



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.

Ideally, once your protection and saving needs are met, consider an investment plan. The Powering Life Limited Payment Endowment Plan is one such offering. It lets you pay premiums during your key earning period while you enjoy a life cover for a long period and high maturity benefits.

The Powering Life Limited Payment Endowment Plan.

What is it all about?

The Powering Life Plan is ideal because you get a life cover and your family enjoys long term financial security. And thanks to a high reversionary bonus*, your investment grows over time. You can even customise your coverage term and choose from a range of premium payment terms.

How do I benefit from this plan?

Survival benefits:

- A large lump sum payment to you when the policy matures.
- A life cover that enhances rapidly with the addition of a reversionary bonus* each year.
- A final additional bonus** at the end of the term.
- Flexible life cover term.
- Flexible premium payment options.

Death benefit:

- Your beneficiaries will receive the accumulated reversionary bonus and final additional bonus** in addition to the sum assured.

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



Flexible Premium Payment You can choose a life cover of 10, 15 or 20 years with a flexibility of choosing your premium payment term (subject to a maximum premium ceasing at 65 years).

Policy Term (years)	Premium Payment Term (years)
10	5 - 9
15	5 - 14
20	5 - 19

Additional Benefits	
Rider Benefits [#]	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 two years, you will be eligible for a loan.
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: 60 years Maximum maturity age: 70 years	
Premium Payment Options	Annual, half-yearly, quarterly or monthly.	
Minimum Premium Payable	Annual	Rs. 24,000
	Half-Yearly	Rs. 12,000
	Quarterly	Rs. 6,000
	Monthly	Rs. 3,000

This leaflet aims at providing you a broad overview of the Powering Life Limited Payment Endowment 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.

[#]Rider benefits are applicable only when the premium payment term is 10 years or



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* 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**

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.



POWERING LIFE
LIMITED PAYMENT ENDOWMENT PLAN

Safe Investment With
High Tax-Free Returns

Customisable Premium
Payment Term

Enhancing Life Cover

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

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