Exide Life
Prospering Life Plus SP

Benefit Illustration

Exide Life Insurance

Applicable to linked products. This shall form a part of policy document

Name of the Policy Assured :

Name of the product	Exide Life Prospering Life Plus SP
Age	30
Sum assured	₹1,20,000
Premium paying term	1
Policy term	20 years
Mode of premium payment	Single
Amount of Single Premium	₹96,000
Gender	Male

Policy no.	
Proposal no.	
Unique identification no.	114L069V01
Service tax	12.36%

Fund Proportion			
Preserver	0%	Secure fund	0%
Balanced fund	0%	Growth fund	0%
Active asset allocation	100%	Prime equity	0%

Gross Yield	8%
Net Yield	5.75%

Statement of various charges alongwith growth of the fund expected over the duration Of the policy with assumed rate of interest as mentioned.

(All charges are in ₹)

Policy year	Single premium	Top Up premium	Single premium allocation charge	To up premium allocation charge	Amount available for investment (out of premium)	Mortality charge	Service tax	Policy admin. charge	Other charges	Loyalty additions to the fund (if any)	Claw-back additions	Fund before FMC	FMC	Fund at end	Surrender value	Amount transferred to discontinuance fund	Death benefit	Commission payable
1	96,000	0	3,360	-	92,225	40	791	1,728	-	-	-	96,170	1,274	96,048	-	95,088	120,000	1,920
2	-	0	-	-	-	36	382	1,728	-	-	-	100,246	1,328	100,120	-	99,640	120,000	-
3	-	0	-	-	-	31	389	1,728	-	-	-	104,589	1,385	104,456	-	104,216	120,000	-
4	-	0	-	-	-	24	325	1,152	-	-	-	109,886	1,450	109,747	-	109,651	120,000	-
5	-	0	-	-	-	15	333	1,152	-	-	-	115,531	1,524	115,385	115,385	-	120,000	-
6	-	0	-	-	-	4	341	1,152	-	-	-	121,548	1,603	121,395	121,395	-	121,395	-
7	-	0	-	-	-	-	280	576	-	-	-	128,624	1,692	128,462	128,462	-	128,462	-
8	-	0	-	-	-	-	293	576	-	-	-	136,152	1,791	135,980	135,980	-	135,980	-
9	-	0	-	-	-	-	306	576	-	-	-	144,159	1,896	143,976	143,976	-	143,976	-
10	-	0	-	-	-	-	319	576	-	-	-	152,676	2,008	152,483	152,483	-	152,483	-
11	-	0	-	-	-	-	334	576	-	-	653	161,736	2,127	161,532	162,185	-	162,185	-
12	-	0	-	-	-	-	350	576	-	-	-	171,373	2,253	171,157	171,157	-	171,157	-
13	-	0	-	-	-	-	366	576	-	-	3,103	181,625	2,388	181,396	184,498	-	184,498	-
14	-	0	-	-	-	-	384	576	-	-	1,950	192,530	2,531	192,287	194,237	-	194,237	-
15	-	0	-	-	-	-	403	576	-	-	8,013	204,130	2,683	203,872	211,886	-	211,886	-
16	-	0	-	-	-	-	423	576	-	-	7,413	216,470	2,845	216,196	223,609	-	223,609	-
17	-	0	-	-	-	-	444	576	-	-	6,681	229,595	3,017	229,305	235,986	-	235,986	-
18	-	0	-	-	-	-	467	576	-	-	5,804	243,557	3,201	243,250	249,054	-	249,054	-
19	-	0	-	-	-	-	491	576	-	-	4,767	258,410	3,396	258,083	262,850	-	262,850	-
20	-	0	-	-	-	-	517	576	-	-	3,555	274,208	3,603	277,416	277,416	-	277,416	-

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER.

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EXIDE Life Insurance

Gross Yield	4%
Net Yield	1.75%

(All charges are in ₹)

