



01-02-2021



Quote No : qahekq8ts9k5y, Application No : 1100066318042

**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**

Age is taken as on last birthday

Name of the Prospect /Policy holder: MORA RAHUL

Age: 22

Name of the Life Assured: MORA RAHUL

Age: 22

Policy Term 78 year(s)

Premium Payment Term: 12 year(s)

Amount of Installment Premium(Without GST): 100000

Mode of Payment of Premium: Annual

Mode of Payment of Survival Benefit: Annual

**Proposal No:**

Name of the Product: HDFC Life Sanchay Par Advantage

Tag Line: A Non-Linked, Participating,  
Life Insurance Plan

Unique Identification No: 101N136V01

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 Rs.	12,00,000
Bonus Type	Cash Bonus	Sum Assured on Death (at inception of the policy) Rs.	13,30,000

Premium Summary							
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	PP Rider (CC)	Total Installment Premium
Instalment Premium without GST	1,00,000	0	0	0	0	0	1,00,000
Instalment Premium with First Year GST	1,04,500	0	0	0	0	0	1,04,500
Instalment Premium with GST 2nd Year Onwards	1,02,250	0	0	0	0	0	1,02,250

(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	1,00,000	0	0	0	13,30,000	0	0	21,500	0	0	40,500	0	0	0	13,30,000	13,30,000	0	0
2	1,00,000	0	0	60,000	13,30,000	0	0	21,500	10,000	0	40,500	22,000	0	0	13,30,000	13,30,000	70,000	82,000
3	1,00,000	0	0	1,05,000	13,30,000	0	0	21,500	16,000	0	40,500	52,000	0	0	13,30,000	13,30,000	1,21,000	1,57,000
4	1,00,000	0	0	2,00,000	13,30,000	0	0	21,500	20,000	0	40,500	32,000	0	0	13,30,000	13,30,000	2,20,000	2,32,000
5	1,00,000	0	0	2,50,000	13,30,000	0	0	21,500	25,000	0	40,500	67,000	0	0	13,30,000	13,30,000	2,75,000	3,17,000
6	1,00,000	0	0	3,00,000	13,30,000	0	0	21,500	50,000	0	40,500	1,13,000	0	0	13,30,000	13,30,000	3,50,000	4,13,000
7	1,00,000	0	0	3,50,000	13,30,000	0	0	21,500	1,01,000	0	40,500	1,71,000	0	0	13,30,000	13,30,000	4,51,000	5,21,000
8	1,00,000	0	0	4,64,000	13,30,000	0	0	21,500	1,00,000	0	40,500	1,80,000	0	0	13,30,000	13,30,000	5,64,000	6,44,000
9	1,00,000	0	0	5,85,000	13,30,000	0	0	21,500	1,07,000	0	40,500	1,98,000	0	0	13,30,000	13,30,000	6,92,000	7,83,000
10	1,00,000	0	0	7,30,000	13,30,000	0	0	21,500	1,05,000	0	40,500	2,09,000	0	0	13,30,000	13,30,000	8,35,000	9,39,000
11	1,00,000	0	0	8,80,000	13,30,000	0	0	21,500	1,13,000	0	40,500	2,34,000	0	0	13,30,000	13,30,000	9,93,000	11,14,000
