



### Benefit Illustration for HDFC Life Sanchay Par Advantage

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

Age is taken as on last birthday

Name of the Prospect /Policy holder: A B  
 Age: 30  
 Name of the Life Assured: A B  
 Age: 30  
 Policy Term 70 year(s)  
 Premium Payment Term: 12 year(s)  
 Amount of Installment Premium(Without GST): 100000  
 Mode of Payment of Premium: Annual  
 Mode of Payment of Survival Benefit: Annual  
 \*0% if qualifies as zero-rated supply under GST law

**Proposal No:**

Name of the Product: HDFC Life Sanchay Par Advantage  
 Tag Line: A Non-Linked, Participating, Life Insurance Plan  
 Unique Identification No: 101N136V03  
 GST Rate: 4.5%\* for first year  
 2.25%\* second year onwards

#### How to read and understand this benefit illustration?

This benefit illustration is intended to show year wise premiums payable and benefits under the policy, at two assumed rates of interest i.e., 8% p.a. and 4% p.a.

"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	Immediate Income	Sum Assured on Maturity Rs.	12,00,000
Bonus Type	Cash Bonus	Sum Assured on Death (at inception of the policy) Rs.	12,50,000

Premium Summary								
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	PP Rider (CC)	WOP Rider	Total Installment Premium
Instalment Premium without GST	100000	0	0	0	0	0	0	100000
Instalment Premium with First Year GST	104500	0	0	0	0	0	0	104500
Instalment Premium with GST 2nd Year Onwards	102250	0	0	0	0	0	0	102250

(Amounts in Rupees.)

