

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
Age	30
Sum Assured	₹3,60,000
Premium Paying Term	20 years
Policy term	20 years
Mode of Premium Payment	Annual
Amount of Regular Premium	₹36,000
Gender	Male

Policy No.	
Proposal No.	
Unique Identification No.	114L070V01
GST Rate	18%

Fund Proportion			
Preserver	0%	Secure Fund	0%
Balanced Fund	0%	Growth Fund	0%
Active Asset Allocation	100%	Prime Equity	0%

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

Gross Yield	8%
Net Yield	5.92%

All charges are in (₹)

Policy Year	Annualised Regular Premium	Top Up Premium	Regular Premium Allocation Charge	Top Up Premium Allocation Charge	Amount available for investment (out of Premium)	Mortality Charge	Total GST	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 discontinuance fund	Death Benefit	Commission Payable
1	36,000	0	2,340	-	33,239	412	771	1,080	-	-	-	33,555	451	33,510	-	31,500	360,000	2,700
2	36,000	0	1,260	-	34,513	375	658	1,080	-	-	-	70,622	938	70,528	-	69,088	360,000	720
3	36,000	0	1,260	-	34,513	336	744	1,080	-	-	-	110,069	1,455	109,923	-	108,843	360,000	360
4	36,000	0	1,260	-	34,513	293	835	1,080	-	-	-	152,051	2,006	151,849	-	151,129	360,000	360
5	36,000	0	1,260	-	34,513	245	932	1,080	-	-	-	196,733	2,593	196,472	196,472	-	360,000	360
6	36,000	0	1,260	-	34,513	189	1,073	1,296	-	-	-	244,032	3,215	243,708	243,708	-	360,000	-
7	36,000	0	1,260	-	34,513	121	1,179	1,296	-	-	-	294,389	3,875	293,998	293,998	-	360,000	-
8	36,000	0	1,260	-	34,513	39	1,291	1,296	-	-	-	348,014	4,579	347,552	347,552	-	360,000	-
9	36,000	0	1,260	-	34,513	-	1,419	1,296	-	-	-	405,062	5,328	404,524	404,524	-	404,524	-
10	36,000	0	1,260	-	34,513	-	1,562	1,296	-	-	-	465,699	6,124	465,081	465,081	-	465,081	-
11	36,000	0	1,260	-	34,513	-	1,715	1,296	-	-	-	530,152	6,970	529,448	529,448	-	529,448	-
12	36,000	0	1,260	-	34,513	-	1,877	1,296	-	-	-	598,660	7,870	597,865	597,865	-	597,865	-
13	36,000	0	1,260	-	34,513	-	2,049	1,296	-	-	-	671,479	8,826	670,587	670,587	-	670,587	-
14	36,000	0	1,260	-	34,513	-	2,232	1,296	-	-	-	748,879	9,842	747,885	747,885	-	747,885	-
15	36,000	0	1,260	-	34,513	-	2,426	1,296	-	-	4,252	831,150	10,922	830,046	834,298	-	834,298	-
16	36,000	0	1,260	-	34,513	-	2,633	1,296	-	-	224	918,597	12,070	917,377	917,601	-	917,601	-
17	36,000	0	1,260	-	34,513	-	2,852	1,296	-	-	-	1,011,546	13,291	1,010,203	1,010,203	-	1,010,203	-
18	36,000	0	1,260	-	34,513	-	3,086	1,296	-	-	-	1,110,343	14,588	1,108,869	1,108,869	-	1,108,869	-
19	36,000	0	1,260	-	34,513	-	3,334	1,296	-	-	-	1,215,358	15,967	1,213,744	1,213,744	-	1,213,744	-
20	36,000	0	1,260	-	34,513	-	3,598	1,296	-	-	-	1,326,979	17,432	1,325,218	1,325,218	-	1,325,218	-

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

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

Gross Yield	4%
Net Yield	1.93%

(All charges are in ₹)

