

Benefit Illustration for HDFC Life Sanchay Plus(Spl)

This illustration has been produced by HDFC Life Insurance Company Limited to help you understand the benefits of your HDFC Life Sanchay Plus(Spl)

DETAILS

Name of the Prospect/Policyholder:	Sample	Proposal No:	NA
Age:	36	Name of Product:	HDFC Life Sanchay Plus(Spl)
Name of Life Assured:	Sample	Tag Line:	A non-participating non-linked savings insurance plan
Age:	36	Unique Identification No:	101N134V08
Policy Term:	20 Years	GST Rate:	4.5% for first year
Premium Paying Term:	10 Years		2.25% second year onwards
Amount of Instalment Premium (Without GST):	Rs.500000		
Mode:	Annual		

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

"Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance."

Policy Details			
Policy Option	Guaranteed Maturity	Sum Assured Rs.	5150000
Guaranteed Payout Frequency	NA	Sum Assured on Death (at inception of the policy) Rs.	6128500
Guaranteed Payout Amount	NA	Payout Term (years)	NA

Premium Summary							
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	PP Rider (CC)	Total Instalment Premium
Instalment Premium without GST	5,00,000	0	0	0	0	0	5,00,000
Instalment Premium with First Year GST	5,22,500	0	0	0	0	0	5,22,500
Instalment Premium with GST 2nd Year Onwards	5,11,250	0	0	0	0	0	5,11,250



(Amount in Rupees)

Policy Year	Single/ Annualized Premium	Guaranteed					Non Guaranteed
		Survival Benefits / Loyalty Additions	Other benefits (if any)	Maturity Benefit	Death Benefit	Min Guaranteed Surrender Value	Special Surrender Value
1	5,00,000	0	0	0	61,28,500	0	0
2	5,00,000	0	0	0	61,28,500	3,09,000	3,09,000
3	5,00,000	0	0	0	61,28,500	5,40,750	5,40,750
4	5,00,000	0	0	0	61,28,500	10,30,000	10,30,000
5	5,00,000	0	0	0	61,28,500	12,87,500	6,83,148
6	5,00,000	0	0	0	61,28,500	15,45,000	8,95,482
7	5,00,000	0	0	0	61,28,500	18,02,500	11,41,343
8	5,00,000	0	0	0	64,63,765	31,90,580	15,17,882
9	5,00,000	0	0	0	67,99,030	36,77,409	19,79,621
10	5,00,000	0	0	0	71,85,795	49,52,189	25,62,371
11	0	0	0	0	75,72,560	55,83,218	29,73,921
12	0	0	0	0	80,10,825	57,14,698	34,65,530
13	0	0	0	0	84,49,090	58,46,177	40,21,419
14	0	0	0	0	89,38,855	59,93,107	46,81,485
15	0	0	0	0	94,28,620	61,40,036	54,29,202
16	0	0	0	0	99,69,885	63,02,416	63,11,952
17	0	0	0	0	1,05,11,150	64,64,795	73,10,590
18	0	0	0	0	1,11,03,915	66,42,625	84,83,073
19	0	0	0	0	1,16,96,680	68,20,454	98,10,350
20	0	0	0	1,16,18,103	1,23,40,945	70,13,734	1,13,62,445

Notes: Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, and Goods & Service Tax.

I, have explained the premiums charges and benefits under the product fully to the prospect / policy holder.

Place: _____

Date: _____ Signature of Agent /Intermediary / Official

I Sample, having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: _____ Signature of Prospect / Policyholder

Note: Kindly note that name of the company has changed from "HDFC Standard Life Insurance Company Limited" to "HDFC Life Insurance Company Limited".