Policy Year	Single / Annualized Premium	Guaranteed Benefits					Non Guaranteed Benefits @ 4% p.a.			Non-Guaranteed Benefits @ 8% p.a.			Total Benefits including Guaranteed and Non-Guaranteed Benefits					
		GA	Survival Benefit	Surrender Benefit#	Death Benefit	Maturity Benefit	RB	Cash Bonus	Surrender Benefit#	RB	Cash Bonus	Surrender Benefit#	Maturity Benefit		Death Benefit		Surrender Benefit	
													Total Maturity Benefit, incl TB, if any, @ 4% (7+TB)	Total Maturity Benefit, incl TB, if any, @ 8% (7+TB)	Total Death Benefit incl of TB, if any, @ 4% (6+TB)	Total Death Benefit incl of TB, if any, @ 8% (6+TB)	Total Surrender Benefit incl of TB, if any, @ 4% (5+10)	Total Surrender Benefit incl of TB, if any, @ 8% (5+13)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1	1,00,000	0	0	0	12,50,000	0	0	25,000	0	0	40,000	0	0	0	12,50,000	12,50,000	0	0
2	1,00,000	0	0	60,000	12,50,000	0	0	25,000	12,000	0	40,000	23,000	0	0	12,50,000	12,50,000	72,000	83,000
3	1,00,000	0	0	1,05,000	12,50,000	0	0	25,000	23,000	0	40,000	53,000	0	0	12,50,000	12,50,000	1,28,000	1,58,000
4	1,00,000	0	0	2,00,000	12,50,000	0	0	25,000	20,000	0	40,000	33,000	0	0	12,50,000	12,50,000	2,20,000	2,33,000
5	1,00,000	0	0	2,50,000	12,50,000	0	0	25,000	25,000	0	40,000	69,000	0	0	12,50,000	12,50,000	2,75,000	3,19,000
6	1,00,000	0	0	3,00,000	12,50,000	0	0	25,000	61,000	0	40,000	1,16,000	0	0	12,50,000	12,50,000	3,61,000	4,16,000
7	1,00,000	0	0	3,50,000	12,50,000	0	0	25,000	1,12,000	0	40,000	1,76,000	0	0	12,50,000	12,50,000	4,62,000	5,26,000
8	1,00,000	0	0	4,64,000	12,50,000	0	0	25,000	1,11,000	0	40,000	1,87,000	0	0	12,50,000	12,50,000	5,75,000	6,51,000
9	1,00,000	0	0	5,85,000	12,50,000	0	0	25,000	1,18,000	0	40,000	2,08,000	0	0	12,50,000	12,50,000	7,03,000	7,93,000
10	1,00,000	0	0	7,30,000	12,50,000	0	0	25,000	1,14,000	0	40,000	2,22,000	0	0	12,50,000	12,50,000	8,44,000	9,52,000
11	1,00,000	0	0	8,80,000	12,50,000	0	0	25,000	1,20,000	0	40,000	2,51,000	0	0	12,50,000	12,50,000	10,00,000	11,31,000
12	1,00,000	0	0	10,80,000	12,60,000	0	0	25,000	92,000	0	40,000	2,52,000	0	0	12,60,000	12,60,000	11,72,000	13,32,000
13	0	0	0	10,80,000	12,60,000	0	0	25,000	1,25,000	0	40,000	3,18,000	0	0	12,60,000	12,60,000	12,05,000	13,98,000
14	0	0	0	10,80,000	12,60,000	0	0	25,000	1,58,000	0	40,000	3,85,000	0	0	12,60,000	12,60,000	12,38,000	14,65,000
15	0	0	0	10,80,000	12,60,000	0	0	25,000	1,91,000	0	40,000	4,55,000	0	0	12,60,000	12,60,000	12,71,000	15,35,000
16	0	0	0	10,80,000	12,60,000	0	0	25,000	2,74,000	0	40,000	5,80,000	0	0	12,60,000	12,60,000	13,54,000	16,60,000
17	0	0	0	10,80,000	12,60,000	0	0	25,000	3,08,000	0	40,000	6,57,000	0	0	12,60,000	12,60,000	13,88,000	17,37,000
18	0	0	0	10,80,000	12,60,000	0	0	25,000	3,42,000	0	40,000	7,36,000	0	0	12,60,000	12,60,000	14,22,000	18,16,000
19	0	0	0	10,80,000	12,60,000	0	0	25,000	3,77,000	0	40,000	8,18,000	0	0	12,60,000	12,60,000	14,57,000	18,98,000
20	0	0	0	10,80,000	12,60,000	0	0	25,000	4,12,000	0	40,000	9,04,000	0	0	12,60,000	12,60,000	14,92,000	19,84,000
21	0	0	0	10,80,000	12,60,000	0	0	25,000	4,47,000	0	40,000	9,93,000	0	0	12,60,000	12,60,000	15,27,000	20,73,000
22	0	0	0	10,80,000	12,60,000	0	0	25,000	4,82,000	0	40,000	10,86,000	0	0	12,60,000	12,87,000	15,62,000	21,66,000
23	0	0	0	10,80,000	12,60,000	0	0	25,000	5,18,000	0	40,000	11,83,000	0	0	12,60,000	13,44,000	15,98,000	22,63,000