Policy Year	Annualised Regular Premium	Top Up Premium	Regular Premium Allocation Charge	Top Up Premium Allocation Charge	Amount available for investment (out of Premium)	Mortality Charge	Total GST	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 discontinuance fund	Death Benefit	Commission Payable
1	36,000	0	2,340	-	33,239	413	769	1,080	-	-	-	32,281	442	32,238	-	30,304	360,000	2,700
2	36,000	0	1,260	-	34,513	379	652	1,080	-	-	-	66,669	901	66,580	-	65,140	360,000	720
3	36,000	0	1,260	-	34,513	344	730	1,080	-	-	-	101,908	1,372	101,773	-	100,693	360,000	360
4	36,000	0	1,260	-	34,513	308	810	1,080	-	-	-	138,021	1,854	137,837	-	137,117	360,000	360
5	36,000	0	1,260	-	34,513	271	892	1,080	-	-	-	175,028	2,348	174,796	174,796	-	360,000	360
6	36,000	0	1,260	-	34,513	229	1,015	1,296	-	-	-	212,700	2,852	212,417	212,417	-	360,000	-
7	36,000	0	1,260	-	34,513	180	1,099	1,296	-	-	-	251,316	3,368	250,982	250,982	-	360,000	-
8	36,000	0	1,260	-	34,513	124	1,184	1,296	-	-	-	290,909	3,896	290,523	290,523	-	360,000	-
9	36,000	0	1,260	-	34,513	59	1,270	1,296	-	-	-	331,512	4,438	331,072	331,072	-	360,000	-
10	36,000	0	1,260	-	34,513	18	1,362	1,296	-	-	-	373,120	4,993	372,625	372,625	-	378,000	-
11	36,000	0	1,260	-	34,513	11	1,463	1,296	-	-	-	415,718	5,562	415,166	415,166	-	415,800	-
12	36,000	0	1,260	-	34,513	2	1,567	1,296	-	-	-	459,329	6,145	458,719	458,719	-	458,719	-
13	36,000	0	1,260	-	34,513	-	1,673	1,296	-	-	-	503,970	6,741	503,301	503,301	-	503,301	-
14	36,000	0	1,260	-	34,513	-	1,783	1,296	-	-	-	549,662	7,351	548,933	548,933	-	548,933	-
15	36,000	0	1,260	-	34,513	-	1,896	1,296	-	-	2,264	596,431	7,976	595,639	597,903	-	597,903	-
16	36,000	0	1,260	-	34,513	-	2,011	1,296	-	-	-	644,301	8,615	643,446	643,446	-	643,446	-
17	36,000	0	1,260	-	34,513	-	2,129	1,296	-	-	-	693,299	9,270	692,378	692,378	-	692,378	-
18	36,000	0	1,260	-	34,513	-	2,249	1,296	-	-	-	743,450	9,940	742,463	742,463	-	742,463	-
19	36,000	0	1,260	-	34,513	-	2,373	1,296	-	-	-	794,783	10,625	793,728	793,728	-	793,728	-
20	36,000	0	1,260	-	34,513	-	2,499	1,296	-	-	-	847,325	11,327	846,200	846,200	-	846,200	-

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

Note

- 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.
- 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.
- The illustration table should be read in conjunction with the product brochure.
- Goods and Services Tax (GST) will be levied 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 GST and the scope of the charges are subject to change from time to time.
- 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 achieve your long term-objectives for taking this policy.
- Fund Management charges shown are based on the fund proportion chosen initially and may vary as fund proportion changes.
- The mortality charges are as applicable to a standard life.
- 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.
- Other charges column is made up of Miscellaneous charge which is not applicable for this plan.
- 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.
- 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 GST.

Risk factors

- a) Exide Life Prospering Life Plus 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 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 brochure 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. 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.

Advisors 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 PLP to 5676770 or visit exidelife.in

Exide Life Prospering Life Plus UIN: 114L070V01. For more details on risk factors, terms & conditions please read the sales brochure of products carefully before concluding a sale. Goods & Services tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. Exide Life Insurance Company Limited is a wholly owned subsidiary of Exide Industries Limited. The trademark "Exide" is owned by Exide Industries Limited and licensed to Exide Life Insurance vide Trademark license agreement dated 30th October 2014. Exide Life Insurance Company Limited. IRDAI Registration number: 114, CIN: U66010KA2000PLC028273, Registered Office: 3rd Floor, JP Techno Park, No.3/1, Millers Road, Bengaluru - 560 001; Toll Free: 1800 419 8228; Visit: exidelife.in; ARN:EXL/2017-18/COLL/147

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