



Benefit Illustration for HDFC Life Click 2 Achieve Par Advantage(Spl)

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

Name of the Prospect/Policyholder:	Vinod Kumar	Proposal No:	NA
Age:	33	Name of Product:	HDFC Life Click 2 Achieve Par Advantage(Spl)
Gender:	Male	Tag Line:	An Individual Non-linked Participating Savings Life Insurance Plan
Name of Life Assured 1 :	Vinod Kumar	Unique Identification Number:	101N207V01
Age:	33	GST Rate:	4.5%* for (First Year)
Gender:	Male		2.25%* (Second Year Onwards)
Name of Life Assured 2 :			
Age:			
Gender:	NA		
Policy Term:	25 Years		
Premium Paying Term:	12 Years		
Amount of Instalment Premium (Without GST):	Rs.80,000		
Mode of payment of Premium:	Annual		
Mode of Payment of Survival Benefit:	Annual		
Benefit Chosen#	Spouse Care Advantage		
Special Date	NA		
For Special Date: Option I	NA		
For Special Date: Option II	NA		
Special Milestone Benefit	NA		
Special Milestone Benefit month	NA		

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

How to read and understand this illustration?

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

Some benefits are guaranteed and some benefits are variable with return 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 limit 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							
Plan Option	Premium Payment Term(Years)	Policy Term(Years)	Deferment Period (Years)	Annualized Premium(Rs.)	Death Benefit Multiple	Sum Assured on Maturity (Rs.)	Basic Sum Assured (Rs.)
Early Income	12	25	0	85,000	7X	5,78,933	0
Balanced Income	12	25	0	15,000	7X	73,660	0

Sum Assured on Death (at inception of the policy) Rs.	7,00,000	Additional Life Option	No
First Benefit Payout Date	24/02/2026	Policy Continuance Benefit	Yes
Special Date Option	NA	Premium Offset	No
Paid-Up Addition	No	Additional Benefit opted	
Deferral of Survival/Income Benefit	No		

Premium Summary										
Instalment Premium		Base Plan	IB Rider	PPR Rider (PAC)	PPR Rider (ADC)	PPR Rider (CC)	HPR Rider	WOP Rider (DH)	WOP Rider (CID)	Total Instalment Premium
First Year Premium	Instalment Premium without GST	80,000	0	0	0	0	0	0	0	80,000
	Instalment Premium with First Year GST	83,600	0	0	0	0	0	0	0	83,600
Second Year Premium	Instalment Premium without GST	1,00,000	0	0	0	0	0	0	0	1,00,000
	Instalment Premium with GST 2nd Year Onwards	1,02,250	0	0	0	0	0	0	0	1,02,250

(Amount in Rupees)

