

Company name	Exide Life Insurance Company Limited
Product name	Exide Life Golden Years Retirement Plan
Rider(s), if any	Na
Base plan uin	114N065V01
Rider(s) uin	Na
Date of illustration	5/7/2013

Personal details		
Name	Age	Gender
Kishan kumar	45	Male
Policy details		
Date of policy commencement		
Policy term		20
Premium (₹)		24000
Premium payment term		20
Premium frequency		annual
Base sum assured (optional), if any		NA
Rider(s) sum assured, if any		NA
Vesting age		65
Service tax rate		12.36%

Assured benefit	
Minimum return on the premiums paid	1%
Guaranteed vesting benefit (₹)	533,741
Guaranteed annuity (₹)	28,689

Net Yield 5.98%

Assuming gross interest rate at 8% pa

Additions to fund, if any

Policy year	Regular Premium Received (Annualised Premium)	Total Regular Premiums Paid	Regular Premium Allocation Charge	Top-up Premium Received	Total Top-up Premiums Paid	Top-up Premium Allocation Charge	Policy Admn Charge	Opening Balance of Policy Account	Management Fee	Other Charges	Total Charges	Service Tax	Minimum floor rate(MFR)	Additional Interest (AIR)	Residual Addition (RA)	Total Interest Added	*Bonus (Par)	Loyalty benefit	Policy Account Value at the end	Surrender Value	Guaranteed Minimum Death Benefit (GMDB)	Death Benefit	Guaranteed minimum Vesting Benefit (GMVB)	Maturity Benefit	Mortality/Rider Charge	**Commision Payable
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(21)	(22)	(23)	(24)	(25)
1	24000	24000	2160	0	0	0	0	0	306	0	2466	305	216	872	0	1087	NA	0	22317	19317	25200	25200	0	0	NA	1800
2	24000	48000	600	0	0	0	960	22317	632	0	2192	271	446	1800	0	2246	NA	0	46100	44100	50400	50400	0	0	NA	480
3	24000	72000	600	0	0	0	960	46100	969	0	2529	313	683	2761	0	3445	NA	0	70703	69203	75600	75600	0	0	NA	480
4	24000	96000	600	0	0	0	960	70703	1318	0	2878	356	929	3755	0	4685		0	96154	95154	100800	100800	0	0		480
5	24000	120000	600	0	0	0	960	96154	1679	0	3239	400	1184	4783	10973	16941	NA	0	133455	133455	126000	133455	0	0	NA	480
6	24000	144000	480	0	0	0	960	133455	2135	0	3575	442	1558	787	9968	12313	NA	0	165751	165751	151200	165751	0	0	NA	480
7	24000	168000	480	0	0	0	960	165751	2578	0	4018	497	1881	950	12034	14865	NA	0	200102	200102	176400	200102	0	0	NA	480
8	24000	192000	480	0	0	0	960	200102	3049	0	4489	555	2225	1124	14231	17580	NA	0	236638	236638	201600	236638	0	0	NA	480
9	24000	216000	480	0	0	0	960	236638	3549	0	4989	617	2590	1308	16568	20466	NA	0	275498	275498	227093	275498	0	0	NA	480
10	24000	240000	480	0	0	0	960	275498	4082	0	5522	683	2979	1504	19054	23537	NA	0	316830	316830	253604	316830	0	0	NA	480
11	24000	264000	480	0	0	0	960	316830	4648	0	6088	753	3392	1713	21698	26803	NA	0	360792	360792	280380	360792	0	0	NA	480
12	24000	288000	480	0	0	0	960	360792	5251	0	6691	827	3832	1935	24510	30276	NA	0	407551	407551	307424	407551	0	0	NA	480
13	24000	312000	480	0	0	0	960	407551	5891	0	7331	906	4299	2171	27501	33971	NA	0	457285	457285	334738	457285	0	0	NA	480
14	24000	336000	480	0	0	0	960	457285	6573	0	8013	990	4797	2422	30682	37901	NA	0	510182	510182	362325	510182	0	0	NA	480
15	24000	360000	480	0	0	0	960	510182	7298	0	8738	1080	5326	2689	34065	42080	NA	0	566445	566445	390189	566445	0	0	NA	480
16	24000	384000	480	0	0	0	960	566445	8069	0	9509	1175	5888	2974	37664	46526	NA	0	626287	626287	418331	626287	0	0	NA	480
17	24000	408000	480	0	0	0	960	626287	8889	0	10329	1277	6487	3276	41492	51254	NA	0	689936	689936	446754	689936	0	0	NA	480
18	24000	432000	480	0	0	0	960	689936	9761	0	11201	1384	7123	3597	45563	56284	NA	0	757634	757634	475461	757634	0	0	NA	480
19	24000	456000	480	0	0	0	960	757634	10689	0	12129	1499	7800	3939	49894	61633	NA	0	829639	829639	504456	829639	0	0	NA	480
20	24000	480000	480	0	0	0	960	829639	11675	0	13115	1621	8520	4303	54499	67322	NA	11760	917985	917985	533741	917985	533741	917985	NA	480

