



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: 7 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	Deferred Income	Sum Assured on Maturity Rs.	3,50,000
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	0	0	13,548	13,548	0	0	0	13,548	13,548	0	0	6,15,000	6,15,000
2	50,000	0	0	31,500	6,15,000	0	0	0	31,500	29,100	31,500	0	0	31,500	29,100	31,500	0	0	6,15,000	6,15,000
3	50,000	0	0	55,125	6,15,000	0	0	0	55,125	47,885	55,125	0	0	55,125	51,385	55,125	0	0	6,15,000	6,15,000
4	50,000	0	0	1,05,000	6,15,000	0	0	0	1,05,000	77,653	1,05,000	0	0	1,05,000	84,153	1,05,000	0	0	6,15,000	6,15,000
5	50,000	0	0	1,31,250	6,15,000	0	0	0	1,31,250	1,26,679	1,31,250	0	0	1,31,250	1,39,679	1,39,679	0	0	6,15,000	6,15,000
6	50,000	0	0	1,57,500	6,15,000	0	0	0	1,57,500	1,88,267	1,88,267	0	0	1,57,500	2,12,767	2,12,767	0	0	6,15,000	6,15,000
7	50,000	0	0	2,20,500	6,15,000	0	0	0	2,20,500	2,64,249	2,64,249	0	0	2,20,500	3,04,749	3,04,749	0	0	6,15,000	6,15,000
8	0	0	0	2,38,875	6,15,000	0	0	0	2,38,875	3,12,115	3,12,115	0	0	2,38,875	3,73,115	3,73,115	0	0	6,15,000	6,15,000
9	0	0	10,560	2,65,065	6,15,000	0	0	0	2,65,065	3,13,802	3,13,802	0	15,840	2,49,225	3,78,302	3,78,302	0	0	6,15,000	6,15,000
10	0	0	10,560	2,72,880	6,15,000	0	0	0	2,72,880	3,15,508	3,15,508	0	15,840	2,41,200	3,82,508	3,82,508	0	0	6,15,000	6,15,000
11	0	0	10,560	2,62,320	6,15,000	0	0	0	2,62,320	3,17,727	3,17,727	0	15,840	2,14,800	3,86,727	3,86,727	0	0	6,15,000	6,15,000
12	0	0	10,560	2,88,510	6,15,000	0	0	0	2,88,510	3,19,457	3,19,457	0	15,840	2,25,150	3,91,457	3,91,457	0	0	6,15,000	6,15,000
13	0	0	10,560	2,77,950	6,15,000	0	0	0	2,77,950	3,21,691	3,21,691	0	15,840	1,98,750	3,96,191	3,96,191	0	0	6,15,000	6,15,000
14	0	0	10,560	2,67,390	6,15,000	0	0	0	2,67,390	3,23,420	3,23,420	0	15,840	1,72,350	4,01,920	4,01,920	0	0	6,15,000	6,15,000
15	0	0	10,560	2,56,830	6,15,000	0	0	0	2,56,830	3,25,634	3,25,634	0	15,840	1,45,950	4,07,634	4,07,634	0	0	6,15,000	6,15,000
16	0	0	10,560	2,46,270	6,15,000	0	0	0	2,46,270	3,27,821	3,27,821	0	15,840	1,19,550	4,13,821	4,13,821	0	0	6,15,000	6,15,000
17	0	0	10,560	2,35,710	6,15,000	0	0	0	2,35,710	3,29,466	3,29,466	0	15,840	93,150	4,19,966	4,19,966	0	0	6,15,000	6,15,000
18	0	0	10,560	2,25,150	6,15,000	0	0	0	2,25,150	3,31,550	3,31,550	0	15,840	66,750	4,27,050	4,27,050	0	0	6,15,000	6,15,000
19	0	0	10,560	2,14,590	6,15,000	0	0	0	2,14,590	3,34,054	3,34,054	0	15,840	40,350	4,34,554	4,34,554	0	0	6,15,000	6,15,000
20	0	0	10,560	2,04,030	6,15,000	0	0	0	2,04,030	3,35,958	3,35,958	0	15,840	13,950	4,42,958	4,42,958	0	0	6,15,000	6,15,000
21	0	0	10,560	1,93,470	6,15,000	0	0	0	1,93,470	3,37,740	3,37,740	0	15,840	0	4,51,240	4,51,240	0	0	6,15,000	6,15,000
22	0	0	10,560	1,82,910	6,15,000	0	0	0	1,82,910	3,39,881	3,39,881	0	15,840	0	4,60,881	4,60,881	0	0	6,15,000	6,15,000
23	0	0	10,560	1,72,350	6,15,000	0	0	0	1,72,350	3,41,860	3,41,860	0	15,840	0	4,70,860	4,70,860	0	0	6,15,000	6,15,000
24	0	0	10,560	1,61,790	6,15,000	0	0	0	1,61,790	3,44,156	3,44,156	0	15,840	0	4,81,656	4,81,656	0	0	6,15,000	6,15,000
25	0	0	10,560	1,51,230	6,15,000	0	0	0	1,51,230	3,45,750	3,45,750	0	15,840	0	4,93,250	4,93,250	0	0	6,15,000	6,15,000
26	0	0	10,560	1,40,670	6,15,000	0	0	0	1,40,670	3,47,621	3,47,621	0	15,840	0	5,05,621	5,05,621	0	0	6,15,000	6,15,000
27	0	0	10,560	1,30,110	6,15,000	0	0	0	1,30,110	3,49,747	3,49,747	0	15,840	0	5,19,247	5,19,247	0	0	6,15,000	6,15,000
28	0	0	10,560	1,19,550	6,15,000	0	0	0	1,19,550	3,51,101	3,51,101	0	15,840	0	5,33,601	5,33,601	0	0	6,15,000	6,15,000
29	0	0	10,560	1,08,990	6,15,000	0	0	0	1,08,990	3,53,152	3,53,152	0	15,840	0	5,49,152	5,49,152	0	0	6,15,000	6,15,000
30	0	0	10,560	98,430	6,15,000	0	0	0	98,430	3,54,864	3,54,864	0	15,840	0	5,65,864	5,65,864	0	0	6,15,000	6,15,000
31	0	0	10,560	87,870	6,15,000	0	0	0	87,870	3,56,190	3,56,190	0	15,840	0	5,84,190	5,84,190	0	0	6,15,000	6,15,000
32	0	0	10,560	77,310	6,15,000	0	0	0	77,310	3,57,574	3,57,574	0	15,840	0	6,03,074	6,03,074	0	0	6,15,000	6,15,000
33	0	0	10,560	66,750	6,15,000	0	0	0	66,750	3,58,951	3,58,951	0	15,840	0	6,23,951	6,23,951	0	0	6,15,000	6,23,951
34	0	0	0	66,750	6,15,000	0	0	0	66,750	3,69,740	3,69,740	0	26,400	0	6,47,240	6,47,240	0	0	6,15,000	6,47,240
35	0	0	0	66,750	6,15,000	0	0	0	66,750	3,81,323	3,81,323	0	26,400	0	6,70,823	6,70,823	0	0	6,15,000	6,70,823
36	0	0	0	66,750	6,15,000	0	0	0	66,750	3,92,695	3,92,695	0	26,400	0	6,96,195	6,96,195	0	0	6,15,000	6,96,195
37	0	0	0	66,750	6,15,000	0	0	0	66,750	4,04,852	4,04,852	0	26,400	0	7,23,852	7,23,852	0	0	6,15,000	7,23,852
38	0	0	0	66,750	6,15,000	0	0	0	66,750	4,17,283	4,17,283	0	26,400	0	7,53,283	7,53,283	0	0	6,15,000	7,53,283
39	0	0	0	66,750	6,15,000	0	0	0	66,750	4,30,479	4,30,479	0	26,400	0	7,84,979	7,84,979	0	0	6,15,000	7,84,979
40	0	0	0	66,750	6,15,000	0	0	0	66,750	4,43,426	4,43,426	0	26,400	0	8,18,926	8,18,926	0	0	6,15,000	8,18,926
41	0	0	0	66,750	6,15,000	0	0	0	66,750	4,57,610	4,57,610	0	26,400	0	8,55,110	8,55,110	0	0	6,15,000	8,55,110
42	0	0	0	66,750	6,15,000	0	0	0	66,750	4,72,013	4,72,013	0	26,400	0	8,94,513	8,94,513	0	0	6,15,000	8,94,513
43	0	0	0	66,750	6,15,000	0	0	0	66,750	4,87,117	4,87,117	0	26,400	0	9,36,617	9,36,617	0	0	6,15,000	9,36,617
44	0	0	0	66,750	6,15,000	0	0	0	66,750	5,02,401	5,02,401	0	26,400	0	9,81,901	9,81,901	0	0	6,15,000	9,81,901
45	0	0	0	66,750	6,15,000	0	0	0	66,750	5,18,843	5,18,843	0	26,400	0	10,30,343	10,30,343	0	0	6,15,000	10,30,343
46	0	0	0	66,750	6,15,000	0	0													

