



Savings and
Investments

Many Financial Needs.
One Powerful Solution.



NEW
FULFILLING
LIFE

Exide Life
New Fulfilling Life

- Life Cover Till Age 85
- Tax Free Wealth Creation
- Get Money Back as You Pay Premium
- Consistent Bonus Track Record*

*Conditions apply

SMS NFL to **5676770**
exidelife.in

EXIDELife
Insurance

What is Exide Life New Fulfilling Life?

As a devoted family person you have various needs and responsibilities like fulfilling your family's short term and long term aspirations, and ensuring that they stay protected even when you are not around.

Exide Life New Fulfilling Life is a comprehensive plan that will help you fulfill all your responsibilities with regular money back for your intermediate needs, tax free wealth and life cover for a long period.

4 Reasons to buy this plan

- Life cover till age 85
 - Tax free wealth creation
 - Get money back as you pay premium
 - Consistent bonus track record
-

Key benefits



Life cover till age 85:

In this plan you can choose to pay for a few years (12, 16, 20 or 24 years) while your life cover continues till the age of 85. In case of an unfortunate event, your family gets a guaranteed pay out immediately, which will be the highest of the following:

- 10 times the annual premium + accumulated bonuses
- Sum assured + accumulated bonuses
- 105% of the premiums paid



Tax free wealth creation:

You are eligible for bonuses from the first year of the policy till the age of 85, irrespective of the premium payment term chosen. A tax free lump sum amount equal to sum assured and accumulated bonuses will be given on maturity.

You save tax on premiums paid under section 80C and on benefit amounts under section 10(10D) of the Income Tax Act.



Get money back as you pay premium:

You start getting guaranteed money backs within a few years of starting the policy. The money backs will equal your sum assured and will be paid over 4 installments as shown in the table on the next page.

Year of money back will depend on the premium payment term chosen

Premium payment term (PPT) chosen	1 st money back = 20% of sum assured	2 nd money back = 20% of sum assured	3 rd money back = 20% of sum assured	4 th money back = 40% of sum assured
If PPT 12 years	3 rd year	6 th year	9 th year	12 th year
If PPT 16 years	4 th year	8 th year	12 th year	16 th year
If PPT 20 years	5 th year	10 th year	15 th year	20 th year
If PPT 24 years	6 th year	12 th year	18 th year	24 th year



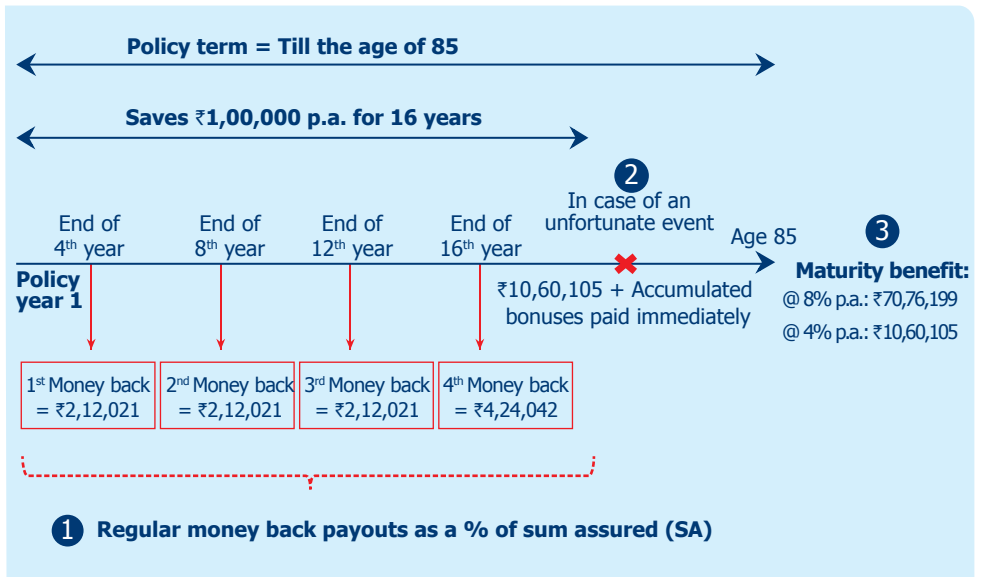
Consistent bonus track record:

Since its launch this plan has shown a consistent bonus track record. Bonus is added into the policy as a percentage of the sum assured.

Year	2015	2014	2013	2012	2011	2010	2009	2008	2007
Bonus rate	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	6%	7.5%	7.5%

How this plan works?

30 year old Rajan saves ₹1,00,000 p.a. for 16 years in Exide Life New Fulfilling Life. He gets a sum assured of ₹10,60,105. The benefits from the plan are shown below.



Premium mentioned is exclusive of service tax

Who should buy Exide Life New Fulfilling Life?

This plan is suitable for those looking for long term financial protection and guaranteed money backs.

Key features

Minimum / maximum entry age	For premium payment term 12, 16 or 20 years: 15 to 50 years For premium payment term 24 years: 15 to 46 years
Maximum premium ceasing age	70 years
Policy term	Till 85 years of age
Premium payment term (PPT)	12, 16, 20 and 24 years
Minimum premium	For premium payment term 12 years: ₹24,000 p.a. For premium payment term 16, 20, 24 years: ₹12,000 p.a.
Maturity benefit	Sum assured + accumulated bonuses
Life cover	Highest of following: <ul style="list-style-type: none">• 10 times the annual premium + accumulated bonuses• Sum assured + accumulated bonuses• 105% of premiums paid
Frequency of premium payment	Annual, monthly

*Conditions apply

Tax benefits are subject to change in tax laws from time to time. Periodic payouts during Premium Payment Term. Bonus rates for future years is not guaranteed and past performance is not an indication of future performance. Insurance is the subject matter of the solicitation. Exide Life New Fulfilling Life UIN: 114N024V02. For more details on risk factors, terms & conditions, please read the sales brochure of the product carefully before concluding a sale. 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 (Formerly known as ING Vysya 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/2015-16/COLL/046

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