Exide Life
Golden Years Retirement Plan



Net Yield 2.0%																										
Assuming gross interest rate at 4% pa																										
Additions to fund, if any																										
Policy year	Regular Premium Received (Annualised Premium)	Total Regular Premiums Paid	Regular Premium Allocation Charge	Top-up Premium Received	Total Top-up Premiums Paid	Top-up Premium Allocation Charge	Policy Admn Charge	Opening Balance of Policy Account	Managem-ent Fee	Other Charges	Total Charges	Service Tax	Minimum floor rate(MFR)	Additional Interest (AIR)	Residual Addition (RA)	Total Interest Added	*Bonus (Par)	Loyalty benefit	Policy Account Value at the end	Surrender Value	Guaranteed Minimum Death Benefit (GMDB)	Death Benefit	Guaranteed minimum Vesting Benefit (GMVB)	Maturity Benefit	Mortality/ Rider Charge	**Commis sion Payable
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(21)	(22)	(23)	(24)	(25)
1	24000	24000	2160	0	0	0	0	0	306	0	2466	305	216	872	0	1087	NA	0	22317	19317	25200	25200	0	0	NA	1800
2	24000	48000	600	0	0	0	960	22317	632	0	2192	271	446	1800	0	2246	NA	0	46100	44100	50400	50400	0	0	NA	480
3	24000	72000	600	0	0	0	960	46100	969	0	2529	313	683	2761	0	3445	NA	0	70703	69203	75600	75600	0	0	NA	480
4	24000	96000	600	0	0	0	960	70703	1318	0	2878	356	929	3755	0	4685	NA	0	96154	95154	100800	100800	0	0	NA	480
5	24000	120000	600	0	0	0	960	96154	1679	0	3239	400	1184	4783	0	5967	NA	0	122482	122482	126000	126000	0	0	NA	480
6	24000	144000	480	0	0	0	960	122482	1985	0	3425	423	1449	732	0	2180	NA	0	144813	144813	151200	151200	0	0	NA	480
7	24000	168000	480	0	0	0	960	144813	2291	0	3731	461	1672	844	3909	6425	NA	0	171046	171046	176400	176400	0	0	NA	480
8	24000	192000	480	0	0	0	960	171046	2651	0	4091	506	1934	977	4753	7664	NA	0	198114	198114	201600	201600	0	0	NA	480
9	24000	216000	480	0	0	0	960	198114	3021	0	4461	551	2205	1114	5418	8736	NA	0	225837	225837	227093	227093	0	0	NA	480
10	24000	240000	480	0	0	0	960	225837	3401	0	4841	598	2482	1254	6099	9835	NA	0	254233	254233	253604	254233	0	0	NA	480
11	24000	264000	480	0	0	0	960	254233	3790	0	5230	646	2766	1397	6797	10960	NA	0	283315	283315	280380	283315	0	0	NA	480
12	24000	288000	480	0	0	0	960	283315	4189	0	5629	696	3057	1544	7511	12112	NA	0	313103	313103	307424	313103	0	0	NA	480
13	24000	312000	480	0	0	0	960	313103	4597	0	6037	746	3355	1694	8243	13292	NA	0	343612	343612	334738	343612	0	0	NA	480
14	24000	336000	480	0	0	0	960	343612	5015	0	6455	798	3660	1848	8993	14501	NA	0	374860	374860	362325	374860	0	0	NA	480
15	24000	360000	480	0	0	0	960	374860	5443	0	6883	851	3972	2006	9761	15739	NA	0	406865	406865	390189	406865	0	0	NA	480
16	24000	384000	480	0	0	0	960	406865	5882	0	7322	905	4292	2168	10547	17007	NA	0	439645	439645	418331	439645	0	0	NA	480
17	24000	408000	480	0	0	0	960	439645	6331	0	7771	961	4620	2333	11353	18306	NA	0	473220	473220	446754	473220	0	0	NA	480
18	24000	432000	480	0	0	0	960	473220	6791	0	8231	1017	4956	2503	12178	19637	NA	0	507608	507608	475461	507608	0	0	NA	480
19	24000	456000	480	0	0	0	960	507608	7263	0	8703	1076	5300	2676	13023	20999	NA	0	542829	542829	504456	542829	0	0	NA	480
20	24000	480000	480	0	0	0	960	542829	7745	0	9185	1135	5652	2854	13888	22395	NA	11760	590663	590663	533741	590663	533741	590663	NA	480

In this policy, the investment risk is borne by the policyholder and the above interest rates are only for illustration purpose.

Note:

1. The values shown above are for illustration purpose only
2. The actual annuity amount receivable depends on the prevailing annuity rates at the time of vesting
3. The Guaranteed values is based on the minimum investment return guaranteed under the policy
4. The Non-Guaranteed values are based on assumed investment returns of 4% and 8% and these are not upper or lower limits of what you might get back
5. The annuity at the time of vesting will be provided by the above Insurance Company only
6. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale

Exide Life Golden Years Retirement Plan



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 name of the Product does not in any way indicate the quality of the product, its future prospects or returns.
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. The Guaranteed Minimum Death Benefit, Guaranteed Minimum Vesting Benefit and Minimum Floor Rate, Additional Interest Rate mentioned under the guaranteed column are guaranteed subject to the policy terms and conditions.
5. The above information is indicative of the terms and conditions, warranties and exceptions contained in the policy terms and conditions of Exide Life Golden Years Retirement Plan.
6. Exide Life Insurance Company Limited is only the name of the Insurance Company and Exide Life Golden Years Retirement Plan is only the name of the product and does not in any way indicate the quality of the product, its future prospects or returns.
7. 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 Golden Years Retirement Plan. Please read this benefit illustration in conjunction with the product brochure, policy Terms and Conditions to understand the Terms & Conditions & Exclusions carefully before concluding the sale.
8. Please refer to the policy terms and conditions to understand in detail the associated risks, benefits, charges etc.
9. 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:

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 RETIRE to 5676770 or visit exidelife.in

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