

## ING Vysya Life Insurance Company Ltd.



**ING Vysya Life Insurance company** commonly known as **ING Life India**, in its 10th year of operations, is a part of the ING Group. ING Life entered the private life insurance industry in India in September 2001. The company has issued over 1 million policies and is staffed by over 6500 employees.

Headquartered in Bangalore, ING Life India is currently present in 229 cities across 251 branch offices. In addition, the company distributes its products in several parts of the country through its partner's presence.

ING Life India distributes its products through two channels, the Tied Agency Force and the Alternate Channel. The Tied Agency force comprises over 50,000 ING Life Advisors, spread across the country. The Alternate Channels business within ING Life India is a fast growing distribution channel, and includes the Bancassurance partner (ING Vysya Bank), Referral Partners, Corporate Agents and Brokers.

### Following are the Plans that ING Vysya is offering

#### Children Plan - Currently available products to purchase

- **ING Aashirvad** : Its new design amongst child plans that will help revolutionize your approach towards planning for your child's future.
- **Creating Life Child Protection Plan** : Life is uncertain & at any point of time if you are not there then this should not affect the you child's future. A payment will be made to.
- **Creating Life Money Back Plan** : The Creating Life Money Back Plan helps to fulfill small needs of your child, whether it's their tuitions, their regular studies or higher studies. In case of the death of the parents a payment will be made to the child & future premium will be waived, a guaranteed survival benefit & reversionary bonus benefit too.

#### Protection Plan - Currently available products to purchase

**Protection Plan**: The Protection Plan ensures the security of your loved ones, in your absence. You can choose the plan according to your requirement. Below are the Protection Plans offered by ING Vysya Life Insurance:

- **ING Term Plan** : The ING Term Plan is a Term Life Insurance Policy that provides the sum assured to the beneficiary of the policy, if the policy holder dies. An upward protection cover of 10lacs to sum assured. You can choose the policy term between 10yrs to 30yrs.
- **ING Term Plan Plus** : A Term Insurance product with return of premiums. A sum assured will be paid at the time of death of the insured. Alongwith that a proportion of premiums that the insured has paid after completion of half the policy term & another proportion on the policy maturity date. If you want to surrender the policy, you can do that too.

### **Saving Plans** - Currently available products to purchase

- **Saving Plans:** The saving plans of Ing vysya helps you to achieve your dream goals of your life. Below are the Saving Plans offered by ING Vysya Life:
- **Reassuring Life Endowment Plan (Reversionary Bonus)** : The plan gives you a lump sum benefit at the time of maturity & customize your Life cover.
- **Safal Jeevan Endowment Plan** : The plan helps you to decide that how long & how much cover you want. It offers you death benefits, maturity benefit and also the in built accidents cover.
- **Safal Jeevan Money Back Plan** : The plan helps you to decide that how long & how much cover you want. The plan offers you maturity & survival benefits, a pay out at regular interval of time and extended Life cover.
- **ING Creating Star Guaranteed Future** : It is a child life insurance plan that pays out monies and helps you plan for the career and marriage of your children.

### **Saving Plans** - Old products not available for fresh purchase

- **ING Prime Life:** A Plan that comes with an option of usual withdrawal of money.
- **ING Positive Life** : A flexible unit linked plan that can be taken at any point of time, in between 0 to 50years.It's the lowest premium plan that offers you a monthly premium of Rs.834.The policy term can be 10, 15 or 20years.
- **ING Creating Star** : This plan helps in providing a quality education to your child. The premium will be wavered in case of the death of parents.
- **ING LifePlus** : ING LifePlus is a Unit Linked Plan (ULIP), it allows you to invest & manage your investments at your own risk.

### **Retirement Plans** - Currently available products to purchase

- **Best Years** : A plan that gives a sense of security to you. The plan gives the guaranteed returns with the invested amount. The plan gives you the flexibility in funds accumulation and offers you low management fee.
- **ING Immediate Annuity** : ING Life offers the Immediate Annuity Plan with Return of Purchase Price. For years, you have been saving for your retirement and now you can use those savings to get a guaranteed life time income

### **Retirement Plans** - Old products not available for fresh purchase

- **New Future Perfect (Unit Linked Insurance Plan : Retirement Planning)** : A plan that offers you flexibility in terms of how much you want to pay, how often you want to pay & the choice of investment option too.
- **ING Golden Life** : The plan allows you to manage your investments at your own risk. Then plan gives you the flexibility to choose the retirement age and flexible premium payment option too.

### Investment Plans - Currently available products to purchase

- **Powering life** : The Powering Life Plan gives you a life cover & a long term financial security. With the high reversionary bonus, your investment grows over time to time. You can customise your coverage term & choose from the range of premium payment terms.
- **Platinum Life** : With the Platinum Life Plan you get a maturity or death benefit.
- **New Fulfilling Life** : The plan gives you regular cash back benefit, flexible premium payment benefit and guaranteed maturity benefits too.
- **ING Prospering Life** : It is an excellent tool for wealth creation while enjoying control over your assets at all times.
- **ING Uttam Jeevan RP** : It is a simple, easy to understand plan which fulfills customer's need of investment and protection.
- **ING Uttam Jeevan SP** : It is a unique Single Premium unit linked plan which can help you strike your future worries in one shot. Pay once and enjoy the benefits for the term of the policy.
- **ING Market Shield** : It is a Unit linked life insurance plan that ensures you never miss an opportunity to maximize your gains and at the same time limits your losses

### Investment Plans - Old products not available for fresh purchase.

- **New Freedom Life** : The plan offers you flexible Life cover & investment option.
- **New One Life** : The plan offers you single premium option with flexible policy term. Along with that you get a chance to earn market linked returns.
- **High Life** : It offers you Life cover of your choice, flexible pay out on maturity & opportunity to earn market linked returns.
- **High Life Plus** : The plan gives you benefits like Life cover of your choice, flexible pay out on maturity and opportunity to earn market linked returns.

### Riders - Currently available products to purchase

- **Accidental Death Rider** : The Sum Assured under this Rider is paid along with the Sum Assured under the basic policy.
- **Accidental Death, Disability and Dismemberment Rider** : Completely and continuously preventing the Life Assured from engaging in any occupation to earn any wages.

### Group products - Currently available products to purchase

- **ING Smart Shield** – It's a new group insurance product "ING Smart Shield" for credit related insurance. Credit related insurance is sold in conjunction with credit, where the policy terms and benefits are related to specific consumer credit obligation.
- **Group Gratuity** – It is a special way to reward your employee's loyalty.
- **Employee Deposit Linked Insurance** - The scheme offers a higher life cover to your employees without linking to the Provident Fund balance.
- **Group Term Life Insurance Plan** – It is a special way to safeguard your employees' interests.
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**Single Premium Level Term Plan-** This Single Premium Insurance plan provides for payment of sum assured for the benefit of the beneficiaries in the event of death of your client.

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