



17-04-2023



Quote No : qbmt5940wg36j, Application No : 1200082331581

**Benefit Illustration for HDFC Life Sanchay Par Advantage(Spl)**

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

Age is taken as on last birthday

Name of the Prospect /Policy holder: Abhishek Gole  
Age: 32  
Name of the Life Assured: Abhishek Gole  
Age: 32  
Policy Term: 35 year(s)  
Premium Payment Term: 12 year(s)  
Amount of Installment Premium(Without GST): 5000  
Mode of Payment of Premium: Monthly  
Mode of Payment of Survival Benefit: Monthly  
\*0% if qualifies as zero-rated supply under GST law

**Proposal No:**

Name of the Product: HDFC Life Sanchay Par Advantage  
Tag Line: A Non-Linked, Participating, Life Insurance Plan  
Unique Identification No: 101N136V03  
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.	7,06,285
Bonus Type	Cash Bonus	Sum Assured on Death (at inception of the policy) Rs.	7,23,943

Rider Details				
Rider Name	Rider UIN	Rider PPT	Rider PT	Rider Sum Assured Rs.
HDFC Life Critical Illness Plus Rider	101B014V02	12 Years	12 Years	706285
Income Benefit on Accidental Disability Rider	101B013V03	12 Years	35 Years	706285
HDFC Life Protect Plus rider - Accidental Death Cover	101B016V01	144 Months	420 Months	706285
HDFC Life Protect Plus rider - Cancer Cover	101B016V01	12 Years	12 Years	706285

Premium Summary							
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	PP Rider (CC)	Total Installment Premium
Instalment Premium without GST	5000	97	31	0	58	34	5220
Instalment Premium with First Year GST	5225	114	37	0	68	40	5484
Instalment Premium with GST 2nd Year Onwards	5113	114	37	0	68	40	5372

