

### Benefit Illustration for HDFC Life Sanchay Plus(Spl)

This Illustration has been produced by HDFC Life Insurance Company Limited to help you understand the benefits of your HDFC Life Sanchay Plus(Spl)

#### DETAILS

Name of the Prospect/Policyholder: pyarelal rajdev Vishwakarma

Age: 27

Name of Life Assured: pyarelal rajdev Vishwakarma

Age: 27

Policy Term: 11

Premium Paying Term: 10

Amount of Instalment Premium (Without GST): Rs.10,000

Name of Product: HDFC Life Sanchay Plus

Tag Line: In a life with no guarantees, get assured benefits.

Unique Identification No:101N134V05

GST Rate: 4.5% for first year  
2.25% second year onwards

Mode: Monthly

Gender: Male

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

"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	Long Term Income	Basic Sum Assured Rs.	15,06,743
Guaranteed Payout Frequency	Annually	Sum Assured on Death (at inception of the policy) Rs.	1506743
Guaranteed Payout Amount	1,07,414	Payout Term(years)	25

Rider Details			
Rider Name	Rider PPT	Rider PT	Rider Sum Assured RS.
HDFC Life Critical Illness Plus Rider	10	10	1506743
Income Benefit on Accidental Disability Rider	10	11	1506743

Premium Summary				
	Base Plan	CI Rider	IB Rider	Total Instalment Premium
Instalment Premium without GST	10,000	128	38	10166
Instalment Premium with First Year GST	10,450	151	45	10646
Instalment Premium with GST 2nd Year Onwards	10,225	151	45	10395

(Amount in Rupees)

Policy Year	Single/ Annualized Premium	Guaranteed					Non Guaranteed
		Survival Benefits / Loyalty Additions	Other benefits (if any)	Maturity Benefit	Death Benefit	Min Guaranteed Surrender Value	Special Surrender Value
1	114286	0	0	0	1506743	0	0
2	114286	0	0	0	1506743	74160	74160
3	114286	0	0	0	1506743	129780	129780
4	114286	0	0	0	1506743	247200	247200
5	114286	0	0	0	1506743	309000	315228
6	114286	0	0	0	1506743	370800	413263
7	114286	0	0	0	1506743	432600	526733
8	114286	0	0	0	1506743	741600	657667
9	114286	0	0	0	1506743	834300	808322
10	114286	0	0	0	1596419	1112400	981207
11	0	0	0	0	1676240	1112400	1071963
12	0	0	0	107414	0	0	0
13	0	0	0	107414	0	0	0
14	0	0	0	107414	0	0	0

15	0	0	0	107414	0	0	0
16	0	0	0	107414	0	0	0
17	0	0	0	107414	0	0	0
18	0	0	0	107414	0	0	0
19	0	0	0	107414	0	0	0
20	0	0	0	107414	0	0	0
21	0	0	0	107414	0	0	0
22	0	0	0	107414	0	0	0
23	0	0	0	107414	0	0	0
24	0	0	0	107414	0	0	0
25	0	0	0	107414	0	0	0
26	0	0	0	107414	0	0	0
27	0	0	0	107414	0	0	0
28	0	0	0	107414	0	0	0
29	0	0	0	107414	0	0	0
30	0	0	0	107414	0	0	0
31	0	0	0	107414	0	0	0
32	0	0	0	107414	0	0	0
33	0	0	0	107414	0	0	0
34	0	0	0	107414	0	0	0
35	0	0	0	107414	0	0	0
36	0	0	0	1343414	0	0	0

Notes: Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, and Goods & Service Tax

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

Place :

Date :

Signature of Agent /Intermediary / Official

I pyarelal rajdev Vishwakarma, 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"