12	1,00,000	0	0	10,80,000	13,30,000	0	0	21,500	88,000	0	40,500	2,30,000	0	0	13,30,000	13,30,000	11,68,000	13,10,000
13	0	0	0	10,80,000	13,30,000	0	0	21,500	1,22,000	0	40,500	2,94,000	0	0	13,30,000	13,30,000	12,02,000	13,74,000
14	0	0	0	10,80,000	13,30,000	0	0	21,500	1,57,000	0	40,500	3,59,000	0	0	13,30,000	13,30,000	12,37,000	14,39,000
15	0	0	0	10,80,000	13,30,000	0	0	21,500	1,92,000	0	40,500	4,26,000	0	0	13,30,000	13,30,000	12,72,000	15,06,000
16	0	0	0	10,80,000	13,30,000	0	0	21,500	2,81,000	0	40,500	5,46,000	0	0	13,30,000	13,30,000	13,61,000	16,26,000
17	0	0	0	10,80,000	13,30,000	0	0	21,500	3,17,000	0	40,500	6,19,000	0	0	13,30,000	13,30,000	13,97,000	16,99,000
18	0	0	0	10,80,000	13,30,000	0	0	21,500	3,55,000	0	40,500	6,95,000	0	0	13,30,000	13,30,000	14,35,000	17,75,000
19	0	0	0	10,80,000	13,30,000	0	0	21,500	3,92,000	0	40,500	7,73,000	0	0	13,30,000	13,30,000	14,72,000	18,53,000
20	0	0	0	10,80,000	13,30,000	0	0	21,500	4,31,000	0	40,500	8,54,000	0	0	13,30,000	13,30,000	15,11,000	19,34,000
21	0	0	0	10,80,000	13,30,000	0	0	21,500	4,70,000	0	40,500	9,38,000	0	0	13,30,000	13,30,000	15,50,000	20,18,000
22	0	0	0	10,80,000	13,30,000	0	0	21,500	5,09,000	0	40,500	10,26,000	0	0	13,30,000	13,30,000	15,89,000	21,06,000
23	0	0	0	10,80,000	13,30,000	0	0	21,500	5,50,000	0	40,500	11,18,000	0	0	13,30,000	13,30,000	16,30,000	21,98,000
24	0	0	0	10,80,000	13,30,000	0	0	21,500	5,91,000	0	40,500	12,13,000	0	0	13,30,000	13,30,000	16,71,000	22,93,000
25	0	0	0	10,80,000	13,30,000	0	0	21,500	6,32,000	0	40,500	13,13,000	0	0	13,30,000	13,81,000	17,12,000	23,93,000
26	0	0	0	10,80,000	13,30,000	0	0	21,500	6,74,000	0	40,500	14,17,000	0	0	13,30,000	14,44,000	17,54,000	24,97,000
27	0	0	0	10,80,000	13,30,000	0	0	21,500	7,17,000	0	40,500	15,12,000	0	0	13,30,000	15,13,000	17,97,000	25,92,000
28	0	0	0	10,80,000	13,30,000	0	0	21,500	7,61,000	0	40,500	15,86,000	0	0	13,30,000	15,87,000	18,41,000	26,66,000
29	0	0	0	10,80,000	13,30,000	0	0	21,500	8,06,000	0	40,500	16,66,000	0	0	13,30,000	16,66,000	18,86,000	27,46,000
30	0	0	0	10,80,000	13,30,000	0	0	21,500	8,51,000	0	40,500	17,51,000	0	0	13,30,000	17,52,000	19,31,000	28,31,000
31	0	0	0	10,80,000	13,30,000	0	0	21,500	8,97,000	0	40,500	18,44,000	0	0	13,30,000	18,44,000	19,77,000	29,24,000
32	0	0	0	10,80,000	13,30,000	0	0	21,500	9,44,000	0	40,500	19,43,000	0	0	13,37,000	19,44,000	20,24,000	30,23,000
33	0	0	0	10,80,000	13,30,000	0	0	21,500	9,92,000	0	40,500	20,50,000	0	0	13,64,000	20,51,000	20,72,000	31,30,000
