

**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/<br>Annualized<br>Premium | Guaranteed                               |                            |                  |               |   | Non Guaranteed          |
|-------------|----------------------------------|--|----------------------------|------------------|---------------|---|-------------------------|
|             |                                  | Survival Benefits /<br>Loyalty Additions | Other benefits<br>(if any) | Maturity Benefit | Death Benefit | Min<br>Guaranteed<br>Surrender<br>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".