



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: RAPELLI NAGARAJU
Age: 25
Name of Life Assured: RAPELLI NAGARAJU
Age: 25
Policy Term: 11
Premium Paying Term: 10
Amount of Instalment Premium (Without GST): Rs.50000
Mode: Annual

Proposal No: NA
Name of Product: HDFC Life Sanchay Plus
Tag Line: A non-participating non-linked savings insurance plan
Unique Identification No: 101N134V03
GST Rate: 4.5% for first year
2.25% second year onwards

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	Long Term Income	Sum Assured Rs.	650000
Guaranteed Payout Frequency	Annual	Sum Assured on Death (at inception of the policy) Rs.	650000
Guaranteed Payout Amount	46750	Payout Term (years)	25

Premium Summary				
	Base Plan	CI Rider	IB Rider	Total Instalment Premium
Instalment Premium without GST	50,000	0	0	50,000
Instalment Premium with First Year GST	52,250	0	0	52,250
Instalment Premium with GST 2nd Year Onwards	51,125	0	0	51,125

(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	50,000	0	0	0	6,50,000	0	0
2	50,000	0	0	0	6,50,000	30,000	30,000
3	50,000	0	0	0	6,50,000	52,500	52,500
4	50,000	0	0	0	6,50,000	1,00,000	1,00,000
5	50,000	0	0	0	6,50,000	1,25,000	1,37,197
6	50,000	0	0	0	6,50,000	1,50,000	1,79,865
7	50,000	0	0	0	6,50,000	1,75,000	2,29,252
8	50,000	0	0	0	6,50,000	3,00,000	2,86,237
9	50,000	0	0	0	6,50,000	3,37,500	3,51,806
10	50,000	0	0	0	6,60,339	4,50,000	4,27,052
11	0	0	0	0	6,93,356	4,50,000	4,66,551
12	0	0	0	46,750	0	0	0
13	0	0	0	46,750	0	0	0
14	0	0	0	46,750	0	0	0
15	0	0	0	46,750	0	0	0
16	0	0	0	46,750	0	0	0
17	0	0	0	46,750	0	0	0
18	0	0	0	46,750	0	0	0
19	0	0	0	46,750	0	0	0
20	0	0	0	46,750	0	0	0
21	0	0	0	46,750	0	0	0
22	0	0	0	46,750	0	0	0
23	0	0	0	46,750	0	0	0

24	0	0	0	46,750	0	0	0
25	0	0	0	46,750	0	0	0
26	0	0	0	46,750	0	0	0
27	0	0	0	46,750	0	0	0
28	0	0	0	46,750	0	0	0
29	0	0	0	46,750	0	0	0
30	0	0	0	46,750	0	0	0
31	0	0	0	46,750	0	0	0
32	0	0	0	46,750	0	0	0
33	0	0	0	46,750	0	0	0
34	0	0	0	46,750	0	0	0
35	0	0	0	46,750	0	0	0
36	0	0	0	5,46,750	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.

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 RAPELLI NAGARAJU 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".