



Benefit Illustration for HDFC Life Click 2 Achieve

This Illustration has been produced by HDFC Life Insurance Company Limited to help you understand the benefits of your HDFC Life Click 2 Achieve

DETAILS

Name of the Prospect/Policyholder:	amandeep singh	Proposal No:	NA
Age:	41	Name of Product:	HDFC Life Click 2 Achieve
Proposer Gender:	Male	Tag Line:	A Non-linked Non-Participating Individual Life Insurance Savings Plan
Name of Life Assured:	amandeep singh	Unique Identification No:	101N186V06
Age:	41	GST Rate:	4.5%* for first year
Life Assured Gender:	Male		2.25%* second year onwards
Policy Term:	26 Years		
Premium Paying Term:	12 Years		
Amount of Instalment Premium (Without GST):	Rs.1,00,000		
Mode of payment of Premium:	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.

Policy Details			
Plan Option	Dream Achiever	Sum Assured on Death (at inception of the policy) Rs.	10,00,000
Benefit Chosen#	Early Income (New)	Sum Assured on Maturity (at inception of the policy) Rs.	24,00,000
Additional Benefit Opted	None	Juvenile Critical Illness (CI) cover opted	No
Payout Term (Years)	25	Sum Assured on Juvenile CI at inception	NA
Payout Frequency	Annual	Premium Offset	No
First Payout Date^	05-07-2025	Deferral of Survival/Income Benefit	No

Premium Summary														
Instalment Premium		Base Plan	Juvenile Critical Illness Cover Premium	CI Rider	IB Rider	Protect Plus Rider(rider option)	LiveWell Rider (DC)	LiveWell Rider (PAC)	LiveWell Rider (ADC)	WOP Rider (DH)	WOP Rider (CID)	HP Rider (CCI)	HP Rider (CC)	Total Instalment Premium
First Year Premium	Instalment Premium without GST	1,00,000	0	0	0	0	0	0	0	0	0	0	0	1,00,000
	Instalment Premium with First Year GST	1,04,500	0	0	0	0	0	0	0	0	0	0	0	1,04,500
Second Year Premium	Instalment Premium without GST	1,00,000	0	0	0	0	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	0	0	0	0	1,02,250

(Amount in Rupees)

Policy Year	Annualized Premium	Guaranteed					Non Guaranteed		
		Survival Benefits	Other benefits (if any)	Maturity Benefit	Death Benefit	Guaranteed Surrender Value (GSV)	Death Benefit (Higher of Guaranteed Death Benefit and SSV)	Special Surrender Value(SSV)	Surrender Value (Higher of GSV and SSV)
1	1,00,000	50,000	0	0	10,00,000	0	10,00,000	0	0
2	1,00,000	15,181	0	0	10,00,000	0	10,00,000	38,967	38,967
3	1,00,000	15,181	0	0	10,00,000	24,638	10,00,000	86,608	86,608
4	1,00,000	15,181	0	0	10,00,000	1,04,457	10,00,000	1,42,132	1,42,132
5	1,00,000	15,181	0	0	10,00,000	1,39,276	10,00,000	2,06,147	2,06,147
6	1,00,000	15,181	0	0	10,00,000	1,74,095	10,00,000	2,79,326	2,79,326
7	1,00,000	15,181	0	0	10,00,000	2,08,914	10,00,000	3,62,413	3,62,413
8	1,00,000	15,181	0	0	10,00,000	2,59,733	10,00,000	4,56,231	4,56,231
9	1,00,000	15,181	0	0	10,00,000	3,14,552	10,00,000	5,61,692	5,61,692
10	1,00,000	15,181	0	0	10,50,000	3,83,371	10,50,000	6,79,728	6,79,728
11	1,00,000	15,181	0	0	11,55,000	4,47,190	11,55,000	8,11,296	8,11,296
12	1,00,000	15,181	0	0	12,60,000	5,15,009	12,60,000	9,57,512	9,57,512
13	0	15,181	0	0	12,60,000	5,23,828	12,60,000	10,15,901	10,15,901
14	0	15,181	0	0	12,60,000	5,44,647	12,60,000	10,78,942	10,78,942
15	0	15,181	0	0	12,60,000	5,53,466	12,60,000	11,47,048	11,47,048
16	0	15,181	0	0	12,60,000	5,62,285	12,60,000	12,20,674	12,20,674
17	0	15,181	0	0	12,60,000	5,71,104	13,00,319	13,00,319	13,00,319
18	0	15,181	0	0	12,60,000	5,79,923	13,86,528	13,86,528	13,86,528
19	0	15,181	0	0	12,60,000	6,00,742	14,79,902	14,79,902	14,79,902
20	0	15,181	0	0	12,60,000	6,09,561	15,81,103	15,81,103	15,81,103
21	0	15,181	0	0	12,60,000	6,18,380	16,90,860	16,90,860	16,90,860
22	0	15,181	0	0	12,60,000	6,27,199	18,09,982	18,09,982	18,09,982
23	0	15,181	0	0	12,60,000	6,48,018	19,39,377	19,39,377	19,39,377
24	0	15,181	0	0	12,60,000	6,56,837	20,80,057	20,80,057	20,80,057
25	0	15,181	0	0	12,60,000	6,65,656	22,33,166	22,33,166	22,33,166
26	0	15,181	0	24,00,000	12,60,000	0	24,15,181	0	0

Notes:

1. Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, and Goods & Service Tax.
2. In the above illustration, premiums are assumed to be received in advance, surrender benefit payable at the end of the year and other benefits payable as chosen by the policyholder.
3. The plan also provides Juvenile Critical Illness Cover and waiver of premium benefit in case of Death, Critical Illness or Total Permanent Disability of Proposer as optional feature, provided all previous premiums have been paid. For more information on these benefits please refer the sales literature/policy document.
4. The above table does not show offset of premiums even if premium offset benefit is chosen as yes. Your premium payable will get adjusted to the extent of benefits receivable or accrued, if any You can choose to opt in or out of this feature at any time during the contract.
5. The above table does not show accrual of benefits even if deferral of benefits is chosen as yes. Your benefits shown above will get accrued as per then prevailing SBI interest rate on savings bank Deposit + 1.5%. You can choose to opt in or out of this feature at any time during the contract.
6. #Depends on the cashflow chosen at inception.

^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.

I , have explained the premiums and benefits under the policy fully to the prospect / policy holder.	
Place:	
Date:	Signature of Agent /Intermediary / Official

I <u>amandeep singh</u> , having received the information with respect to the above, have understood the above statement before entering into the contract.	
Date:	Signature of Prospect / Policyholder