



## Benefit Illustration for HDFC Life Systematic Pension Plan

This illustration has been produced by HDFC Life Insurance Company Limited to help you understand the benefits of your HDFC Life Systematic Pension Plan

Name of the Prospect /Policy holder: Gigi CJ		<b>Proposal No:</b>	
Age: 35		Name of the Product:	HDFC Life Systematic Pension Plan
Name of the Life Assured: Gigi CJ		Tag Line:	A Non-linked, Participating, Individual, Savings, Pension Plan
Age: 35		Unique Identification No:	101N144V05
Policy Term 11 year(s)		GST Rate:	4.5%* for first year
Premium Payment Term: 3 Years			2.25%* second year onwards
Amount of Instalment Premium: Rs. 2625		Vesting Age	46
Mode of Payment of Premium: Monthly			
Gender: Male			

### How to read and understand this benefit illustration?

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

"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	HDFC Life Systematic Pension Plan	Sum Assured on Vesting Rs.	90,000
Bonus Type	Reversionary Bonus	Sum Assured on Death (at inception of the policy) Rs.	2756

Premium Summary			
	Base Plan	Riders	Total Instalment Premium
Instalment Premium without GST	2,625	0	2,625
Instalment Premium with First Year GST	2,743	0	2,743
Instalment Premium with GST 2nd Year Onwards	2,684	0	2,684

(Amounts in Rupees.)

Policy Year	Single / Annualized Premium	Guaranteed Benefits					Non Guaranteed Benefits @ 4% p.a.					Non Guaranteed Benefits @ 8% p.a.					Total Benefits including Guaranteed and Non-Guaranteed Benefits			
		Guaranteed Additions	Survival Benefits	Guaranteed Surrender Value	Death Benefit	Vesting / Maturity Benefit	Reversionary Bonus	Cash Bonus	Guaranteed Surrender Value	Special Surrender Value	Surrender Benefits	Reversionary Bonus	Cash Bonus	Guaranteed Surrender Value	Special Surrender Value	Surrender Benefits	Vesting Benefit		Death Benefit	
																	Total Vesting / Maturity Benefit, incl Terminal Bonus, if any, @ 4%	Total Vesting / Maturity Benefit, incl Terminal Bonus, if any, @ 8%	Total Death Benefit incl of Terminal Bonus, if any, @ 4%	Total Death Benefit incl of Terminal Bonus, if any, @ 8%
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
1	30000	0	0	0	33075	0	600	0	0	15281	15281	1200	0	0	15567	15567	0	0	33075	33075
2	30000	0	0	18900	66150	0	1812	0	19444	33234	33234	3648	0	19994	34176	34176	0	0	66150	66150
3	30000	0	0	33075	99225	0	3648	0	34352	56035	56035	7394	0	35663	60082	60082	0	0	99225	99225
4	0	0	0	47250	99225	0	5521	0	50011	83004	83004	11290	0	52895	92332	92332	0	0	99225	99225
5	0	0	0	47250	99225	0	7432	0	50966	85880	85880	15342	0	54921	98918	98918	0	0	99225	99225
6	0	0	0	47250	99225	0	9380	0	51940	88859	88859	19555	0	57028	105982	105982	0	0	99225	105982
7	0	0	0	47250	99225	0	11368	0	52934	91945	91945	23938	0	59219	113562	113562	0	0	99225	113562
8	0	0	0	59535	99225	0	13395	0	66233	95142	95142	28495	0	73783	121696	121696	0	0	99225	121696
9	0	0	0	72765	99225	0	15463	0	80497	98457	98457	33235	0	89383	130426	130426	0	0	99225	130426
10	0	0	0	85050	99225	0	17573	0	93836	104018	104018	38165	0	104132	139798	139798	0	0	104018	139798
11	0	0	0	0	99225	137470	19724	0	0	0	0	43291	0	0	0	0	137470	159506	137470	159506

Annuity Option Selected (this option can be changed anytime before vesting)					Immediate Life Annuity Option with the return of purchase price		
Policy year	Fund Value at vesting				*Annuity Payable p.a. based on prevailing annuity rates		
	Accumulated at 4% p.a. Rs	Accumulated at 8% p.a. Rs	Minimum Assured Benefit		Based on FV accumulated at 4% p.a. Rs.	Based on FV accumulated at 8% p.a. Rs	Based on the Minimum Assured Benefits, Rs.
			Rs.	Minimum return on the premiums paid % p.a			
11	137470	159506	137470.20	4% p.a. compounded	7497	8766	7497

\*Without Commutation

#### Notes:

- The values shown above are for illustration purpose only. The actual annuity amount receivable depends on the prevailing annuity rates at the time of vesting. The guaranteed values are based on the minimum investment return guaranteed at the outset of the policy, whereas the non-guaranteed values are based on the assumed investment returns of 4% p.a., and 8% p.a.; there are not the upper or lower limits of what you might get back. For more details on risk factors, terms and conditions please read sales brochure carefully. Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, and Goods & Service Tax. Refer Sales Literature for explanation of terms used in this illustration.
- The vesting benefit is payable at the end of the policy year. Upon payment of vesting benefit, the policy terminates and no further benefits become payable.
- The death benefits shown above are at the end of the year. Upon payment, of death benefit the policy terminates and no further benefit is payable.
- 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.
- 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.
- Surrender value will be higher of Guaranteed Surrender Value and Special Surrender Value.

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

Place:

Date: Signature of Agent / Intermediary / Official

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

Date: Signature of Prospect / Policyholder