24	0	0	0	10,80,000	12,60,000	0	0	25,000	5,54,000	0	40,000	12,85,000	0	0	12,60,000	14,05,000	16,34,000	23,65,000
25	0	0	0	10,80,000	12,60,000	0	0	25,000	5,90,000	0	40,000	13,91,000	0	0	12,60,000	14,72,000	16,70,000	24,71,000
26	0	0	0	10,80,000	12,60,000	0	0	25,000	6,27,000	0	40,000	15,02,000	0	0	12,60,000	15,43,000	17,07,000	25,82,000
27	0	0	0	10,80,000	12,60,000	0	0	25,000	6,63,000	0	40,000	16,19,000	0	0	12,60,000	16,20,000	17,43,000	26,99,000
28	0	0	0	10,80,000	12,60,000	0	0	25,000	7,01,000	0	40,000	17,02,000	0	0	12,60,000	17,03,000	17,81,000	27,82,000
29	0	0	0	10,80,000	12,60,000	0	0	25,000	7,38,000	0	40,000	17,91,000	0	0	12,60,000	17,92,000	18,18,000	28,71,000
30	0	0	0	10,80,000	12,60,000	0	0	25,000	7,77,000	0	40,000	18,87,000	0	0	12,60,000	18,88,000	18,57,000	29,67,000
31	0	0	0	10,80,000	12,60,000	0	0	25,000	8,15,000	0	40,000	19,91,000	0	0	12,60,000	19,92,000	18,95,000	30,71,000
32	0	0	0	10,80,000	12,60,000	0	0	25,000	8,54,000	0	40,000	21,02,000	0	0	12,60,000	21,03,000	19,34,000	31,82,000
33	0	0	0	10,80,000	12,60,000	0	0	25,000	8,94,000	0	40,000	22,22,000	0	0	12,60,000	22,23,000	19,74,000	33,02,000
34	0	0	0	10,80,000	12,60,000	0	0	25,000	9,34,000	0	40,000	23,52,000	0	0	12,60,000	23,53,000	20,14,000	34,32,000
35	0	0	0	10,80,000	12,60,000	0	0	25,000	9,74,000	0	40,000	24,91,000	0	0	12,60,000	24,92,000	20,54,000	35,71,000
36	0	0	0	10,80,000	12,60,000	0	0	25,000	10,15,000	0	40,000	26,41,000	0	0	12,60,000	26,42,000	20,95,000	37,21,000
37	0	0	0	10,80,000	12,60,000	0	0	25,000	10,56,000	0	40,000	28,03,000	0	0	12,60,000	28,04,000	21,36,000	38,83,000
38	0	0	0	10,80,000	12,60,000	0	0	25,000	10,98,000	0	40,000	29,77,000	0	0	12,60,000	29,78,000	21,78,000	40,57,000
39	0	0	0	10,80,000	12,60,000	0	0	25,000	11,41,000	0	40,000	31,65,000	0	0	12,60,000	31,66,000	22,21,000	42,45,000
40	0	0	0	10,80,000	12,60,000	0	0	25,000	11,83,000	0	40,000	33,67,000	0	0	12,65,000	33,68,000	22,63,000	44,47,000
41	0	0	0	10,80,000	12,60,000	0	0	25,000	12,27,000	0	40,000	35,84,000	0	0	12,83,000	35,86,000	23,07,000	46,64,000
42	0	0	0	10,80,000	12,60,000	0	0	25,000	12,70,000	0	40,000	38,19,000	0	0	13,02,000	38,21,000	23,50,000	48,99,000
43	0	0	0	10,80,000	12,60,000	0	0	25,000	13,14,000	0	40,000	40,72,000	0	0	13,21,000	40,73,000	23,94,000	51,52,000
44	0	0	0	10,80,000	12,60,000	0	0	25,000	13,39,000	0	40,000	43,44,000	0	0	13,41,000	43,46,000	24,19,000	54,24,000
45	0	0	0	10,80,000	12,60,000	0	0	25,000	13,59,000	0	40,000	46,37,000	0	0	13,61,000	46,39,000	24,39,000	57,17,000
46	0	0	0	10,80,000	12,60,000	0	0	25,000	13,79,000	0	40,000	49,53,000	0	0	13,81,000	49,55,000	24,59,000	60,33,000
47	0	0	0	10,80,000	12,60,000	0	0	25,000	14,00,000	0	40,000	52,94,000	0	0	14,02,000	52,96,000	24,80,000	63,74,000
48	0	0	0	10,80,000	12,60,000	0	0	25,000	14,22,000	0	40,000	56,61,000	0	0	14,24,000	56,63,000	25,02,000	67,41,000
49	0	0	0	10,80,000	12,60,000	0	0	25,000	14,43,000	0	40,000	60,56,000	0	0	14,45,000	60,58,000	25,23,000	71,36,000
50	0	0	0	10,80,000	12,60,000	0	0	25,000	14,65,000	0	40,000	64,82,000	0	0	14,68,000	64,84,000	25,45,000	75,62,000
51	0	0	0	10,80,000	12,60,000	0	0	25,000	14,88,000	0	40,000	69,41,000	0	0	14,90,000	69,43,000	25,68,000	80,21,000
52	0	0	0	10,80,000	12,60,000	0	0	25,000	15,11,000	0	40,000	74,35,000	0	0	15,13,000	74,38,000	25,91,000	85,15,000

