

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.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 Maturity	Sum Assured Rs.	10300000
Guaranteed Payout Frequency	NA	Sum Assured on Death (at inception of the policy) Rs.	12257000
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	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	1,22,57,000	0	0
2	10,00,000	0	0	0	1,22,57,000	6,18,000	6,18,000
3	10,00,000	0	0	0	1,22,57,000	10,81,500	10,81,500
4	10,00,000	0	0	0	1,22,57,000	20,60,000	20,60,000
5	10,00,000	0	0	0	1,22,57,000	25,75,000	13,66,295
6	10,00,000	0	0	0	1,22,57,000	30,90,000	17,90,964
7	10,00,000	0	0	0	1,22,57,000	36,05,000	22,82,686
8	10,00,000	0	0	0	1,29,27,530	63,81,159	30,35,765
9	10,00,000	0	0	0	1,35,98,060	73,54,818	39,59,241
10	10,00,000	0	0	0	1,43,71,590	99,04,377	51,24,742
11	0	0	0	0	1,51,45,120	1,11,66,436	59,47,842
12	0	0	0	0	1,60,21,650	1,14,29,395	69,31,060
13	0	0	0	0	1,68,98,180	1,16,92,354	80,42,837
14	0	0	0	0	1,78,77,710	1,19,86,213	93,62,970
15	0	0	0	0	1,88,57,240	1,22,80,072	1,08,58,404
16	0	0	0	0	1,99,39,770	1,26,04,831	1,26,23,905
17	0	0	0	0	2,10,22,300	1,29,29,590	1,46,21,179
18	0	0	0	0	2,22,07,830	1,32,85,249	1,69,66,146
19	0	0	0	0	2,33,93,360	1,36,40,908	1,96,20,701
20	0	0	0	2,32,36,207	2,46,81,890	1,40,27,467	2,27,24,890

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".