Sum Assured plus bonus<sup>1</sup>.

**Death Benefits**

- You pay Premiums for a limited period of your choice while you get a risk coverage up to the age of 85 years.
- In the event of your unfortunate death, your family would receive 100% of the Sum Assured, over and above the Survival Benefits you would have received till then, plus Bonus.

**Rider Benefits**

- You can choose to increase your life cover or cover against various other risks for more protection, by choosing one or more riders.
- Riders are add-on benefits that provide additional protection for you at a little extra cost during the Policy Term. The four riders available with the Plan are<sup>2</sup>:

- (i) Term Benefit Rider
- (ii) Accidental Death Benefit Rider
- (iii) Accidental Death, Disability and Dismemberment Benefit Rider
- (iv) Waiver of Premium Benefit Rider

<sup>1</sup> Bonuses are non-guaranteed and are based on the Company's performance.  
<sup>2</sup> For any additional information regarding riders, please ask our insurance advisors to provide you with a detailed brochure of the same.

Product Features		
<b>Eligibility</b>	Minimum entry age: 14 years Maximum entry age: 54 years Maximum age up to which Premium can be paid: 70 years	
<b>Premium Payment Plan</b>	Depending on your current age and when you want to receive your money, you can opt for a 16, 20 or 24 years Premium Paying Term.	
<b>Life Coverage Term</b>	Up to the age of 85 years.	
<b>Premium Payment Options</b>	Annual, half-yearly, quarterly or monthly.	
<b>Minimum Premium Payable</b>	Annual	Rs.8,000
	Half-Yearly	Rs.4,000
	Quarterly	Rs.2,000
	Monthly	Rs.750

**Exclusions**

- The benefits under this Plan will not be payable if death of Life Assured occurs due to suicide, within one year from the date of commencement of risk or within one year from the date of reinstatement of a lapsed policy.

**Discontinuance of the Policy**

- If you are unable to pay your Premiums for some reason, then, after a period of 30 days from the Premium due date, the Policy will lapse. However, if you have paid Premium for at least 3 full years, we will continue your Policy without further payments with reduced paid-up amounts, which are payable:

- (i) on your death before attaining 85 years of age or on your survival after attaining age of 85 years; and
- (ii) on your survival at the end of the Premium Paying Term.

- Any Bonus already attached to the Policy will remain attached. The Policy will not be eligible for Bonus after it is made paid-up as above.

- In case you wish to surrender your Policy and have paid Premium for at least 3 full years, you will receive a Cash Surrender Value.

**Policy Loan**

- Under this Plan, you can also avail a loan under the Policy if you have an urgent need for cash. The loan will be available after the completion of your Premium Paying Term.

**Free Look**

- After the Policy has been issued, you have a free look-in period of 15 days to go through the terms and conditions of the Policy. In case you need any clarification or do not agree with the terms and conditions, you can contact us. If you are still not satisfied, you have an option of cancelling the policy by writing to the Company stating the reasons for cancellation and by returning the original Policy document to the Company within 15 days of the receipt of the policy Document. In such a case, the Company shall refund the Premium received from you for this Policy after deducting the proportionate risk Premium for the period of risk cover and expenses incurred by the Company on account of medical examination and on stamp duty charges.

**Tax Benefits**

- All Premiums paid under this Plan to effect or to keep in force insurance on the life of eligible persons may be eligible for deduction under Section 80C of the Income Tax Act.
- Benefits paid under this Plan, including the sum allocated by way of Bonus are exempt from Income Tax under Section 10(10D) of Income Tax Act, 1961.

**This leaflet aims at providing you a broad overview of the New Fulfilling Life Anticipated Whole of Life 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 Pplan for you.**