

**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:	11 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.1000000		
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 Income	Sum Assured Rs.	12257000
Guaranteed Payout Frequency	Annual	Sum Assured on Death (at inception of the policy) Rs.	12592294
Guaranteed Payout Amount	1962150	Payout Term (years)	10

Premium Summary							
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	PP Rider (CC)	Total Instalment Premium
Instalment Premium without GST	10,00,000	0	0	0	0	0	10,00,000
Instalment Premium with First Year GST	10,45,000	0	0	0	0	0	10,45,000
Instalment Premium with GST 2nd Year Onwards	10,22,500	0	0	0	0	0	10,22,500



(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	10,00,000	0	0	0	1,25,92,294	0	0
2	10,00,000	0	0	0	1,25,92,294	6,18,000	6,18,000
3	10,00,000	0	0	0	1,25,92,294	10,81,500	10,81,500
4	10,00,000	0	0	0	1,25,92,294	20,60,000	20,60,000
5	10,00,000	0	0	0	1,25,92,294	25,75,000	36,62,549
6	10,00,000	0	0	0	1,25,92,294	30,90,000	48,01,578
7	10,00,000	0	0	0	1,25,92,294	36,05,000	61,20,063
8	10,00,000	0	0	0	1,25,92,294	61,80,000	76,41,397
9	10,00,000	0	0	0	1,25,92,294	83,43,000	93,91,772
10	10,00,000	0	0	0	1,36,02,991	92,70,000	1,14,00,484
11	0	0	0	0	1,42,83,141	1,03,00,000	1,24,54,943
12	0	0	0	19,62,150	0	0	0
13	0	0	0	19,62,150	0	0	0
14	0	0	0	19,62,150	0	0	0
15	0	0	0	19,62,150	0	0	0
16	0	0	0	19,62,150	0	0	0
17	0	0	0	19,62,150	0	0	0
18	0	0	0	19,62,150	0	0	0
19	0	0	0	19,62,150	0	0	0
20	0	0	0	19,62,150	0	0	0
21	0	0	0	19,62,150	0	0	0

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".