Policy Year	Single / Annualized Premium	Guaranteed Benefits					Non Guaranteed Benefits @ 4% p.a.			Non-Guaranteed Benefits @ 8% p.a.			Total Benefits including Guaranteed and Non-Guaranteed Benefits						
		GA	Survival Benefit	Surrender Benefit#	Death Benefit	Maturity Benefit	RB	Cash Bonus	Surrender Benefit#	RB	Cash Bonus	Surrender Benefit#	Maturity Benefit		Death Benefit		Surrender Benefit		
													Total Maturity Benefit, incl TB, if any, @ 4% (7+TB)	Total Maturity Benefit, incl TB, if any, @ 8% (7+TB)	Total Death Benefit incl of TB, if any, @ 4% (6+TB)	Total Death Benefit incl of TB, if any, @ 8% (6+TB)	Total Surrender Benefit incl of TB, if any, @ 4% (5+10)	Total Surrender Benefit incl of TB, if any, @ 8% (5+13)	
53	0	0	0	10,80,000	12,60,000	0	0	25,000	15,34,000	0	40,000	79,68,000	0	0	15,37,000	79,71,000	26,14,000	90,48,000	
54	0	0	0	10,80,000	12,60,000	0	0	25,000	15,57,000	0	40,000	85,42,000	0	0	15,61,000	85,45,000	26,37,000	96,22,000	
55	0	0	0	10,80,000	12,60,000	0	0	25,000	15,81,000	0	40,000	91,60,000	0	0	15,85,000	91,64,000	26,61,000	1,02,40,000	
56	0	0	0	10,80,000	12,60,000	0	0	25,000	16,05,000	0	40,000	98,27,000	0	0	16,09,000	98,30,000	26,85,000	1,09,07,000	
57	0	0	0	10,80,000	12,60,000	0	0	25,000	16,30,000	0	40,000	1,05,45,000	0	0	16,34,000	1,05,49,000	27,10,000	1,16,25,000	
58	0	0	0	10,80,000	12,60,000	0	0	25,000	16,54,000	0	40,000	1,13,18,000	0	0	16,59,000	1,13,22,000	27,34,000	1,23,98,000	
59	0	0	0	10,80,000	12,60,000	0	0	25,000	16,79,000	0	40,000	1,21,52,000	0	0	16,84,000	1,21,56,000	27,59,000	1,32,32,000	
60	0	0	0	10,80,000	12,60,000	0	0	25,000	17,04,000	0	40,000	1,30,50,000	0	0	17,09,000	1,30,55,000	27,84,000	1,41,30,000	
61	0	0	0	10,80,000	12,60,000	0	0	25,000	17,29,000	0	40,000	1,40,19,000	0	0	17,34,000	1,40,23,000	28,09,000	1,50,99,000	
62	0	0	0	10,80,000	12,60,000	0	0	25,000	17,54,000	0	40,000	1,50,62,000	0	0	17,60,000	1,50,67,000	28,34,000	1,61,42,000	
63	0	0	0	10,80,000	12,60,000	0	0	25,000	17,80,000	0	40,000	1,61,86,000	0	0	17,85,000	1,61,91,000	28,60,000	1,72,66,000	
64	0	0	0	10,80,000	12,60,000	0	0	25,000	18,05,000	0	40,000	1,73,97,000	0	0	18,10,000	1,74,03,000	28,85,000	1,84,77,000	
65	0	0	0	10,80,000	12,60,000	0	0	25,000	18,29,000	0	40,000	1,87,02,000	0	0	18,36,000	1,87,09,000	29,09,000	1,97,82,000	
66	0	0	0	10,80,000	12,60,000	0	0	25,000	18,54,000	0	40,000	2,01,09,000	0	0	18,61,000	2,01,16,000	29,34,000	2,11,89,000	
67	0	0	0	10,80,000	12,60,000	0	0	25,000	18,78,000	0	40,000	2,16,25,000	0	0	18,86,000	2,16,32,000	29,58,000	2,27,05,000	
68	0	0	0	10,80,000	12,60,000	0	0	25,000	19,02,000	0	40,000	2,32,58,000	0	0	19,10,000	2,32,66,000	29,82,000	2,43,38,000	
69	0	0	0	10,80,000	12,60,000	0	0	25,000	19,26,000	0	40,000	2,50,18,000	0	0	19,34,000	2,50,27,000	30,06,000	2,60,98,000	
70	0	0	0	0	12,60,000	12,00,000	0	25,000	0	0	40,000	0	0	19,63,000	2,56,13,000	20,60,000	2,83,41,000	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. Refer Sales Literature for explanation of terms used in this illustration.
  - The survival benefits are payable at the end of the policy year. Upon payment at Maturity (Last Payout), the policy terminates and no further benefits become payable.
  - The death benefits shown above are at the end of the year. Upon payment, of death benefit the policy terminates and no further benefit is payable.
  - The surrender benefits shown above are at the end of the year. Upon payment of surrender benefit, the policy terminates and no further benefit becomes payable.
  - The Premium and the Sum Assured on Maturity stated above is based on the information provided. They may vary as a result of underwriting.
  - Any statutory levy or charges (such as Goods and Service tax) including any indirect tax may be charged to the Policyholder either now or in future by the company and such amount so charged shall become due and payable and shall be subject to the same terms and conditions as applicable to payment of premium.
  - RB - Reversionary Bonus, TB - Terminal Bonus, GA - Guaranteed Additions
- #In case cash bonuses have been paid out, the same shall be deducted from the Surrender Values indicated, at the time of pay out.**

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".