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Illustration for HDFC Life Click 2 Invest - ULIP (UIN: 101L0100V01)

On 04 March 2016

PERSONAL DETAILS

	Name	Age	Gender
Life 1	Madhan	25	M

Age is taken as on last birthday

POLICY DETAILS

Date of Policy Commencement: 04-Mar-2016

Policy Term in Year(s): 20

Premium Paying Term in Year(s): 20

Premium Frequency: Annual

PREMIUM AND BENEFIT DETAILS

Benefit Name	Sum Assured (in Rs.)	Benefit Term (years)	Premium Paying Term (years)	Premium (in Rs.)
Main Benefit	5,00,000	20	20	50,000
Total Premium payable per Frequency:				50,000

Next premium Due Date 04-Mar-2017

ILLUSTRATION OF FUTURE BENEFITS

This illustration has been produced by HDFC Standard Life Insurance Company Limited to help you understand the benefits of your HDFC Life Click 2 Invest - ULIP. These illustrations must be read in conjunction with the sales literature, which describes the features of this product.

The values shown are for illustration only. What you actually receive will depend on what happens over the future lifetime of your policy, particularly investment returns. The Illustration shows what you could get back using two assumed rates of investment return. These rates have been specified by the Life Insurance Council. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your life insurance company. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page.

If your policy offers variable returns then the illustrations on this page will show two different rates of assumed investment returns. These assumed rates of return are not guaranteed and they are not 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.

Whilst future investment returns would significantly influence policy benefits, other factors such as charges and taxes also have an impact on your benefits.

Guaranteed benefits are available provided all premiums are paid, when they are due. The illustrative benefits below assume that all premiums that are due have been paid. All amounts are in Indian Rupees.

Illustrative Benefits on Maturity

On the survival of the Life Assured until the Maturity date, the illustrative Maturity benefits are as shown below.

	Guaranteed Benefits	Non-Guaranteed Benefit		Total Maturity Benefit	
		Assumed Investment Return		Assumed Investment Return	
Date of Maturity	Click 2 Invest	4% p.a.	8% p.a.	4% p.a.	8% p.a.
04-Mar-2036		12,91,810	20,23,315	12,91,810	20,23,315

Upon this payment, the policy terminates and no further benefit becomes payable.

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATION PURPOSE.

Projected Statement of Premiums, Charges and Fund Value based on Assumed Investment Return of 8% p.a.

Projected Statement of Premiums, Charges and Fund Value based on Assumed Investment Return of 8% p.a.														Gross Yield		8%
														Net Yield		6.55%
(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Policy Year	Annualised Premium	Top-up	Premium Allocation Charge	Amount available for Investment	Risk Charge	Policy Administration Charge	FMC	Investment Guarantee charge	Taxes as applicable	Total Charges	Fund Value (end of year)	Addition to Fund	Surrender Benefit (end of year)	Guaranteed Death Benefit	Total Death Benefit	Commission
1	50,000	0	0	50,000	442	0	695	0	165	1,301	52,649	0	52,649	5,00,000	5,00,000	0
2	50,000	0	0	50,000	392	0	1,431	0	264	2,087	1,08,696	0	1,08,696	5,00,000	5,00,000	0
3	50,000	0	0	50,000	338	0	2,214	0	370	2,922	1,68,362	0	1,68,362	5,00,000	5,00,000	0
4	50,000	0	0	50,000	280	0	3,048	0	483	3,811	2,31,882	0	2,31,882	5,00,000	5,00,000	0
5	50,000	0	0	50,000	217	0	3,936	0	602	4,755	2,99,505	0	2,99,505	5,00,000	5,00,000	0
6	50,000	0	0	50,000	148	0	4,881	0	729	5,759	3,71,499	0	3,71,499	5,00,000	5,00,000	0
7	50,000	0	0	50,000	72	0	5,888	0	864	6,824	4,48,150	0	4,48,150	5,00,000	5,00,000	0
8	50,000	0	0	50,000	0	0	6,959	0	1,009	7,968	5,29,749	0	5,29,749	5,00,000	5,29,749	0
9	50,000	0	0	50,000	0	0	8,099	0	1,174	9,273	6,16,524	0	6,16,524	5,00,000	6,16,524	0
10	50,000	0	0	50,000	0	0	9,311	0	1,350	10,661	7,08,804	0	7,08,804	5,25,000	7,08,804	0
11	50,000	0	0	50,000	0	0	10,600	0	1,537	12,137	8,06,937	0	8,06,937	5,77,500	8,06,937	0
12	50,000	0	0	50,000	0	0	11,971	0	1,736	13,707	9,11,294	0	9,11,294	6,30,000	9,11,294	0
13	50,000	0	0	50,000	0	0	13,429	0	1,947	15,376	10,22,272	0	10,22,272	6,82,500	10,22,272	0
14	50,000	0	0	50,000	0	0	14,980	0	2,172	17,152	11,40,289	0	11,40,289	7,35,000	11,40,289	0
15	50,000	0	0	50,000	0	0	16,628	0	2,411	19,039	12,65,792	0	12,65,792	7,87,500	12,65,792	0
16	50,000	0	0	50,000	0	0	18,381	0	2,665	21,047	13,99,256	0	13,99,256	8,40,000	13,99,256	0
17	50,000	0	0	50,000	0	0	20,246	0	2,936	23,182	15,41,186	0	15,41,186	8,92,500	15,41,186	0
18	50,000	0	0	50,000	0	0	22,229	0	3,223	25,452	16,92,119	0	16,92,119	9,45,000	16,92,119	0
19	50,000	0	0	50,000	0	0	24,337	0	3,529	27,866	18,52,626	0	18,52,626	9,97,500	18,52,626	0
20	50,000	0	0	50,000	0	0	26,579	0	3,854	30,433	20,23,315	0	20,23,315	10,50,000	20,23,315	0

