

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	35
Sum assured	₹1,25,000
Premium paying term	1
Policy term	15 years
Mode of premium payment	Single
Amount of Single Premium	₹1,00,000
Gender	Male

Policy No.	
Proposal No.	
Unique identification No.	114L069V01
GST Rate	18%

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	6.01%

**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	Total GST	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	100,000	0	3,500	-	95,870	42	1,200	1,800	-	-	-	99,788	1,323	99,655	-	98,659	125,000	2,000
2	-	0	-	-	-	38	579	1,800	-	-	-	103,821	1,376	103,683	-	103,183	125,000	-
3	-	0	-	-	-	33	588	1,800	-	-	-	108,114	1,433	107,971	-	107,721	125,000	-
4	-	0	-	-	-	27	490	1,200	-	-	-	113,418	1,498	113,268	-	113,168	125,000	-
5	-	0	-	-	-	18	502	1,200	-	-	-	119,066	1,572	118,908	118,908	-	125,000	-
6	-	0	-	-	-	7	514	1,200	-	-	-	125,084	1,651	124,918	124,918	-	125,000	-
7	-	0	-	-	-	0	421	600	-	-	-	132,221	1,740	132,045	132,045	-	132,045	-
8	-	0	-	-	-	-	439	600	-	-	-	139,808	1,840	139,622	139,622	-	139,622	-
9	-	0	-	-	-	-	458	600	-	-	-	147,871	1,946	147,675	147,675	-	147,675	-
10	-	0	-	-	-	-	479	600	-	-	-	156,443	2,058	156,235	156,235	-	156,235	-
11	-	0	-	-	-	-	500	600	-	-	669	165,553	2,178	165,334	166,002	-	166,002	-
12	-	0	-	-	-	-	523	600	-	-	-	175,237	2,305	175,005	175,005	-	175,005	-
13	-	0	-	-	-	-	547	600	-	-	3,169	185,530	2,440	185,284	188,453	-	188,453	-
14	-	0	-	-	-	-	573	600	-	-	1,990	196,471	2,584	196,210	198,200	-	198,200	-
15	-	0	-	-	-	-	601	600	-	-	8,169	208,100	2,737	215,993	215,993	-	215,993	-

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

Gross Yield	4%
Net Yield	2.08%

(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	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	100,000	0	3,500	-	95,870	45	1,195	1,800	-	-	-	96,051	1,296	95,924	-	94,965	125,000	2,000
2	-	0	-	-	-	47	566	1,800	-	-	-	96,103	1,297	95,976	-	95,496	125,000	-
3	-	0	-	-	-	50	567	1,800	-	-	-	96,153	1,298	96,026	-	95,786	125,000	-
4	-	0	-	-	-	53	460	1,200	-	-	-	96,919	1,304	96,790	-	96,694	125,000	-
5	-	0	-	-	-	55	462	1,200	-	-	-	97,700	1,314	97,570	97,570	-	125,000	-
6	-	0	-	-	-	58	465	1,200	-	-	-	98,496	1,325	98,365	98,365	-	125,000	-
7	-	0	-	-	-	61	360	600	-	-	-	100,025	1,341	99,892	99,892	-	125,000	-
8	-	0	-	-	-	62	364	600	-	-	-	101,589	1,362	101,454	101,454	-	125,000	-
9	-	0	-	-	-	64	368	600	-	-	-	103,187	1,383	103,050	103,050	-	125,000	-
10	-	0	-	-	-	66	373	600	-	-	-	104,821	1,405	104,682	104,682	-	125,000	-
11	-	0	-	-	-	67	377	600	-	-	1,007	106,492	1,427	106,350	107,357	-	125,000	-
12	-	0	-	-	-	68	381	600	-	-	157	108,200	1,450	108,057	108,214	-	125,000	-
13	-	0	-	-	-	69	386	600	-	-	2,829	109,949	1,473	109,803	112,632	-	125,000	-
14	-	0	-	-	-	68	390	600	-	-	2,223	111,739	1,497	111,590	113,813	-	125,000	-
15	-	0	-	-	-	67	394	600	-	-	5,911	113,573	1,522	119,333	119,333	-	125,000	-

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

- 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 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.

Advisors 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 5676770 or visit [exidelife.in](http://exidelife.in)

Exide Life Prospering Life Plus SP UIN: 114L069V01. 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](http://exidelife.in); ARN: EXL/2017-18/COLL/148

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