34	0	0	0	10,80,000	13,30,000	0	0	21,500	10,41,000	0	40,500	21,65,000	0	0	13,91,000	21,66,000	21,21,000	32,45,000
35	0	0	0	10,80,000	13,30,000	0	0	21,500	10,90,000	0	40,500	22,90,000	0	0	14,19,000	22,90,000	21,70,000	33,70,000
36	0	0	0	10,80,000	13,30,000	0	0	21,500	11,41,000	0	40,500	24,23,000	0	0	14,48,000	24,24,000	22,21,000	35,03,000
37	0	0	0	10,80,000	13,30,000	0	0	21,500	11,92,000	0	40,500	25,67,000	0	0	14,78,000	25,68,000	22,72,000	36,47,000
38	0	0	0	10,80,000	13,30,000	0	0	21,500	12,45,000	0	40,500	27,22,000	0	0	15,09,000	27,24,000	23,25,000	38,02,000
39	0	0	0	10,80,000	13,30,000	0	0	21,500	12,98,000	0	40,500	28,90,000	0	0	15,41,000	28,91,000	23,78,000	39,70,000
40	0	0	0	10,80,000	13,30,000	0	0	21,500	13,52,000	0	40,500	30,70,000	0	0	15,74,000	30,71,000	24,32,000	41,50,000
41	0	0	0	10,80,000	13,30,000	0	0	21,500	14,08,000	0	40,500	32,63,000	0	0	16,08,000	32,65,000	24,88,000	43,43,000
42	0	0	0	10,80,000	13,30,000	0	0	21,500	14,64,000	0	40,500	34,72,000	0	0	16,43,000	34,74,000	25,44,000	45,52,000
43	0	0	0	10,80,000	13,30,000	0	0	21,500	15,22,000	0	40,500	36,97,000	0	0	16,79,000	36,99,000	26,02,000	47,77,000
44	0	0	0	10,80,000	13,30,000	0	0	21,500	15,80,000	0	40,500	39,40,000	0	0	17,16,000	39,41,000	26,60,000	50,20,000
45	0	0	0	10,80,000	13,30,000	0	0	21,500	16,40,000	0	40,500	42,01,000	0	0	17,54,000	42,02,000	27,20,000	52,81,000
46	0	0	0	10,80,000	13,30,000	0	0	21,500	17,01,000	0	40,500	44,82,000	0	0	17,93,000	44,84,000	27,81,000	55,62,000
47	0	0	0	10,80,000	13,30,000	0	0	21,500	17,63,000	0	40,500	47,85,000	0	0	18,34,000	47,87,000	28,43,000	58,65,000
48	0	0	0	10,80,000	13,30,000	0	0	21,500	18,26,000	0	40,500	51,11,000	0	0	18,76,000	51,13,000	29,06,000	61,91,000
49	0	0	0	10,80,000	13,30,000	0	0	21,500	18,90,000	0	40,500	54,63,000	0	0	19,19,000	54,65,000	29,70,000	65,43,000
50	0	0	0	10,80,000	13,30,000	0	0	21,500	19,56,000	0	40,500	58,41,000	0	0	19,63,000	58,44,000	30,36,000	69,21,000
51	0	0	0	10,80,000	13,30,000	0	0	21,500	20,06,000	0	40,500	62,49,000	0	0	20,08,000	62,52,000	30,86,000	73,29,000
52	0	0	0	10,80,000	13,30,000	0	0	21,500	20,52,000	0	40,500	66,89,000	0	0	20,55,000	66,92,000	31,32,000	77,69,000
53	0	0	0	10,80,000	13,30,000	0	0	21,500	21,00,000	0	40,500	71,63,000	0	0	21,03,000	71,65,000	31,80,000	82,43,000
54	0	0	0	10,80,000	13,30,000	0	0	21,500	21,49,000	0	40,500	76,73,000	0	0	21,53,000	76,76,000	32,29,000	87,53,000