* General Sales Tax (GST) in case of Jammu and Kashmir and Taxes include service tax and Swachh Bharat Cess as applicable in all other cases.

Projected Statement of Premiums, Charges and Fund Value based on Assumed Investment Return of 4% p.a.

(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Policy Year	Annualised Premium	Top-up	Premium Allocation Charge	Amount available for Investment	Risk Charge	Policy Administration Charge	FMC	Investment Guarantee charge	Taxes as applicable*	Total Charges	Fund Value (end of year)	Addition to Fund	Surrender Benefit (end of year)	Guaranteed Death Benefit	Total Death Benefit	Commission
1	50,000	0	0	50,000	443	0	681	0	163	1,286	50,689	0	50,689	5,00,000	5,00,000	0
2	50,000	0	0	50,000	396	0	1,375	0	257	2,027	1,02,651	0	1,02,651	5,00,000	5,00,000	0
3	50,000	0	0	50,000	347	0	2,086	0	353	2,786	1,55,919	0	1,55,919	5,00,000	5,00,000	0
4	50,000	0	0	50,000	297	0	2,816	0	451	3,564	2,10,527	0	2,10,527	5,00,000	5,00,000	0
5	50,000	0	0	50,000	245	0	3,563	0	552	4,360	2,66,507	0	2,66,507	5,00,000	5,00,000	0
6	50,000	0	0	50,000	190	0	4,330	0	655	5,175	3,23,898	0	3,23,898	5,00,000	5,00,000	0
7	50,000	0	0	50,000	132	0	5,116	0	761	6,009	3,82,735	0	3,82,735	5,00,000	5,00,000	0
8	50,000	0	0	50,000	70	0	5,922	0	869	6,860	4,43,060	0	4,43,060	5,00,000	5,00,000	0
9	50,000	0	0	50,000	3	0	6,748	0	979	7,729	5,04,913	0	5,04,913	5,00,000	5,04,913	0
10	50,000	0	0	50,000	0	0	7,594	0	1,101	8,695	5,68,256	0	5,68,256	5,25,000	5,68,256	0
11	50,000	0	0	50,000	0	0	8,461	0	1,227	9,688	6,33,123	0	6,33,123	5,77,500	6,33,123	0
12	50,000	0	0	50,000	0	0	9,349	0	1,356	10,704	6,99,549	0	6,99,549	6,30,000	6,99,549	0
13	50,000	0	0	50,000	0	0	10,258	0	1,487	11,745	7,67,573	0	7,67,573	6,82,500	7,67,573	0
14	50,000	0	0	50,000	0	0	11,189	0	1,622	12,811	8,37,233	0	8,37,233	7,35,000	8,37,233	0
15	50,000	0	0	50,000	0	0	12,142	0	1,761	13,903	9,08,567	0	9,08,567	7,87,500	9,08,567	0
16	50,000	0	0	50,000	0	0	13,118	0	1,902	15,021	9,81,617	0	9,81,617	8,40,000	9,81,617	0
17	50,000	0	0	50,000	0	0	14,118	0	2,047	16,165	10,56,424	0	10,56,424	8,92,500	10,56,424	0
18	50,000	0	0	50,000	0	0	15,142	0	2,196	17,337	11,33,029	0	11,33,029	9,45,000	11,33,029	0
19	50,000	0	0	50,000	0	0	16,190	0	2,348	18,538	12,11,477	0	12,11,477	9,97,500	12,11,477	0
20	50,000	0	0	50,000	0	0	17,264	0	2,503	19,767	12,91,810	0	12,91,810	10,50,000	12,91,810	0

