



## Benefit Illustration for HDFC Life Sanchay Par Advantage

This illustration has been produced by HDFC Life Insurance Company Limited to help you understand the benefits of your HDFC Life Sanchay Par Advantage policy

Name of the Prospect /Policy holder: Aji  
Age: 32  
Name of the Life Assured: Aji  
Age: 32  
Policy Term: 68 year(s)  
Premium Payment Term: 6 year(s)  
Amount of Installment Premium: 4375  
Mode of Payment of Premium: Monthly  
Mode of Payment of Survival Benefit: Monthly  
Timing of Payment of Survival Benefit: Arrear

**Proposal No:**  
Name of the Product: HDFC Life Sanchay Par Advantage  
Tag Line: A Non-Linked, Participating, Life Insurance Plan  
Unique Identification No: 101N136V04  
GST Rate: 4.5%\* for first year  
2.25%\* second year onwards

### 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	Immediate Income	Sum Assured on Maturity Rs.	3,00,000
Bonus Type	Cash Bonus	Sum Assured on Death (at inception of the policy) Rs.	6,15,000

Premium Summary												
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	HPR Rider (CCI)	HPR Rider (CC)	WOP Rider	LiveWell Rider (DC)	LiveWell Rider (PAC)	LiveWell Rider (ADC)	Total Installment Premium
Instalment Premium without GST	4375	0	0	0	0	0	0	0	0	0	0	4375
Instalment Premium with First Year GST	4572	0	0	0	0	0	0	0	0	0	0	4572
Instalment Premium with GST 2nd Year Onwards	4473	0	0	0	0	0	0	0	0	0	0	4473