Policy Year	Annualized Premium	Guaranteed Benefits				Non-Guaranteed Benefits @ 4% p.a.						Non-Guaranteed Benefits @ 8% p.a.						Total Benefits including Guaranteed and Non-Guaranteed Benefits			
		Special Milestone / Survival Benefit	Surrender Benefit	Death Benefit	Maturity Benefit	Reversionary Bonus	Cash Bonus/ Accrued Paid-Up Additions	Cash Value of Accrued Paid Up Additions	Guaranteed Surrender Value (Net of Cash Bonus already paid)	Special Surrender Value^A	Surrender Value Payable (Higher of 10 & 11) + 9'	Reversionary Bonus	Cash Bonus/ Accrued Paid-Up Additions	Cash Value of Accrued Paid Up Additions	Guaranteed Surrender Value (Net of Cash Bonus already paid)	Special Surrender Value^A	Surrender Value Payable (Higher of 16 & 17) + 15'	Total Maturity Benefit, incl Terminal Bonus, if any, @ 4% (6+9+TB)	Total Maturity Benefit, incl Terminal Bonus, if any, @ 8% (6+15+TB)	Total Death Benefit incl of Terminal Bonus, if any, @ 4% (5+8+TB)	Total Death Benefit incl of Terminal Bonus, if any, @ 8% (5+14+TB)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	80,000	0	24,000	7,00,000	0	0	11,947	0	12,053	11,030	12,053	0	41,998	0	0	11,030	11,030	0	0	7,00,000	7,00,000
2	1,00,000	0	54,000	7,00,000	0	0	11,947	0	30,106	35,497	35,497	0	41,998	0	0	26,586	26,586	0	0	7,00,000	7,00,000
3	1,00,000	0	98,000	7,00,000	0	0	11,947	0	62,159	75,290	75,290	0	41,998	0	0	45,908	45,908	0	0	7,00,000	7,00,000
4	1,00,000	0	1,90,000	7,00,000	0	0	11,947	0	1,42,212	1,25,046	1,42,212	0	41,998	0	22,006	74,805	74,805	0	0	7,00,000	7,00,000
5	1,00,000	0	2,40,000	7,00,000	0	0	11,947	0	1,80,266	1,85,325	1,85,325	0	41,998	0	30,007	1,16,911	1,16,911	0	0	7,00,000	7,00,000
6	1,00,000	0	2,90,000	7,00,000	0	0	11,947	0	2,18,318	2,56,706	2,56,706	0	41,998	0	38,009	1,68,437	1,68,437	0	0	7,00,000	7,00,000
7	1,00,000	0	3,40,000	7,35,000	0	0	11,947	0	2,56,371	3,39,759	3,39,759	0	41,998	0	46,011	2,30,337	2,30,337	0	0	7,35,000	7,35,000
8	1,00,000	0	4,08,353	8,40,000	0	0	11,947	0	3,12,778	4,35,039	4,35,039	0	41,998	0	72,364	3,03,615	3,03,615	0	0	8,40,000	8,40,000
9	1,00,000	0	4,81,412	9,45,000	0	0	11,947	0	3,73,889	5,43,150	5,43,150	0	41,998	0	1,03,425	3,89,398	3,89,398	0	0	9,45,000	9,45,000
10	1,00,000	0	5,59,176	10,50,000	0	0	11,947	0	4,39,706	6,64,729	6,64,729	0	41,998	0	1,39,191	4,88,934	4,88,934	0	0	10,50,000	10,50,000
11	1,00,000	0	6,41,647	11,55,000	0	0	11,947	0	5,10,231	8,00,454	8,00,454	0	41,998	0	1,79,663	6,03,600	6,03,600	0	0	11,55,000	11,55,000
12	1,00,000	0	7,28,824	12,60,000	0	0	11,947	0	5,85,460	9,51,027	9,51,027	0	41,998	0	2,24,842	7,34,901	7,34,901	0	0	12,60,000	12,60,000
13	0	0	7,56,588	12,60,000	0	0	11,947	0	6,01,277	10,30,517	10,30,517	0	41,998	0	2,10,607	7,94,648	7,94,648	0	0	12,60,000	12,60,000
14	0	0	7,84,353	12,60,000	0	0	11,947	0	6,17,096	10,57,838	10,57,838	0	41,998	0	1,96,373	8,15,351	8,15,351	0	0	12,60,000	12,60,000
15	0	0	8,12,118	12,60,000	0	0	11,947	0	6,32,914	10,85,995	10,85,995	0	41,998	0	1,82,140	8,37,365	8,37,365	0	0	12,60,000	12,60,000
16	0	0	8,39,882	12,60,000	0	0	11,947	0	6,48,730	11,14,957	11,14,957	0	41,998	0	1,67,905	8,60,731	8,60,731	0	0	12,60,000	12,60,000
17	0	0	8,67,647	12,60,000	0	0	11,947	0	6,64,549	11,44,683	11,44,683	0	41,998	0	1,53,672	8,85,488	8,85,488	0	0	12,60,000	12,60,000
18	0	0	8,95,412	12,60,000	0	0	11,947	0	6,80,367	11,75,132	11,75,132	0	41,998	0	1,39,439	9,11,673	9,11,673	0	0	12,60,000	12,60,000
19	0	0	9,23,176	12,60,000	0	0	11,947	0	6,96,183	12,06,244	12,06,244	0	41,998	0	1,25,203	9,39,322	9,39,322	0	0	12,60,000	12,60,000
20	0	0	9,50,941	12,60,000	0	0	11,947	0	7,12,002	12,37,960	12,37,960	0	41,998	0	1,10,970	9,68,472	9,68,472	0	0	12,60,000	12,60,000
21	0	0	9,78,706	12,60,000	0	0	11,947	0	7,27,820	12,70,213	12,70,213	0	41,998	0	96,737	9,99,164	9,99,164	0	0	12,60,000	12,60,000
22	0	0	10,06,471	12,60,000	0	0	11,947	0	7,43,637	13,02,926	13,02,926	0	41,998	0	82,503	10,31,436	10,31,436	0	0	12,60,000	12,60,000
23	0	0	10,34,235	12,60,000	0	0	11,947	0	7,59,455	13,35,997	13,35,997	0	41,998	0	68,269	10,65,311	10,65,311	0	0	12,60,000	12,60,000
24	0	0	10,62,000	12,60,000	0	0	11,947	0	7,75,273	13,69,287	13,69,287	0	41,998	0	54,035	11,00,785	11,00,785	0	0	12,60,000	12,60,000
25	0	0	0	12,60,000	6,52,593	0	11,947	0	0	0	0	0	41,998	0	0	0	0	15,50,821	12,57,699	12,60,000	12,60,000

Notes:

- Annualized Premium excludes taxes, rider premium, underwriting extra premiums and loadings for modal premium.
 - The death benefit(s) shown above are at the end of the year. Upon payment of death benefit, the policy terminates and no further benefit is payable in case Policy Continuance Benefit is not opted.
 - The survival benefits are payable :-
 - at the end of the Mode of Payment of Survival Benefit where Special Date is not opted.
 - on chosen date where Special Date: Option I is opted.
 - at the beginning of month chosen where Special Date: Option II is opted.
 - Special Milestone Benefit are payable at the beginning of month chosen
 - In cases where the survival/ special milestone benefit are payable at the beginning of period, First payout shall be made within 7 working days from i) the realization of the first premium or ii) policy issuance, whichever is later. Subsequent payouts shall be made within 7 working days from i) realization of renewal premium or ii) survival benefit payout date, whichever is later.
 - 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.
 - The above table does not show offset of premiums, deferral of survival/income benefit(s) even if the same is chosen as yes.
 - 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
 - Taxes will be applicable as per the prevailing provisions of the Income Tax Act, 1961.
- Refer Sales literature for explanation of terms used in this illustration.

#Depends on the combination of plan options chosen at inception

^Special Surrender Value is subject to change incase of change in G-Sec yields
`Applicable where Paid-up Addition is opted.

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

Place:

Date:Signature of Agent /Intermediary / Official

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

Date:Signature of Prospect / Policyholder