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)
55	0	0	0	10,80,000	13,30,000	0	0	21,500	22,00,000	0	40,500	82,22,000	0	0	22,03,000	82,26,000	32,80,000	93,02,000
56	0	0	0	10,80,000	13,30,000	0	0	21,500	22,52,000	0	40,500	88,15,000	0	0	22,55,000	88,18,000	33,32,000	98,95,000
57	0	0	0	10,80,000	13,30,000	0	0	21,500	23,05,000	0	40,500	94,53,000	0	0	23,08,000	94,56,000	33,85,000	1,05,33,000
58	0	0	0	10,80,000	13,30,000	0	0	21,500	23,59,000	0	40,500	1,01,40,000	0	0	23,63,000	1,01,44,000	34,39,000	1,12,20,000
59	0	0	0	10,80,000	13,30,000	0	0	21,500	24,15,000	0	40,500	1,08,81,000	0	0	24,19,000	1,08,85,000	34,95,000	1,19,61,000
60	0	0	0	10,80,000	13,30,000	0	0	21,500	24,72,000	0	40,500	1,16,78,000	0	0	24,76,000	1,16,83,000	35,52,000	1,27,58,000
61	0	0	0	10,80,000	13,30,000	0	0	21,500	25,30,000	0	40,500	1,25,38,000	0	0	25,35,000	1,25,43,000	36,10,000	1,36,18,000
62	0	0	0	10,80,000	13,30,000	0	0	21,500	25,90,000	0	40,500	1,34,65,000	0	0	25,95,000	1,34,70,000	36,70,000	1,45,45,000
63	0	0	0	10,80,000	13,30,000	0	0	21,500	26,51,000	0	40,500	1,44,63,000	0	0	26,56,000	1,44,68,000	37,31,000	1,55,43,000
64	0	0	0	10,80,000	13,30,000	0	0	21,500	27,13,000	0	40,500	1,55,38,000	0	0	27,19,000	1,55,44,000	37,93,000	1,66,18,000
65	0	0	0	10,80,000	13,30,000	0	0	21,500	27,77,000	0	40,500	1,66,97,000	0	0	27,83,000	1,67,03,000	38,57,000	1,77,77,000
66	0	0	0	10,80,000	13,30,000	0	0	21,500	28,42,000	0	40,500	1,79,45,000	0	0	28,49,000	1,79,52,000	39,22,000	1,90,25,000
67	0	0	0	10,80,000	13,30,000	0	0	21,500	29,08,000	0	40,500	1,92,91,000	0	0	29,15,000	1,92,98,000	39,88,000	2,03,71,000
68	0	0	0	10,80,000	13,30,000	0	0	21,500	29,75,000	0	40,500	2,07,40,000	0	0	29,83,000	2,07,48,000	40,55,000	2,18,20,000
69	0	0	0	10,80,000	13,30,000	0	0	21,500	30,44,000	0	40,500	2,23,03,000	0	0	30,52,000	2,23,11,000	41,24,000	2,33,83,000
70	0	0	0	10,80,000	13,30,000	0	0	21,500	31,14,000	0	40,500	2,39,86,000	0	0	31,22,000	2,39,94,000	41,94,000	2,50,66,000
71	0	0	0	10,80,000	13,30,000	0	0	21,500	31,84,000	0	40,500	2,57,99,000	0	0	31,94,000	2,58,09,000	42,64,000	2,68,79,000
72	0	0	0	10,80,000	13,30,000	0	0	21,500	32,56,000	0	40,500	2,77,54,000	0	0	32,66,000	2,77,64,000	43,36,000	2,88,34,000
73	0	0	0	10,80,000	13,30,000	0	0	21,500	33,29,000	0	40,500	2,98,60,000	0	0	33,39,000	2,98,70,000	44,09,000	3,09,40,000
74	0	0	0	10,80,000	13,30,000	0	0	21,500	34,02,000	0	40,500	3,21,30,000	0	0	34,13,000	3,21,41,000	44,82,000	3,32,10,000
75	0	0	0	10,80,000	13,30,000	0	0	21,500	34,77,000	0	40,500	3,45,75,000	0	0	34,88,000	3,45,87,000	45,57,000	3,56,55,000
76	0	0	0	10,80,000	13,30,000	0	0	21,500	35,51,000	0	40,500	3,72,11,000	0	0	35,64,000	3,72,23,000	46,31,000	3,82,91,000
77	0	0	0	10,80,000	13,30,000	0	0	21,500	36,27,000	0	40,500	4,00,51,000	0	0	36,40,000	4,00,64,000	47,07,000	4,11,31,000
78	0	0	0	0	13,30,000	12,00,000	0	21,500	0	0	40,500	0	36,25,000	4,09,55,000	39,12,000	4,53,95,000	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 Varikuti Reddy, have explained the premiums charges and benefits under the product fully to the prospect / policy holder.

Place:

Date: \_\_\_\_\_ Signature of Agent /Intermediary / Official

I MORA RAHUL, 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".