



Illustration for your HDFC Life Click 2 Protect 3D Plus

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Your details	
Name:	abc xyz
Age last Birthday:	31
Gender:	Male

Your Policy details	
Details:	HDFC Life Click 2 Protect 3D Plus
UIN:	101N115V03
Sum Assured:	5000000
Policy Term:	40 year(s)
Premium Payment Term:	40 year(s)
Premium Frequency:	Annual
Plan Option Chosen:	Return of Premium Option
Top Up Option:	N
Premium Exclusive of Taxes:	14922
Taxes:	671
Premium Inclusive of Taxes:	15593
Total Premium Inclusive of Taxes:	15593
Next Premium Due Date:	28-Dec-2019
Premium Payment Method:	SI/ECS

Illustration Of Future Benefits

Illustrative Benefits on Death under HDFC Life Click 2 Protect 3D Plus

Death Benefit is the sum of:

- Sum Assured on Death
- Additional Benefits

Sum Assured on Death is the highest of:

- 10 times Annualised Premium
- 105% of Total Premiums Paid
- Guaranteed Sum Assured on Maturity
- Absolute amount assured to be paid on death

Where,

- Additional Benefits = Nil
- Guaranteed Sum Assured on Maturity = Total Premiums Paid
- Absolute amount assured to be paid on death i.e. Sum Assured = Absolute amount chosen by the policyholder at inception

Policy Year	Age	Annualised Base Premium	Cumulative Premiums	Death Benefit			Maturity Benefit
				Sum Assured on Death	Annual Income Benefit Payable	Total Income Benefit Payable	
1	31	14922	14922	5000000	NA	NA	NA
2	32	14922	29844	5000000	NA	NA	NA
3	33	14922	44766	5000000	NA	NA	NA
4	34	14922	59688	5000000	NA	NA	NA
5	35	14922	74610	5000000	NA	NA	NA
6	36	14922	89532	5000000	NA	NA	NA
7	37	14922	104454	5000000	NA	NA	NA
8	38	14922	119376	5000000	NA	NA	NA
9	39	14922	134298	5000000	NA	NA	NA
10	40	14922	149220	5000000	NA	NA	NA
11	41	14922	164142	5000000	NA	NA	NA
12	42	14922	179064	5000000	NA	NA	NA
13	43	14922	193986	5000000	NA	NA	NA
14	44	14922	208908	5000000	NA	NA	NA
15	45	14922	223830	5000000	NA	NA	NA
16	46	14922	238752	5000000	NA	NA	NA
17	47	14922	253674	5000000	NA	NA	NA
18	48	14922	268596	5000000	NA	NA	NA
19	49	14922	283518	5000000	NA	NA	NA
20	50	14922	298440	5000000	NA	NA	NA
21	51	14922	313362	5000000	NA	NA	NA
22	52	14922	328284	5000000	NA	NA	NA
23	53	14922	343206	5000000	NA	NA	NA

Policy Year	Age	Annualised Base Premium	Cumulative Premiums	Death Benefit			Maturity Benefit
				Sum Assured on Death	Annual Income Benefit Payable	Total Income Benefit Payable	
24	54	14922	358128	5000000	NA	NA	NA
25	55	14922	373050	5000000	NA	NA	NA
26	56	14922	387972	5000000	NA	NA	NA
27	57	14922	402894	5000000	NA	NA	NA
28	58	14922	417816	5000000	NA	NA	NA
29	59	14922	432738	5000000	NA	NA	NA
30	60	14922	447660	5000000	NA	NA	NA
31	61	14922	462582	5000000	NA	NA	NA
32	62	14922	477504	5000000	NA	NA	NA
33	63	14922	492426	5000000	NA	NA	NA
34	64	14922	507348	5000000	NA	NA	NA
35	65	14922	522270	5000000	NA	NA	NA
36	66	14922	537192	5000000	NA	NA	NA
37	67	14922	552114	5000000	NA	NA	NA
38	68	14922	567036	5000000	NA	NA	NA
39	69	14922	581958	5000000	NA	NA	NA
40	70	14922	596880	5000000	NA	NA	596880

Illustrative Benefits on Diagnosis of Terminal Illness under HDFC Life Click 2 Protect 3D Plus

Same as "Illustrative Benefits on Death" above.

In the event of the earlier of (a) unfortunate death^{T&C5} or (b) diagnosis of Terminal Illness of the life assured during the policy term and if all due premiums have been paid, the above mentioned Death Benefit will be paid to the nominee in the form of a lump sum. Upon this payment, the policy terminates and no further benefit is payable.

Illustrative Benefits on Accidental & Total Permanent Disability (ATPD) under HDFC Life Click 2 Protect 3D Plus

All future premiums payable under the plan will be waived.

Illustrative Benefits on Surrender under HDFC Life Click 2 Protect 3D Plus

Your Plan provides surrender benefit.

The Surrender Benefit is defined as follows:

- Within first 3 policy years (if surrender value is acquired): 30% x Total Premiums Paid
- 4th & 5th policy year: 50% x Total Premiums Paid
- 6th policy year onwards:[50% + (40% / (policyterm-5)) x (policyyear-5)] x Total Premiums Paid.

Illustrative Benefits on Maturity under HDFC Life Click 2 Protect 3D Plus

The maturity benefit shall be the total premiums paid.

TERMS AND CONDITIONS

1. This illustration has been produced by HDFC Standard Life Insurance Company Limited to help you understand the benefits of your HDFC Life Click 2 Protect 3D Plus policy . 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.
2. All benefits under this Product are guaranteed, provided all premiums are paid,when they are due.
3. All amounts are in Indian Rupees.
4. The Premium and the Sum Assured stated above is based on the information provided. They may vary as a result of underwriting.
5. For details on the above benefits, please read the Product Brochure.
6. Taxes and levies as applicable will be charged and are payable by you by any method including by levy of an additional monetary amount in addition to premium and/or charges.
7. Tax will be deducted at the applicable rate from the payments made under the policy, as per the prevailing provisions of the Income Tax Act, 1961.

I _____, (Name) have explained the above illustration and the terms and conditions of this product to the policyholder. I _____, (Name) having received the information with respect to the above, have understood the above illustration before entering the contract.

Intermediary's Signature :

Date :

Place :

Proposer's Signature / Thumb Impression :

Channel Name : Broca