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	66,750	6,15,000	0	0	0	66,750	8,05,544	8,05,544	0	26,400	0	22,44,044	22,44,044	0	0	8,05,544	22,44,044
60	0	0	0	66,750	6,15,000	0	0	0	66,750	8,29,840	8,29,840	0	26,400	0	23,86,840	23,86,840	0	0	8,29,840	23,86,840
61	0	0	0	66,750	6,15,000	0	0	0	66,750	8,54,530	8,54,530	0	26,400	0	25,40,030	25,40,030	0	0	8,54,530	25,40,030
62	0	0	0	66,750	6,15,000	0	0	0	66,750	8,79,276	8,79,276	0	26,400	0	27,05,276	27,05,276	0	0	8,79,276	27,05,276
63	0	0	0	66,750	6,15,000	0	0	0	66,750	9,04,594	9,04,594	0	26,400	0	28,82,094	28,82,094	0	0	9,04,594	28,82,094
64	0	0	0	66,750	6,15,000	0	0	0	66,750	9,30,278	9,30,278	0	26,400	0	30,72,778	30,72,778	0	0	9,30,278	30,72,778
65	0	0	0	66,750	6,15,000	0	0	0	66,750	9,55,789	9,55,789	0	26,400	0	32,76,789	32,76,789	0	0	9,55,789	32,76,789
66	0	0	0	66,750	6,15,000	0	0	0	66,750	9,81,512	9,81,512	0	26,400	0	34,96,512	34,96,512	0	0	9,81,512	34,96,512
67	0	0	0	66,750	6,15,000	0	0	0	66,750	10,06,932	10,06,932	0	26,400	0	37,31,932	37,31,932	0	0	10,06,932	37,31,932
68	0	0	0	0	6,15,000	3,50,000	0	0	0	0	0	0	26,400	0	0	0	11,42,500	44,20,500	11,42,500	44,20,500

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