

Sample Benefit Illustration For Exide Life New Creating Life Insurance Regular Pay				
Name	Mr. XYZ	Guaranteed Maturity Benefit (₹)	7,44,767	
Entry Age	35	Minimum Sum Assured on Death (₹)	5,50,000	
Child Age	7	Maturity Benefit @ 4% p.a.	7,76,875	
Premium Payment Frequency	Yearly			
Policy Term	15	Maturity Benefit @ 8% p.a.	10,01,000	
Annualized Premium (₹)	49,159.56	Service Tax (First Year) (₹)	1,519.03	Service Tax (Second Year & Onwards) (₹)
Modal Premium (₹)	49,159.56	Premium Inclusive of Service Tax (First Year) (₹)	50,678.59	Premium Inclusive of Service Tax (Second Year & Onwards) (₹)
Sum Assured (₹)	5,50,000			49,919.08

Maturity Benefit and Non-Guaranteed Bonuses				
Assumed Investment Returns (a)	Total Premiums Paid (b)	Sum Assured (c)	Non Guaranteed Bonuses (d)	Total Maturity Benefit (c+d+e)
4% p.a.	7,37,393	5,50,000	2,26,875	7,76,875
8% p.a.	7,37,393	5,50,000	4,51,000	10,01,000

Lump Sum Amount to be received in case you choose option A under Minimum Sum Assured on Death (₹)	5,50,000
Amount of Family Income Benefit to be received every month in case you choose option A under Minimum Sum Assured on Death (₹)	-
Lump Sum Amount to be received in case you choose option B under Minimum Sum Assured on Death (₹)	2,75,000
Amount of Family Income Benefit to be received every month in case you choose option B under Minimum Sum Assured on Death (₹)	5,500

Death Benefit and Surrender Benefit reference table										
Policy Year (a)	Age of Life Assured (b)	Annualized Premium (BOY) (c)	Cumulative Annualized Premium (BOY) (d)	Life Cover(e)	Cumulative Non Guaranteed Bonuses (EOY) (Assumed Investment Returns)		Guaranteed Surrender Value (EOY) (h)	Non Guaranteed Surrender Value on bonuses declared (EOY)(Assumed Investment Returns)		Total Surrender Value (EOY) (Assumed Investment Returns) 4% p.a. (h+i)
					4% p.a. (f)	8% p.a. (g)		4% p.a. (i)	8% p.a. (j)	
1	35	49160	49,160	5,50,000	15,125	27,500	4,916	-	-	4,916
2	36	49160	98,319	5,50,000	30,250	55,000	19,664	-	-	19,664
3	37	49160	1,47,479	5,50,000	45,375	82,500	44,244	4,538	8,250	48,781
4	38	49160	1,96,638	5,50,000	60,500	1,10,000	98,319	9,075	16,500	1,07,394
5	39	49160	2,45,798	5,50,000	75,625	1,37,500	1,22,899	11,344	20,625	1,34,243
6	40	49160	2,94,957	5,50,000	90,750	1,65,000	1,47,479	13,613	24,750	1,61,091
7	41	49160	3,44,117	5,50,000	1,05,875	1,92,500	1,72,058	15,881	28,875	1,87,940
8	42	49160	3,93,276	5,50,000	1,21,000	2,20,000	2,16,302	18,150	33,000	2,34,452
9	43	49160	4,42,436	5,50,000	1,36,125	2,47,500	2,43,340	20,419	37,125	2,63,759
10	44	49160	4,91,596	5,50,000	1,51,250	2,75,000	2,70,378	22,688	41,250	2,93,065
11	45	49160	5,40,755	5,67,793	1,66,375	3,02,500	3,24,453	33,275	60,500	3,57,728
12	46	49160	5,89,915	6,19,410	1,81,500	3,30,000	3,53,949	36,300	66,000	3,90,249
13	47	49160	6,39,074	6,71,028	1,96,625	3,57,500	3,83,445	39,325	71,500	4,22,770
14	48	49160	6,88,234	7,22,646	2,11,750	3,85,000	4,47,352	42,350	77,000	4,89,702
15	49	49160	7,37,393	7,74,263	2,26,875	4,51,000	5,16,175	68,063	1,23,750	5,84,238

Note:

1. The illustration above explains the benefits and features of the proposed policy and is not a contract or representation of any guarantee or warranty.
2. The above illustration assumes premiums are paid at beginning of year and benefits are accrued at end of year
3. Service Tax and Education Cess are levied on the premiums as per applicable tax laws and the same is subject to changes in the tax laws in future.
4. 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 this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return 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.
5. The Death, Surrender and Maturity benefits mentioned under the guaranteed column are guaranteed subject to the policy terms and conditions and that all premiums being paid on time and bonuses are not guaranteed and depend on fund's performance.
6. Bonuses include Simple Reversionary Bonus and Terminal Bonus.
7. Rider Premiums are not a part of the illustration.
8. The above information is indicative of the terms and conditions, warranties and exceptions contained in the policy terms and conditions of Exide Life New Creating Life Insurance Regular Pay
9. Exide Life Insurance Company Limited is only the name of the Insurance Company and Exide Life New Creating Life Insurance Regular Pay is only the name of the product and does not in any way indicate the quality of the product, its future prospects or returns.
10. The purpose of this Benefit Illustration is only to provide a general overview about this policy. The information herein is indicative of the terms, conditions, warranties and exceptions contained in the policy terms and conditions of Exide Life New Creating Life Insurance Regular Pay. Please read this benefit illustration in conjunction with the product brochure, policy Terms and Conditions/Rider Terms and conditions to understand the Terms & Conditions & Exclusions carefully before concluding the sale.
11. In the event of any inconsistency/ambiguity between the terms contained herein and the policy terms and conditions, the policy terms and conditions shall prevail.
12. BOY: Beginning of Year, EOY: End of Year

I _____ (name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Advisor Name:

Policy holders' Signature:

Code:

Company seal /Marketing officials' signature

Place

Date

UIN NO 114N072V01

URN

To know more about this product, please contact our nearest Branch Office.
Or call us at 1800 419 8228 or SMS NCL to 5676770 or visit exidelife.in

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