



## 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	45 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	80
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	8086	8086	1200	0	0	8395	8395	0	0	33075	33075
2	30000	0	0	18900	66150	0	1812	0	19444	24426	24426	3648	0	19994	25854	25854	0	0	66150	66150
3	30000	0	0	33075	99225	0	3648	0	34352	49470	49470	7394	0	35663	53407	53407	0	0	99225	99225
4	0	0	0	47250	99225	0	5521	0	50011	75955	75955	11290	0	52895	85211	85211	0	0	99225	99225
5	0	0	0	47250	99225	0	7432	0	50966	78272	78272	15342	0	54921	91242	91242	0	0	99225	99225
6	0	0	0	47250	99225	0	9380	0	51940	80638	80638	19555	0	57028	97704	97704	0	0	99225	99225
7	0	0	0	47250	99225	0	11368	0	52934	83056	83056	23938	0	59219	104627	104627	0	0	99225	104627
8	0	0	0	48195	99225	0	13395	0	54893	85524	85524	28495	0	62443	112044	112044	0	0	99225	112044
9	0	0	0	49140	99225	0	15463	0	56872	88039	88039	33235	0	65758	119993	119993	0	0	99225	119993
10	0	0	0	50085	99225	0	17573	0	58871	90603	90603	38165	0	69167	128510	128510	0	0	99225	128510
11	0	0	0	51030	99225	0	19724	0	60892	93210	93210	43291	0	72676	137636	137636	0	0	99225	137636
12	0	0	0	51975	99225	0	21919	0	62934	95863	95863	48623	0	76286	147417	147417	0	0	99225	147417
13	0	0	0	52920	99225	0	24157	0	64999	98556	98556	54168	0	80004	157896	157896	0	0	99225	157896
14	0	0	0	54810	99225	0	26440	0	68030	101289	101289	59935	0	84777	169127	169127	0	0	101289	169127
15	0	0	0	56755	99225	0	28769	0	70140	104056	104056	65932	0	88721	181161	181161	0	0	104056	181161
16	0	0	0	56700	99225	0	31145	0	72272	106856	106856	72169	0	92785	194056	194056	0	0	106856	194056
17	0	0	0	57645	99225	0	33568	0	74429	109685	109685	78656	0	96973	207875	207875	0	0	109685	207875
18	0	0	0	58590	99225	0	36039	0	76609	112539	112539	85403	0	101291	222685	222685	0	0	112539	222685
19	0	0	0	59535	99225	0	38560	0	78815	115413	115413	92419	0	105744	238556	238556	0	0	115413	238556
20	0	0	0	60480	99225	0	41131	0	81045	118302	118302	99716	0	110338	255563	255563	0	0	118302	255563
21	0	0	0	61425	99225	0	43754	0	83302	121199	121199	107304	0	115077	273792	273792	0	0	121199	273792
22	0	0	0	62370	99225	0	46429	0	85584	124102	124102	115197	0	119968	293329	293329	0	0	124102	293329
23	0	0	0	63315	99225	0	49157	0	87894	127001	127001	123405	0	125017	314269	314269	0	0	127001	314269
24	0	0	0	64260	99225	0	51941	0	90230	129891	129891	131941	0	130230	336715	336715	0	0	129891	336715
25	0	0	0	65205	99225	0	54779	0	92595	132764	132764	140818	0	135614	360777	360777	0	0	132764	360777
26	0	0	0	67095	99225	0	57675	0	95932	135610	135610	150051	0	142121	386572	386572	0	0	135610	386572
27	0	0	0	68040	99225	0	60629	0	98354	138423	138423	159653	0	147867	414226	414226	0	0	138423	414226
28	0	0	0	68985	99225	0	63641	0	100806	141188	141188	169640	0	153805	443875	443875	0	0	141188	443875
29	0	0	0	69930	99225	0	66714	0	103287	143897	143897	180025	0	159943	475664	475664	0	0	143897	475664
30	0	0	0	70875	99225	0	69848	0	105799	146539	146539	190826	0	166288	509750	509750	0	0	146539	509750
31	0	0	0	71820	99225	0	73045	0	108343	149097	149097	202060	0	172850	546299	546299	0	0	149097	546299
32	0	0	0	72765	99225	0	76306	0	110918	151558	151558	213742	0	179636	585491	585491	0	0	151558	585491
33	0	0	0	73710	99225	0	79632	0	113526	153906	153906	225892	0	186656	627519	627519	0	0	153906	627519
34	0	0	0	74655	99225	0	83025	0	116168	156126	156126	238527	0	193919	672592	672592	0	0	156126	672592
35	0	0	0	75600	99225	0	86486	0	118843	158198	158198	251669	0	201434	720930	720930	0	0	158198	720930
36	0	0	0	76545	99225	0	90015	0	121553	160103	160103	265335	0	209213	772775	772775	0	0	160103	772775
37	0	0	0	77490	99225	0	93616	0	124298	161820	161820	279549	0	217264	828385	828385	0	0	161820	828385
38	0	0	0	79380	99225	0	97288	0	128024	163328	163328	294331	0	226545	888040	888040	0	0	163328	888040
39	0	0	0	80325	99225	0	101034	0	130842	164548	164548	309704	0	235177	952042	952042	0	0	164548	952042
40	0	0	0	81270	99225	0	104855	0	133697	165423	165423	325693	0	244116	1020715	1020715	0	0	165423	1020715
41	0	0	0	82215	99225	0	108752	0	136591	165891	165891	342320	0	253375	1094414	1094414	0	0	165891	1094414
42	0	0	0	83160	99225	0	112727	0	139523	167287	167287	359613	0	262967	1173524	1173524	0	0	167287	1173524
43	0	0	0	84105	99225	0	116781	0	142496	182740	182740	377598	0	272904	1258463	1258463	0	0	182740	1258463
44	0	0	0	85050	99225	0	120917	0	145509	200070	200070	396302	0	283201	1349692	1349692	0	0	200070	1349692
45	0	0	0	0	99225	521605	125135	0	0	0	0	415754	0	0	0	0	521605	1595867	521605	1595867

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			
45	521605	1595867	521605.41	4% p.a. compounded	30740	94478	30740

\*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.

5. 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.
6. 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