

**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:	55	Name of Product:	HDFC Life Sanchay Plus(Spl)
Name of Life Assured:	Sample	Tag Line:	A non-participating non-linked savings insurance plan
Age:	55	Unique Identification No:	101N134V08
Policy Term:	13 Years	GST Rate:	4.5% for first year
Premium Paying Term:	12 Years		2.25% second year onwards
Amount of Instalment Premium (Without GST):	Rs.10000000		
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	Life Long Income	Sum Assured Rs.	105575000
Guaranteed Payout Frequency	Annual	Sum Assured on Death (at inception of the policy) Rs.	137448196
Guaranteed Payout Amount	12463000	Payout Term (years)	Whole of Life#

Premium Summary							
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	PP Rider (CC)	Total Instalment Premium
Instalment Premium without GST	1,00,00,000	0	0	0	0	0	1,00,00,000
Instalment Premium with First Year GST	1,04,50,000	0	0	0	0	0	1,04,50,000
Instalment Premium with GST 2nd Year Onwards	1,02,25,000	0	0	0	0	0	1,02,25,000

(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	1,00,00,000	0	0	0	13,74,48,196	0	0
2	1,00,00,000	0	0	0	13,74,48,196	61,80,000	61,80,000
3	1,00,00,000	0	0	0	13,74,48,196	1,08,15,000	1,08,15,000
4	1,00,00,000	0	0	0	13,74,48,196	2,06,00,000	2,06,00,000
5	1,00,00,000	0	0	0	13,74,48,196	2,57,50,000	2,51,24,889
6	1,00,00,000	0	0	0	13,74,48,196	3,09,00,000	3,29,38,463
7	1,00,00,000	0	0	0	13,74,48,196	3,60,50,000	4,19,83,277
8	1,00,00,000	0	0	0	13,74,48,196	6,18,00,000	5,24,18,547
9	1,00,00,000	0	0	0	13,74,48,196	6,95,25,000	6,44,25,921
10	1,00,00,000	0	0	0	13,74,48,196	9,27,00,000	7,82,05,325
11	1,00,00,000	0	0	0	15,36,46,403	10,19,70,000	9,39,84,106
12	1,00,00,000	0	0	0	17,21,43,723	11,12,40,000	11,20,11,213
13	0	0	0	0	18,07,50,910	12,36,00,000	12,23,72,951
14	0	0	0	1,24,63,000	0	0	0
15	0	0	0	1,24,63,000	0	0	0
16	0	0	0	1,24,63,000	0	0	0
17	0	0	0	1,24,63,000	0	0	0
18	0	0	0	1,24,63,000	0	0	0
19	0	0	0	1,24,63,000	0	0	0
20	0	0	0	1,24,63,000	0	0	0
21	0	0	0	1,24,63,000	0	0	0
22	0	0	0	1,24,63,000	0	0	0
23	0	0	0	1,24,63,000	0	0	0
24	0	0	0	1,24,63,000	0	0	0
25	0	0	0	1,24,63,000	0	0	0
26	0	0	0	1,24,63,000	0	0	0
27	0	0	0	1,24,63,000	0	0	0
28	0	0	0	1,24,63,000	0	0	0
29	0	0	0	1,24,63,000	0	0	0
30	0	0	0	1,24,63,000	0	0	0
31	0	0	0	1,24,63,000	0	0	0
32	0	0	0	1,24,63,000	0	0	0
33	0	0	0	1,24,63,000	0	0	0
34	0	0	0	1,24,63,000	0	0	0
35	0	0	0	1,24,63,000	0	0	0
36	0	0	0	1,24,63,000	0	0	0
37	0	0	0	1,24,63,000	0	0	0
38	0	0	0	1,24,63,000	0	0	0
39	0	0	0	1,24,63,000	0	0	0
40	0	0	0	1,24,63,000	0	0	0
41	0	0	0	1,24,63,000	0	0	0
42	0	0	0	1,24,63,000	0	0	0
43	0	0	0	1,24,63,000	0	0	0
44	0	0	0	13,60,63,000	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".