



Low Premium

In-built Accident Cover

No Medical and Underwriting

Our dreams in life never stop growing. And so also, our needs. And to see these dreams turn into a reality we need to build them one by one. And, fulfill them regardless of the risks that we face due to an uncertain future. So whatever your dreams in life, be it towards building your new home, educating your children or even taking that long deserving holiday, ING Vysya Life Insurance can help you and your family reach them. No matter what.

#### What are the benefits of this plan?

The unique feature of the Safal Jeevan Endowment Plan is that it provides an opportunity to decide on the cover of your policy. It gives you the option to choose from a convenient range of fixed terms and premiums. The plan ensures an easy and hassle free process, yet offering you a comprehensive protection and savings proposition. Thus making it the simplest life insurance plan. Apart from that it ensures,

- **Death Benefit:** Sum Assured with non-guaranteed bonuses, if any, payable on death of the Life Assured.
- **In-built Accident Cover:** In case of death due to accident, an additional benefit equal to the basic Sum Assured is payable.
- **Maturity benefit:** Sum Assured with non-guaranteed bonuses, if any, payable on maturity.

#### Premium Payment

Premium is payable annually, half-yearly or quarterly during the policy term. The policy coverage terms are fixed at 10,15 and 20 years.

#### Who is this plan for?

This plan is ideal if you are planning on taking your first life insurance policy. It offers you protection in an easy, hassle free way and helps you secure your goals and dreams despite the odds. All you have to do is to choose a suitable policy term and decide on the frequency and amount of premium payment.

#### How does this plan work?

Under this plan you make payment of a chosen premium for the term opted. The Sum Assured and non-guaranteed compound reversionary bonuses if any are payable on maturity or on death, whichever is earlier.

#### When can you opt for the Safal Jeevan Endowment Plan?

The minimum entry age is 18 (last birthday).  
The maximum entry age is 45 (last birthday).  
The maximum premium ceasing/maturity age is 60.

**You can take only one policy on your life under this plan.**

#### Other Features

- **Surrender Value**  
Surrender Value (SV) is available after at least 3 full years premiums are paid.
- **Reduced Paid-up Value**  
After 3 full years premiums are paid, and if policy lapses due to non-payment of premium, the policy becomes paid-up.
- **Loan facility**  
You can avail a loan of up to 90% of the Surrender Value.

#### Available Premium Options

Yearly	Half Yearly	Quarterly
Rs. 2,000	Rs. 1,000	Rs 500
Rs. 2,500	Rs. 1,250	Rs 625
Rs. 3,000	Rs. 1,500	Rs 750
Rs. 3,500	Rs. 1,750	Rs 875
Rs. 4,000	Rs. 2,000	Rs 1,000

#### Exclusions

- In case of death due to suicide within one year of date of risk commencement benefits under this policy are not payable.
- In case of death due to reasons other than accident, within 3 months from date of risk commencement, benefits under this policy are not paid and instead all the premiums paid are refunded.
- In addition the following exclusions will apply on additional sum assured payable on death due to accident.
- Any disease or infection.
- Intentional self-inflicted injury, suicide or attempted suicide, while sane or insane.
- Life Assured being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a qualified and registered medical practitioner.
- War (declared or undeclared), invasion, civil commotion, riots, revolution or any war-like operations.
- Participation by the Life Assured in any flying activity, except as a bonafide passenger in a commercially licensed aircraft.
- Participation by the Life Assured in a criminal or unlawful act.
- Any injury incurred before the Effective Date of this Policy.
- Participation in hazardous sports, hobbies or pastimes including (but not limited to) racing, parachuting, mountaineering etc.
- Atomic energy explosion or radiation of any kind.

## Benefit Illustration

Age (l.b.d) of Life Assured	35
Policy Term (yrs)	20
Basic Sum Assured (Rs.)	51,257
Annual Premium (Rs.)	2,500
Maturity Age	55
Premium Mode	Annual

### Maturity Benefit

Assumed Investment Return	6% p.a	10% p.a
Guaranteed (Rs.)	51,257	51,257
Non-Guaranteed (Rs.)	20,234	48,259
<b>Total (Rs.)</b>	<b>71,491</b>	<b>99,516</b>

End Policy year	Age*	Premium at Beginning of Year (Rs.)	Guaranteed Death Benefit (Rs.)	Guaranteed Death Benefit on Death Due to Accident (Rs.)	Additional Non-Guaranteed Death Benefit on Assumed Investment Return (Rs.)	
					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

\* As of end of the year **Notes:** The above illustration holds good for a policyholder who has been charged age proof extra as per NSAP-2.

#### Notes:

**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 death or maturity. An additional Sum Assured is payable on death due to accident. In case of surrender of the policy, after atleast 3 full years' premiums have been paid, a cash Surrender Value is payable.

**General:** 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.

**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 Death or on Maturity. An additional Sum Assured is payable on death due to accident. Bonus rates shown above 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 above 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 atleast 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 life insurance company. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed investment returns. These assumed rates of returns are not guaranteed and they are not upper or lower limits of what you might get back as the value of your policy and is dependent on a number of factors including future investment performance.

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.

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.
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.

#### Reach the Lion

Call free 1-800-425 5433  
SMS LIFE to 676770

**ING**  **Vysya**  
L I F E I N S U R A N C E

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