Exide Life
Assured Gain Plus

Benefit Illustration

EXIDE Life Insurance

Name	Mr. XYZ
Entry Age	45
Premium Payment Frequency	Yearly
Policy Term	15
Premium Payment Term	5
Annualised Premium (Rs.)	60,000.00
Modal Premium (Rs.)	60,000.00

Sum Assured on Maturity (Rs.)	280,041
Guaranteed Maturity Benefit (Rs.)	406,059
Sum Assured on Death (Rs.)	420,000
Maturity Benefit @ 4%	427,062
Maturity Benefit @ 8%	616,089

Service Tax (First Year) (Rs.)	1,854.00	Service Tax (Second Year & Onwards) (Rs.)	927.00
Premium Inclusive of Service Tax (First Year) (Rs.)	61,854.00	Premium Inclusive of Service Tax (Second Year & Onwards) (Rs.)	60,927.00

Maturity Benefits and Non Guaranteed Bonuses

Assumed Investment Returns (a)	Total Premiums Paid (b)	Sum Assured on Maturity (c)	Guaranteed Terminal Additions (d)	Non Guaranteed Simple Reversionary Bonuses (e)	Total Maturity Benefit (c+d+e)
4% p.a.	300,000	280,041	126,018	21,003	427,062
8% p.a.	300,000	280,041	126,018	210,030	616,089

Life Cover And Surrender Benefit Reference Table

Policy Year (a)	Age of Life Assured (b)	Annualized Premium (BOY) (c)	Cumulative Annualized Premium (BOY) (d)	Sum Assured on Death (BOY) (e)	Cumulative Non Guaranteed Simple Reversionary Bonuses (EOY) (Assumed Investment Returns)		Total Guaranteed Terminal Additions (EOY) (h)	Total Life Cover (EOY)		Guaranteed Surrender Value (EOY) (k)	Non-Guaranteed Surrender Value on Bonus (EOY)		Total Surrender Value (EOY) Non-Guaranteed	
					4% p.a.(f)	8% p.a.(g)		4% p.a.(I) =(e+f+h)	8% p.a.(j) =(e+g+h)		4% p.a.(I)	8% p.a.(m)	4% p.a. (k+I)	8% p.a. (k+m)
1	45	60,000	60,000	420,000	1,400	14,002	-	421,400	434,002	6,000	-	-	6,000	6,000
2	46	60,000	120,000	420,000	2,800	28,004	-	422,800	448,004	36,000	280	2,800	36,280	38,800
3	47	60,000	180,000	420,000	4,201	42,006	-	424,201	462,006	54,000	420	4,201	54,420	58,201
4	48	60,000	240,000	420,000	5,601	56,008	-	425,601	476,008	120,000	840	8,401	120,840	128,401
5	49	60,000	300,000	420,000	7,001	70,010	21,003	448,004	511,013	150,000	1,050	10,502	151,050	160,502
6	50		300,000	420,000	8,401	84,012	25,204	453,605	529,216	150,000	1,260	12,602	151,260	162,602
7	51		300,000	420,000	9,801	98,014	29,404	459,206	547,419	150,000	1,960	19,603	151,960	169,603
8	52		300,000	420,000	11,202	112,016	33,605	464,807	565,621	165,000	2,240	22,403	167,240	187,403
9	53		300,000	420,000	12,602	126,018	37,805	470,407	583,824	165,000	2,520	25,204	167,520	190,204
10	54		300,000	420,000	14,002	140,020	84,012	518,014	644,033	165,000	3,501	35,005	168,501	200,005
11	55		300,000	420,000	15,402	154,022	92,413	527,816	666,436	180,000	3,851	38,506	183,851	218,506
12	56		300,000	420,000	16,802	168,024	100,815	537,617	688,839	180,000	4,201	42,006	184,201	222,006
13	57		300,000	420,000	18,203	182,026	109,216	547,419	711,242	180,000	5,461	54,608	185,461	234,608
14	58		300,000	420,000	19,603	196,028	117,617	557,220	733,646	195,000	5,881	58,809	200,881	253,809
15	59		300,000	420,000	21,003	210,030	126,018	567,021	756,049	195,000	7,351	73,511	202,351	268,511

1. BOY: beginning of year, EOY: End of year
2. The illustration above explains the benefits and features of the proposed policy and is not a contract or representation of any guarantee or warranty.
3. The above illustration assumes premiums are paid at beginning of year and benefits are accrued at end of year
4. The Annualized Premium in the above illustration (column c) is excluding Service Tax, 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.
5. 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.
6. The Guaranteed Terminal Additions, Death, and Surrender benefits mentioned under the guaranteed column are guaranteed subject to the policy terms and conditions and that all premiums being paid on time
7. Bonuses are not guaranteed and depend on fund's performance.
8. Life Cover specified above at any point time shall not be less than higher of 105% of premiums paid for base policy, excluding service tax, rider premium and premiums paid for extra mortality loading, if any
9. Bonuses include Simple Reversionary Bonus.
10. Rider Premiums, if applicable are not a part of the illustration.
11. The above information is indicative of the terms and conditions, warranties and exceptions contained in the policy terms and conditions of Exide Life Assured Gain Plus.
12. Exide Life Insurance Company Limited is only the name of the Insurance Company and Exide Life Assured Gain Plus is only the name of the product and does not in any way indicate the quality of the product, its future prospects or returns.
13. 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 Assured Gain Plus. 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.
14. 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.

Exide Life Insurance

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

Advisor Name:

Policyholders' Signature:

Code:

Company seal /Marketing officials' signature

Place:

Date:

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

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