Policy year	Single premium	Top up premium	Single premium allocation charge	Toup premium allocation charge	Amount available for investment (out of premium)	Mortality charge	Service tax	Policy admin. charge	Other charges	Loyalty additions to the fund (if any)	Claw Back Additions to the fund (if any)	Fund before FMC	FMC	Fund at end	Surrender value	Amount transferred to disconti -nuance fund	Death benefit	Commission payable
1	96,000	0	3,360	-	92,225	42	788	1,728	-	-	-	92,571	1,248	92,454	-	91,529	120,000	1,920
2	-	0	-	-	-	44	374	1,728	-	-	-	92,803	1,251	92,686	-	92,222	120,000	-
3	-	0	-	-	-	47	374	1,728	-	-	-	93,038	1,255	92,921	-	92,688	120,000	-
4	-	0	-	-	-	49	305	1,152	-	-	-	93,933	1,263	93,814	-	93,721	120,000	-
5	-	0	-	-	-	51	306	1,152	-	-	-	94,848	1,275	94,728	94,728	-	120,000	-
6	-	0	-	-	-	53	308	1,152	-	-	-	95,782	1,287	95,661	95,661	-	120,000	-
7	-	0	-	-	-	55	239	576	-	-	-	97,393	1,305	97,270	97,270	-	120,000	-
8	-	0	-	-	-	56	242	576	-	-	-	99,043	1,327	98,918	98,918	-	120,000	-
9	-	0	-	-	-	57	245	576	-	-	-	100,732	1,349	100,604	100,604	-	120,000	-
10	-	0	-	-	-	58	248	576	-	-	-	102,461	1,372	102,331	102,331	-	120,000	-
11	-	0	-	-	-	58	251	576	-	-	986	104,231	1,396	104,100	105,085	-	120,000	-
12	-	0	-	-	-	57	254	576	-	-	154	106,046	1,420	105,912	106,066	-	120,000	-
13	-	0	-	-	-	56	257	576	-	-	2,776	107,906	1,445	107,769	110,546	-	120,000	-
14	-	0	-	-	-	54	260	576	-	-	2,184	109,813	1,471	109,675	111,859	-	120,000	-
15	-	0	-	-	-	50	262	576	-	-	5,818	111,772	1,497	111,631	117,449	-	120,000	-
16	-	0	-	-	-	44	265	576	-	-	5,510	113,785	1,524	113,641	119,151	-	120,000	-
17	-	0	-	-	-	35	267	576	-	-	5,179	115,857	1,551	115,711	120,890	-	120,890	-
18	-	0	-	-	-	24	269	576	-	-	4,825	117,992	1,580	117,843	122,669	-	122,669	-
19	-	0	-	-	-	9	271	576	-	-	4,447	120,197	1,609	120,045	124,492	-	124,492	-
20	-	0	-	-	-	-	274	576	-	-	4,044	122,465	1,639	126,354	126,354	-	126,354	-

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER. The above interest rates are only for illustration purpose.

1. For the purpose of projecting benefits under this policy, the life insurance council has prescribed two rates of returns at 8% p.a. and lower rate being 4% p.a. These rates have been used to demonstrate the growth in the value of units under this policy and does not in any way relate to the actual returns that would be earned.
2. The name of the policy does not in any way indicate the quality of the product, its future prospects or returns. Investments are subject to market risks and there is no assurance that the objectives of the fund will be achieved.
3. The illustration table should be read in conjunction with the product brochure.
4. Service tax including education cess will be levied at the rate of 12.36% on the premium allocation charges, policy administration charges, premium discontinuance charges, mortality charges, if any and on higher of fund management charges charged by the insurer or the maximum charge fixed by IRDAI. The rate of service tax and the scope of the charges are subject to change from time to time.
5. The objective of a life insurance is long-term financial security. In case you fail to pay your due premiums on time or during grace period, you shall be given a period of 2 years from the end of grace period to restore the policy in accordance with the IRDAI regulations, failing which the your policy shall stand terminated. Therefore we urge you to must pay your premiums on time to achive your long term-objectives for taking this policy.
6. Fund management charges shown are based on the fund proportion chosen initially and may vary as fund proportion changes.
7. The mortality charges are as applicable to a standard life.
8. Surrender value equals the fund value at the end of the year minus discontinuance charges as mentioned in the brochure. Surrender value is available on or after fifth policy anniversary.
9. Other charges column is made up of miscellaneous charge which is not applicable for this plan.
10. There are certain additions to the fund such as loyalty additions which will be added at maturity subject to payment of all due premiums as on the date of such transfer.
11. With reference to IRDAI linked insurance product regulations 2013, this benefit illustrator includes all charges as applicable. The net yield shown here is based on the fund value made up after deducting all applicable charges excluding mortality charges and service tax.

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Risk factors

a) Exide Life Prospering Life Plus SP is a non-participating unit linked Exide Life insurance product (ULIP). ULIP plans are different from the traditional insurance products and are subject to risk factors.

b) Exide Life insurance company limited is only the name of the insurance company and Exide Life Prospering Life Plus SP is only the name of the ULIP contract and does not in any way indicate the quality of the contract, its future prospects or returns.

c) The names of the unit linked fund do not in any manner indicate the quality of the unit linked fund or their future prospects or returns.

d) Investments in ULIPs are subject to market and other risks and there can be no assurance that the objectives of the unit linked funds in the ULIP will be achieved.

e) The premiums paid in ULIP policies are subject to investment risks associated with capital markets and the unit price of the units may go up or down based on performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.

f) The claw-back additions, if required, will be added to the fund value, at the time of exit.

g) Past performance of the unit linked fund and other funds of the company is not indicative of future performance of any of these funds.

h) The ULIP does not offer a guaranteed return and investment risk is borne by the policyholder.

i) The premiums and funds are subject to certain charges related to the fund or to the premiums paid.

j) Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document of the insurer.

k) The purpose of this 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 Prospering Life Plus SP. Please refer to the policy terms and conditions to understand in detail the associated risks, benefits, charges etc. About the plan.

l) 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.

I _____ (name), having received the information with respect to the above, have understood the above statement before entering into the contract. I have also received a document containing a glossary of the various terms of the charges under the policy and i fully understand the same.

Advisor name:

Code:

Company seal /marketing officials' signature

Place

Date

Policyholders' signature:

To know more about this product, please contact our nearest Branch Office.
Or call us at 1800 419 8228 or SMS PLP to 5607099 or visit exidelife.in

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