(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			
		GA	Survival Benefit	Surrender Benefit	Death Benefit	Maturity Benefit	RB	Cash Bonus	Guaranteed Surrender Value (Net of Cash Bonus already paid)	Special Surrender Value#	Surrender Value Payable (Higher of 10 & 11)	RB	Cash Bonus	Guaranteed Surrender Value (Net of Cash Bonus already paid)	Special Surrender Value#	Surrender Value Payable (Higher of 15 & 16)	Total Maturity Benefit, incl TB, if any, @ 4% (7+TB)	Total Maturity Benefit, incl TB, if any, @ 8% (7+TB)	Total Death Benefit incl of TB, if any, @ 4% (6+TB)	Total Death Benefit incl of TB, if any, @ 8% (6+TB)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
1	50,000	0	0	0	6,15,000	0	0	3,360	0	6,745	6,745	0	10,560	0	5,245	5,245	0	0	6,15,000	6,15,000
2	50,000	0	0	31,500	6,15,000	0	0	3,360	24,780	20,521	24,780	0	10,560	10,380	16,521	16,521	0	0	6,15,000	6,15,000
3	50,000	0	0	55,125	6,15,000	0	0	3,360	45,045	41,379	45,045	0	10,560	23,445	34,879	34,879	0	0	6,15,000	6,15,000
4	50,000	0	0	1,05,000	6,15,000	0	0	3,360	91,560	67,377	91,560	0	10,560	62,760	58,377	62,760	0	0	6,15,000	6,15,000
5	50,000	0	0	1,31,250	6,15,000	0	0	3,360	1,14,450	1,17,574	1,17,574	0	10,560	78,450	1,05,074	1,05,074	0	0	6,15,000	6,15,000
6	50,000	0	0	1,89,000	6,15,000	0	0	3,360	1,68,840	1,83,534	1,83,534	0	10,560	1,25,640	1,68,034	1,68,034	0	0	6,15,000	6,15,000
7	0	0	0	2,04,750	6,15,000	0	0	3,360	1,81,230	2,24,206	2,24,206	0	10,560	1,30,830	2,06,206	2,06,206	0	0	6,15,000	6,15,000
8	0	0	0	2,36,250	6,15,000	0	0	3,360	2,09,370	2,28,512	2,28,512	0	10,560	1,51,770	2,11,012	2,11,012	0	0	6,15,000	6,15,000
9	0	0	0	2,52,000	6,15,000	0	0	3,360	2,21,760	2,33,457	2,33,457	0	10,560	1,56,960	2,16,957	2,16,957	0	0	6,15,000	6,15,000
10	0	0	0	2,52,000	6,15,000	0	0	3,360	2,18,400	2,38,548	2,38,548	0	10,560	1,46,400	2,22,548	2,22,548	0	0	6,15,000	6,15,000
11	0	0	0	2,52,000	6,15,000	0	0	3,360	2,15,040	2,43,290	2,43,290	0	10,560	1,35,840	2,28,790	2,28,790	0	0	6,15,000	6,15,000
12	0	0	0	2,83,500	6,15,000	0	0	3,360	2,43,180	2,48,690	2,48,690	0	10,560	1,56,780	2,35,690	2,35,690	0	0	6,15,000	6,15,000
13	0	0	0	2,83,500	6,15,000	0	0	3,360	2,39,820	2,54,250	2,54,250	0	10,560	1,46,220	2,43,250	2,43,250	0	0	6,15,000	6,15,000
14	0	0	0	2,83,500	6,15,000	0	0	3,360	2,36,460	2,59,473	2,59,473	0	10,560	1,35,660	2,50,973	2,50,973	0	0	6,15,000	6,15,000
15	0	0	0	2,83,500	6,15,000	0	0	3,360	2,33,100	2,65,360	2,65,360	0	10,560	1,25,100	2,59,360	2,59,360	0	0	6,15,000	6,15,000
16	0	0	0	2,83,500	6,15,000	0	0	3,360	2,29,740	2,71,411	2,71,411	0	10,560	1,14,540	2,68,411	2,68,411	0	0	6,15,000	6,15,000
17	0	0	0	2,83,500	6,15,000	0	0	3,360	2,26,380	2,77,623	2,77,623	0	10,560	1,03,980	2,78,123	2,78,123	0	0	6,15,000	6,15,000
18	0	0	0	2,83,500	6,15,000	0	0	3,360	2,23,020	2,83,493	2,83,493	0	10,560	93,420	2,87,993	2,87,993	0	0	6,15,000	6,15,000
19	0	0	0	2,83,500	6,15,000	0	0	3,360	2,19,660	2,90,018	2,90,018	0	10,560	82,860	2,99,018	2,99,018	0	0	6,15,000	6,15,000
20	0	0	0	2,83,500	6,15,000	0	0	3,360	2,16,300	2,96,694	2,96,694	0	10,560	72,300	3,11,194	3,11,194	0	0	6,15,000	6,15,000
21	0	0	0	2,83,500	6,15,000	0	0	3,360	2,12,940	3,03,522	3,03,522	0	10,560	61,740	3,23,522	3,23,522	0	0	6,15,000	6,15,000
22	0	0	0	2,83,500	6,15,000	0	0	3,360	2,09,580	3,10,502	3,10,502	0	10,560	51,180	3,37,502	3,37,502	0	0	6,15,000	6,15,000
23	0	0	0	2,83,500	6,15,000	0	0	3,360	2,06,220	3,17,640	3,17,640	0	10,560	40,620	3,51,640	3,51,640	0	0	6,15,000	6,15,000
24	0	0	0	2,83,500	6,15,000	0	0	3,360	2,02,860	3,24,946	3,24,946	0	10,560	30,060	3,67,446	3,67,446	0	0	6,15,000	6,15,000
25	0	0	0	2,83,500	6,15,000	0	0	3,360	1,99,500	3,32,431	3,32,431	0	10,560	19,500	3,84,431	3,84,431	0	0	6,15,000	6,15,000
26	0	0	0	2,83,500	6,15,000	0	0	3,360	1,96,140	3,40,111	3,40,111	0	10,560	8,940	4,02,611	4,02,611	0	0	6,15,000	6,15,000
27	0	0	0	2,83,500	6,15,000	0	0	3,360	1,92,780	3,48,003	3,48,003	0	10,560	0	4,22,003	4,22,003	0	0	6,15,000	6,15,000
28	0	0	0	2,83,500	6,15,000	0	0	3,360	1,89,420	3,56,123	3,56,123	0	10,560	0	4,43,123	4,43,123	0	0	6,15,000	6,15,000
29	0	0	0	2,83,500	6,15,000	0	0	3,360	1,86,060	3,64,489	3,64,489	0	10,560	0	4,65,989	4,65,989	0	0	6,15,000	6,15,000
30	0	0	0	2,83,500	6,15,000	0	0	3,360	1,82,700	3,73,116	3,73,116	0	10,560	0	4,91,116	4,91,116	0	0	6,15,000	6,15,000
31	0	0	0	2,83,500	6,15,000	0	0	3,360	1,79,340	3,82,517	3,82,517	0	10,560	0	5,17,517	5,17,517	0	0	6,15,000	6,15,000
32	0	0	0	2,83,500	6,15,000	0	0	3,360	1,75,980	3,91,700	3,91,700	0	10,560	0	5,46,700	5,46,700	0	0	6,15,000	6,15,000
33	0	0	0	2,83,500	6,15,000	0	0	3,360	1,72,620	4,01,173	4,01,173	0	10,560	0	5,77,673	5,77,673	0	0	6,15,000	6,15,000
34	0	0	0	2,83,500	6,15,000	0	0	3,360	1,69,260	4,10,937	4,10,937	0	10,560	0	6,10,937	6,10,937	0	0	6,15,000	6,15,000
35	0	0	0	2,83,500	6,15,000	0	0	3,360	1,65,900	4,20,993	4,20,993	0	10,560	0	6,46,993	6,46,993	0	0	6,15,000	6,46,993
36	0	0	0	2,83,500	6,15,000	0	0	3,360	1,62,540	4,31,836	4,31,836	0	10,560	0	6,85,336	6,85,336	0	0	6,15,000	6,85,336
37	0	0	0	2,83,500	6,15,000	0	0	3,360	1,59,180	4,42,460	4,42,460	0	10,560	0	7,26,960	7,26,960	0	0	6,15,000	7,26,960
38	0	0	0	2,83,500	6,15,000	0	0	3,360	1,55,820	4,53,856	4,53,856	0	10,560	0	7,71,356	7,71,356	0	0	6,15,000	7,71,356
39	0	0	0	2,83,500	6,15,000	0	0	3,360	1,52,460	4,65,512	4,65,512	0	10,560	0	8,19,512	8,19,512	0	0	6,15,000	8,19,512
40	0	0	0	2,83,500	6,15,000	0	0	3,360	1,49,100	4,77,915	4,77,915	0	10,560	0	8,70,915	8,70,915	0	0	6,15,000	8,70,915
41	0	0	0	2,83,500	6,15,000	0	0	3,360	1,45,740	4,90,049	4,90,049	0	10,560	0	9,26,549	9,26,549	0	0	6,15,000	9,26,549
42	0	0	0	2,83,500	6,15,000	0	0	3,360	1,42,380	5,03,396	5,03,396	0	10,560	0	9,86,396	9,86,396	0	0	6,15,000	9,86,396
43	0	0	0	2,83,500	6,15,000	0	0	3,360	1,39,020	5,16,939	5,16,939	0	10,560	0	10,50,439	10,50,439	0	0	6,15,000	10,50,439
44	0	0	0	2,83,500	6,15,000	0	0	3,360	1,35,660	5,31,653	5,31,653	0	10,560	0	11,19,653	11,19,653	0	0	6,15,000	11,19,653
45	0	0	0	2,83,500	6,15,000	0	0	3,360	1,32,300	5,										