* General Sales Tax (GST) in case of Jammu and Kashmir and Taxes include service tax and Swachh Bharat Cess as applicable in all other cases.

Description of Charges

This illustration is based on the following charges:

Premium Allocation Charge

This is a premium-based charge (which may vary by product, policy year, premium size, premium frequency and premium payment method). After deducting this charge from your premiums, the remainder is invested to buy units. Please read Sales Literature for more details.

Fund Management Charge (FMC)

This is a charge levied as a percentage of the value of assets and deducted at the time of computation of daily unit prices. In the long term, the key to building great maturity values is a low FMC. The Fund Management Charge is the same across all the fund options.

Policy Administration Charge

This charge is levied to cover regular administration costs. This charge may vary by product & premium size. Please read Sales Literature for more details.

Risk Charge

This is a charge levied monthly to cover the cost of providing you with the Death Benefit, Extra Health Benefit, Extra Life Benefit, Extra Disability Benefit and any other Morbidity Benefits, if applicable, on your policy. The amount of the charge taken each month is based on the benefits insured and your age.

Service tax and Swachh Bharat Cess

The Government of India levies a Taxes include service tax and Swachh Bharat Cess as applicable in all other cases. on the amount of any charges deducted from your policy. We collect this tax along with the charges. The tax rates and its applicability will be as notified by the Government from

NOTES:

1. The Sum Assured stated above is based on the information provided and may vary as a result of underwriting.
2. Please read the sales literature provided.
3. Any statutory levy or charges (Taxes include service tax and Swachh Bharat Cess as applicable) 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.
4. The benefits illustrated assume that all premiums that are due over the premium paying term will be paid and no withdrawals will be made during the policy term. In case premiums are not paid for the premium paying term at the original level or withdrawals are made during the policy term, the illustrative benefits will differ.
5. This contract is designed for long term savings and is not designed for short term investment. Should you need to surrender your policy in the short term, any surrender benefits may be less than the premium(s) you have paid.
6. A policy may be surrendered at any time in the first five years of the policy but the amount payable on surrender will be paid out only on completion of five policy years, subject to prevailing regulations.
7. In case you do not pay premiums for the full premium paying term, your policy will be discontinued or will become paid-up depending on the premiums paid previously. Please read the sales literature for more details.
8. There is no commission payable as the illustration has been generated on the basis that this proposal would be sourced through Direct Sales.
9. "Premium Allocation Charge Rates" and "Risk Benefit Charge Rates", if applicable, are guaranteed for the lifetime of the policy. All other charges may be altered during the lifetime of the policy with prior approval from the regulator.
10. Clawback Additions would be payable at the point of exit after the completion of five years, if and only if, it is required to meet the reduction in yield requirements prescribed by the regulations. Exit would mean exit by way of death, surrender or maturity whichever is earliest.

I, _____, having received the information with respect to the above, have understood the inbuilt features of the policy, the applicable charges and the investment risks under the policy, before entering into the contract.

Policyholder's Signature:

Date: 04-Mar-16 13.06.41

Place:

Marketing Official's Signature:

Company's Seal:

Channel Name : Direct - Online