

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.100000		
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.	1030000
Guaranteed Payout Frequency	NA	Sum Assured on Death (at inception of the policy) Rs.	1225700
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	1,00,000	0	0	0	0	0	1,00,000
Instalment Premium with First Year GST	1,04,500	0	0	0	0	0	1,04,500
Instalment Premium with GST 2nd Year Onwards	1,02,250	0	0	0	0	0	1,02,250



(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	1,00,000	0	0	0	12,25,700	0	0
2	1,00,000	0	0	0	12,25,700	61,800	61,800
3	1,00,000	0	0	0	12,25,700	1,08,150	1,08,150
4	1,00,000	0	0	0	12,25,700	2,06,000	2,06,000
5	1,00,000	0	0	0	12,25,700	2,57,500	1,36,630
6	1,00,000	0	0	0	12,25,700	3,09,000	1,79,096
7	1,00,000	0	0	0	12,25,700	3,60,500	2,28,269
8	1,00,000	0	0	0	12,92,753	6,38,116	3,03,576
9	1,00,000	0	0	0	13,59,806	7,35,482	3,95,924
10	1,00,000	0	0	0	14,37,159	9,90,438	5,12,474
11	0	0	0	0	15,14,512	11,16,644	5,94,784
12	0	0	0	0	16,02,165	11,42,940	6,93,106
13	0	0	0	0	16,89,818	11,69,235	8,04,284
14	0	0	0	0	17,87,771	11,98,621	9,36,297
15	0	0	0	0	18,85,724	12,28,007	10,85,840
16	0	0	0	0	19,93,977	12,60,483	12,62,391
17	0	0	0	0	21,02,230	12,92,959	14,62,118
18	0	0	0	0	22,20,783	13,28,525	16,96,615
19	0	0	0	0	23,39,336	13,64,091	19,62,070
20	0	0	0	22,72,489	24,68,189	14,02,747	22,72,489

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".