



Benefit Illustration for HDFC Life Click 2 Achieve

This illustration has been produced by HDFC Life Insurance Company Limited to help you understand the benefits of your HDFC Life Click 2 Achieve

DETAILS

Name of the Prospect/Policyholder:	A B	Proposal No:	NA
Age:	30	Name of Product:	HDFC Life Click 2 Achieve
Name of Life Assured:	A B	Tag Line:	A Non-linked Non-Participating Individual Life Insurance Savings Plan
Age:	30	Unique Identification No:	101N186V02
Policy Term:	20 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.1,00,000		
Mode of payment of Premium:	Annual		

*0% if qualifies as zero-rated supply under GST law

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

Policy Details			
Plan Option	Dream Achiever	Sum Assured on Death (at inception of the policy) Rs.	10,00,000
Benefit Chosen#	Early Income	Sum Assured on Maturity (at inception of the policy) Rs.	12,00,000
Additional Benefit Opted	None	Juvenile Critical Illness (CI) cover opted	NA
Payout Term (Years)	20	Sum Assured on Juvenile CI at inception	NA
Payout Frequency	Annual	Premium Offset	NA
First Payout Date	05-03-2025	Deferral of Survival/Income Benefit	No

Premium Summary						
Instalment Premium	Base Plan	Juvenile Critical Illness Cover Premium	CI Rider	IB Rider	Protect Plus Rider(rider option)	Total Instalment Premium
First Year Premium	Instalment Premium without GST	1,00,000	0	0	0	1,00,000
	Instalment Premium with First Year GST	1,04,500	0	0	0	1,04,500
Second Year Premium	Instalment Premium without GST	1,00,000	0	0	0	1,00,000
	Instalment Premium with GST 2nd Year Onwards	1,02,250	0	0	0	1,02,250

(Amount in Rupees)

Policy Year	Annualized Premium	Guaranteed					Non Guaranteed	
		Survival Benefits	Other benefits (if any)	Maturity Benefit	Death Benefit	Guaranteed Surrender Value (GSV)	Special Surrender Value(SSV)	Surrender Value (Higher of GSV and SSV)
1	1,00,000	37,898	0	0	10,00,000	0	0	0
2	1,00,000	37,898	0	0	10,00,000	22,102	97,008	97,008
3	1,00,000	37,898	0	0	10,00,000	29,204	1,49,069	1,49,069
4	1,00,000	37,898	0	0	10,00,000	86,306	2,03,941	2,03,941
5	1,00,000	37,898	0	0	10,00,000	98,408	2,62,001	2,62,001
6	1,00,000	37,898	0	0	10,00,000	1,10,510	3,23,678	3,23,678
7	1,00,000	37,898	0	0	10,00,000	1,22,612	3,89,447	3,89,447
8	1,00,000	37,898	0	0	10,00,000	1,58,714	4,59,845	4,59,845
9	1,00,000	37,898	0	0	10,00,000	2,09,816	5,35,469	5,35,469
10	1,00,000	37,898	0	0	10,50,000	2,58,918	6,16,989	6,16,989
11	1,00,000	37,898	0	0	11,55,000	3,14,020	7,05,156	7,05,156
12	1,00,000	37,898	0	0	12,60,000	3,87,122	8,00,806	8,00,806
13	0	37,898	0	0	12,60,000	3,85,224	8,35,268	8,35,268
14	0	37,898	0	0	12,60,000	3,83,326	8,72,919	8,72,919
15	0	37,898	0	0	12,60,000	3,93,428	9,14,052	9,14,052
16	0	37,898	0	0	12,60,000	3,91,530	9,58,989	9,58,989
17	0	37,898	0	0	12,60,000	3,89,632	10,08,084	10,08,084
18	0	37,898	0	0	12,60,000	3,99,734	10,61,720	10,61,720
19	0	37,898	0	0	12,60,000	3,97,836	11,20,317	11,20,317
20	0	37,898	0	12,00,000	12,60,000	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.
 - In the above illustration, premiums are assumed to be received in advance, surrender benefit payable at the end of the year and other benefits payable as chosen by the policyholder.
 - The plan also provides Juvenile Critical Illness Cover and waiver of premium benefit in case of Death, Critical Illness or Total Permanent Disability of Proposer as optional feature, provided all previous premiums have been paid. For more information on these benefits please refer the sales literature/policy document.
 - The above table does not show offset of premiums even if premium offset benefit is chosen as yes. Your premium payable will get adjusted to the extent of benefits receivable or accrued, if any You can choose to opt in or out of this feature at any time during the contract.
 - The above table does not show accrual of benefits even if deferral of benefits is chosen as yes. Your benefits shown above will get accrued as per then prevailing SBI interest rate on savings bank Deposit + 1.5%. You can choose to opt in or out of this feature at any time during the contract.
 - #Depends on the cashflow chosen at inception.

I, _____, have explained the premiums charges and benefits under the policy fully to the prospect / policy holder.

Place: _____

Date: _____ Signature of Agent /Intermediary / Official

I, A B, having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: _____ Signature of Prospect / Policyholder