



**Benefit Illustration for HDFC Life Sanchay Plus**

This illustration has been produced by HDFC Life Insurance Company Limited to help you understand the benefits of your HDFC Life Sanchay Plus

**DETAILS**

Name of the Prospect/Policyholder:	A B	Proposal No:	NA
Age:	30	Name of Product:	HDFC Life Sanchay Plus
Name of Life Assured:	A B	Tag Line:	A non-participating non-linked savings insurance plan
Age:	30	Unique Identification No:	101N134V20
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		

\*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.

"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.	1000000
Guaranteed Payout Frequency	NA	Sum Assured on Death (at inception of the policy) Rs.	1250000
Guaranteed Payout Amount	NA	Payout Term (years)	NA

Rider Details				
Rider Name	Rider UIN	Rider PPT	Rider PT	Rider Sum Assured Rs.
HDFC Life Critical Illness Plus Rider	101B014V02	10 Years	10 Years	1000000
Income Benefit on Accidental Disability Rider	101B013V03	10 Years	20 Years	1250000
HDFC Life Protect Plus rider - Accidental Death Cover	101B016V01	60 Months	240 Months	1000000

Premium Summary									
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	PP Rider (CC)	HPR Rider (CCI)	WOP Rider	Total Instalment Premium
Instalment Premium without GST	1,00,000	1,114	565	0	1,439	0	0	0	1,03,118
Instalment Premium with First Year GST	1,04,500	1,315	667	0	1,698	0	0	0	1,08,180
Instalment Premium with GST 2nd Year Onwards	1,02,250	1,315	667	0	1,698	0	0	0	1,05,930

(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	12,50,000	0	0
2	1,00,000	0	0	0	12,50,000	60,000	60,000
3	1,00,000	0	0	0	12,50,000	1,05,000	1,05,000
4	1,00,000	0	0	0	12,50,000	2,00,000	2,00,000
5	1,00,000	0	0	0	12,50,000	2,50,000	1,32,650
6	1,00,000	0	0	0	12,50,000	3,00,000	1,73,880
7	1,00,000	0	0	0	12,50,000	3,50,000	2,21,620
8	1,00,000	0	0	0	13,56,480	6,31,944	3,06,185
9	1,00,000	0	0	0	14,62,960	7,38,888	4,12,540
10	1,00,000	0	0	0	15,69,440	9,95,832	5,44,665
11	0	0	0	0	16,75,920	11,27,776	6,43,090
12	0	0	0	0	17,82,400	11,59,720	7,55,167
13	0	0	0	0	18,88,880	11,91,664	8,82,209
14	0	0	0	0	19,95,360	12,23,608	10,26,446
15	0	0	0	0	21,01,840	12,55,552	11,89,807
16	0	0	0	0	22,08,320	12,87,496	13,74,741
17	0	0	0	0	23,14,800	13,19,440	15,83,495
18	0	0	0	0	24,21,280	13,51,384	18,19,098
19	0	0	0	0	25,27,760	13,83,328	20,84,834
20	0	0	0	23,84,240	26,34,240	14,15,272	23,84,240

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 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

Note: Kindly note that name of the company has changed from "HDFC Standard Life Insurance Company Limited" to "HDFC Life Insurance Company Limited".