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			
		GA	Survival Benefit	Surrender Benefit	Death Benefit	Maturity Benefit	RB	Cash Bonus	Guaranteed Surrender Value (Net of Cash Bonus already paid)	Special Surrender Value#	Surrender Value Payable (Higher of 10 & 11)	RB	Cash Bonus	Guaranteed Surrender Value (Net of Cash Bonus already paid)	Special Surrender Value#	Surrender Value Payable (Higher of 15 & 16)	Total Maturity Benefit, incl TB, if any, @ 4% (7+TB)	Total Maturity Benefit, incl TB, if any, @ 8% (7+TB)	Total Death Benefit incl of TB, if any, @ 4% (6+TB)	Total Death Benefit incl of TB, if any, @ 8% (6+TB)
59	0	0	0	2,83,500	6,15,000	0	0	3,360	85,260	7,94,226	7,94,226	0	10,560	0	30,74,726	30,74,726	0	0	7,94,226	30,74,726
60	0	0	0	2,83,500	6,15,000	0	0	3,360	81,900	8,14,416	8,14,416	0	10,560	0	32,97,916	32,97,916	0	0	8,14,416	32,97,916
61	0	0	0	2,83,500	6,15,000	0	0	3,360	78,540	8,35,180	8,35,180	0	10,560	0	35,37,680	35,37,680	0	0	8,35,180	35,37,680
62	0	0	0	2,83,500	6,15,000	0	0	3,360	75,180	8,56,053	8,56,053	0	10,560	0	37,95,553	37,95,553	0	0	8,56,053	37,95,553
63	0	0	0	2,83,500	6,15,000	0	0	3,360	71,820	8,77,379	8,77,379	0	10,560	0	40,73,379	40,73,379	0	0	8,77,379	40,73,379
64	0	0	0	2,83,500	6,15,000	0	0	3,360	68,460	8,98,187	8,98,187	0	10,560	0	43,71,687	43,71,687	0	0	8,98,187	43,71,687
65	0	0	0	2,83,500	6,15,000	0	0	3,360	65,100	9,19,041	9,19,041	0	10,560	0	46,93,041	46,93,041	0	0	9,19,041	46,93,041
66	0	0	0	2,83,500	6,15,000	0	0	3,360	61,740	9,39,717	9,39,717	0	10,560	0	50,38,217	50,38,217	0	0	9,39,717	50,38,217
67	0	0	0	2,83,500	6,15,000	0	0	3,360	58,380	9,59,236	9,59,236	0	10,560	0	54,08,736	54,08,736	0	0	9,59,236	54,08,736
68	0	0	0	0	6,15,000	3,00,000	0	3,360	0	0	0	0	10,560	0	0	0	10,83,000	64,47,500	10,83,000	64,47,500

**Notes:**

1. 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.
2. When Timing of Payment of Survival Benefit is "Arrear", the survival benefits shown above are payable at the end of the Mode of Payment of Survival Benefit.

When Timing of Payment of Survival Benefit is chosen as "Advance", the survival benefit shown above are payable at the beginning of the Mode of Payment of Survival Benefit. 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

3. 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.
4. 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.
5. The maturity benefit shown above is payable at the end of the Policy Term. Upon payment of maturity benefit, the policy terminates and no further benefits become payable.
6. The Premium and the Sum Assured on Maturity stated above is based on the information provided. They may vary as a result of underwriting.
7. 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.
8. RB - Reversionary Bonus, TB - Terminal Bonus, GA - Guaranteed Additions

# Special Surrender Value is subject to change incase of change in G-Sec yields

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

Place:

Date: Signature of Agent /Intermediary / Official

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

Date: Signature of Prospect / Policyholder