(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	Surrender Benefit#	RB	Cash Bonus	Surrender Benefit#	Maturity Benefit		Death Benefit		Surrender Benefit	
													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)	Total Surrender Benefit incl of TB, if any, @ 4% (5+10)	Total Surrender Benefit incl of TB, if any, @ 8% (5+13)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1	57,143	0	0	0	7,23,943	0	0	14,126	0	0	22,601	0	0	0	7,23,943	7,23,943	0	0
2	57,143	0	0	37,080	7,23,943	0	0	14,126	6,769	0	22,601	13,831	0	0	7,23,943	7,23,943	43,849	50,911
3	57,143	0	0	64,890	7,23,943	0	0	14,126	13,390	0	22,601	31,636	0	0	7,23,943	7,23,943	78,280	96,526
4	57,143	0	0	1,23,600	7,23,943	0	0	14,126	12,360	0	22,601	19,423	0	0	7,23,943	7,23,943	1,35,960	1,43,023
5	57,143	0	0	1,54,500	7,23,943	0	0	14,126	15,450	0	22,601	40,170	0	0	7,23,943	7,23,943	1,69,950	1,94,670
6	57,143	0	0	1,85,400	7,23,943	0	0	14,126	35,609	0	22,601	67,391	0	0	7,23,943	7,23,943	2,21,009	2,52,791
7	57,143	0	0	2,16,300	7,23,943	0	0	14,126	65,184	0	22,601	1,02,853	0	0	7,23,943	7,23,943	2,81,484	3,19,153
8	57,143	0	0	2,86,752	7,23,943	0	0	14,126	64,154	0	22,601	1,08,886	0	0	7,23,943	7,23,943	3,50,906	3,95,638
9	57,143	0	0	3,61,530	7,23,943	0	0	14,126	67,244	0	22,601	1,19,627	0	0	7,23,943	7,23,943	4,28,774	4,81,157
10	57,143	0	0	4,51,140	7,23,943	0	0	14,126	64,449	0	22,601	1,27,426	0	0	7,23,943	7,23,943	5,15,589	5,78,566
11	57,143	0	0	5,43,840	7,23,943	0	0	14,126	69,157	0	22,601	1,45,083	0	0	7,23,943	7,23,943	6,12,997	6,88,923
12	57,143	0	0	6,67,440	7,56,000	0	0	14,126	48,263	0	22,601	1,40,669	0	0	7,56,000	7,56,000	7,15,703	8,08,109
13	0	0	0	6,67,440	7,56,000	0	0	14,126	67,097	0	22,601	1,78,337	0	0	7,56,000	7,56,000	7,34,537	8,45,777
14	0	0	0	6,67,440	7,56,000	0	0	14,126	85,343	0	22,601	2,17,183	0	0	7,56,000	7,56,000	7,52,783	8,84,623
15	0	0	0	6,67,440	7,56,000	0	0	14,126	1,04,177	0	22,601	2,56,617	0	0	7,56,000	7,56,000	7,71,617	9,24,057
16	0	0	0	6,67,440	7,56,000	0	0	14,126	1,51,851	0	22,601	3,28,423	0	0	7,56,000	7,56,000	8,19,291	9,95,863
17	0	0	0	6,67,440	7,56,000	0	0	14,126	1,70,686	0	22,601	3,71,977	0	0	7,56,000	7,56,000	8,38,126	10,39,417
18	0	0	0	6,67,440	7,56,000	0	0	14,126	1,90,109	0	22,601	4,16,709	0	0	7,56,000	7,56,000	8,57,549	10,84,149
19	0	0	0	6,67,440	7,56,000	0	0	14,126	2,08,943	0	22,601	4,63,206	0	0	7,56,000	7,56,000	8,76,383	11,30,646
20	0	0	0	6,67,440	7,56,000	0	0	14,126	2,28,366	0	22,601	5,11,469	0	0	7,56,000	7,56,000	8,95,806	11,78,909
21	0	0	0	6,67,440	7,56,000	0	0	14,126	2,47,789	0	22,601	5,62,086	0	0	7,56,000	7,56,000	9,15,229	12,29,526
22	0	0	0	6,67,440	7,56,000	0	0	14,126	2,67,211	0	22,601	6,13,880	0	0	7,56,000	7,56,000	9,34,651	12,81,320
23	0	0	0	6,67,440	7,56,000	0	0	14,126	2,86,634	0	22,601	6,68,617	0	0	7,56,000	7,63,378	9,54,074	13,36,057
24	0	0	0	6,67,440	7,56,000	0	0	14,126	3,06,057	0	22,601	7,25,120	0	0	7,56,000	7,96,338	9,73,497	13,92,560
25	0	0	0	6,67,440	7,56,000	0	0	14,126	3,25,480	0	22,601	7,84,566	0	0	7,56,000	8,32,240	9,92,920	14,52,006
26	0	0	0	6,67,440	7,56,000	0	0	14,126	3,45,491	0	22,601	8,46,366	0	0	7,56,000	8,70,498	10,12,931	15,13,806
27	0	0	0	6,67,440	7,56,000	0	0	14,126	3,64,914	0	22,601	9,11,109	0	0	7,56,000	9,11,698	10,32,354	15,78,549
28	0	0	0	6,67,440	7,56,000	0	0	14,126	3,84,337	0	22,601	9,55,840	0	0	7,56,000	9,56,428	10,51,777	16,23,280
29	0	0	0	6,67,440	7,56,000	0	0	14,126	4,04,349	0	22,601	10,03,514	0	0	7,56,000	10,04,103	10,71,789	16,70,954
30	0	0	0	6,67,440	7,56,000	0	0	14,126	4,24,360	0	22,601	10,54,720	0	0	7,56,000	10,55,308	10,91,800	17,22,160
31	0	0	0	6,67,440	7,56,000	0	0	14,126	4,43,783	0	22,601	11,10,046	0	0	7,56,000	11,10,635	11,11,223	17,77,486
32	0	0	0	6,67,440	7,56,000	0	0	14,126	4,63,794	0	22,601	11,69,491	0	0	7,56,000	11,70,080	11,31,234	18,36,931
33	0	0	0	6,67,440	7,56,000	0	0	14,126	4,83,806	0	22,601	12,33,057	0	0	7,56,000	12,34,235	11,51,246	19,00,497
34	0	0	0	6,67,440	7,56,000	0	0	14,126	5,03,817	0	22,601	13,01,920	0	0	7,56,000	13,03,098	11,71,257	19,69,360
35	0	0	0	0	7,56,000	7,06,285	0	14,126	0	0	22,601	0	7,06,285	13,71,370	7,56,000	14,49,651	0	0

**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. The survival benefits are payable at the end of the policy year. Upon payment at Maturity (Last Payout), the policy terminates and no further benefits become payable.
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 Premium and the Sum Assured on Maturity stated above is based on the information provided. They may vary as a result of underwriting.
6. 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.
7. RB - Reversionary Bonus, TB - Terminal Bonus, GA - Guaranteed Additions

**#In case cash bonuses have been paid out, the same shall be deducted from the Surrender Values indicated, at the time of pay out.**

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

Place:

Date: Signature of Agent /Intermediary / Official

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

Date: Signature of Prospect / Policyholder

Note: Kindly note that name of the company has changed from "HDFC Standard Life Insurance Company Limited" to "HDFC Life Insurance Company Limited".