



Benefit Illustration for HDFC Life Click 2 Achieve

This Illustration has been produced by HDFC Life Insurance Company Limited to help you understand the benefits of your HDFC Life Click 2 Achieve

DETAILS

Name of the Prospect/Policyholder:	MR	Proposal No:	NA
Age:	28	Name of Product:	HDFC Life Click 2 Achieve
Proposer Gender:	Male	Tag Line:	A Non-linked Non-Participating Individual Life Insurance Savings Plan
Name of Life Assured:	MR	Unique Identification No:	101N186V06
Age:	28	GST Rate:	0%* for first year
Life Assured Gender:	Male		0%* second year onwards
Policy Term:	30 Years		
Premium Paying Term:	12 Years		
Amount of Instalment Premium (Without GST):	Rs.1,50,000		
Mode of payment of Premium:	Annual		

*0% if qualifies as zero-rated supply under GST law

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

Policy Details			
Plan Option	Dream Achiever	Sum Assured on Death (at inception of the policy) Rs.	15,00,000
Benefit Chosen#	Early Income	Sum Assured on Maturity (at inception of the policy) Rs.	18,00,000
Additional Benefit Opted	None	Juvenile Critical Illness (CI) cover opted	No
Payout Term (Years)	30	Sum Assured on Juvenile CI at inception	NA
Payout Frequency	Annual	Premium Offset	No
First Payout Date	17-11-2026	Deferral of Survival/Income Benefit	No

Premium Summary														
Instalment Premium		Base Plan	Juvenile Critical Illness Cover Premium	CI Rider	IB Rider	Protect Plus Rider(rider option)	LiveWell Rider (DC)	LiveWell Rider (PAC)	LiveWell Rider (ADC)	WOP Rider (DH)	WOP Rider (CID)	HP Rider (CCI)	HP Rider (CC)	Total Instalment Premium
First Year Premium	Instalment Premium without GST (Rs.)	1,50,000	0	0	0	0	0	0	0	0	0	0	0	1,50,000
	Instalment Premium with First Year GST (Rs.)	1,50,000	0	0	0	0	0	0	0	0	0	0	0	1,50,000
Second Year Premium	Instalment Premium without GST (Rs.)	1,50,000	0	0	0	0	0	0	0	0	0	0	0	1,50,000
	Instalment Premium with GST 2nd Year Onwards (Rs.)	1,50,000	0	0	0	0	0	0	0	0	0	0	0	1,50,000

(Amount in Rupees)

Policy Year	Annualized Premium	Guaranteed					Non Guaranteed		
		Survival Benefits	Other benefits (if any)	Maturity Benefit	Death Benefit	Guaranteed Surrender Value (GSV)	Death Benefit (Higher of Guaranteed Death Benefit and SSV)	Special Surrender Value(SSV)	Surrender Value (Higher of GSV and SSV)
1	1,50,000	60,246	0	0	15,00,000	0	15,00,000	19,745	19,745
2	1,50,000	60,246	0	0	15,00,000	0	15,00,000	51,072	51,072
3	1,50,000	60,246	0	0	15,00,000	0	15,00,000	94,160	94,160
4	1,50,000	60,246	0	0	15,00,000	59,016	15,00,000	1,49,207	1,49,207
5	1,50,000	60,246	0	0	15,00,000	73,770	15,00,000	2,16,429	2,16,429
6	1,50,000	60,246	0	0	15,00,000	88,524	15,00,000	2,96,066	2,96,066
7	1,50,000	60,246	0	0	15,00,000	1,03,278	15,00,000	3,88,379	3,88,379
8	1,50,000	60,246	0	0	15,00,000	1,42,032	15,00,000	4,93,659	4,93,659
9	1,50,000	60,246	0	0	15,00,000	1,86,786	15,00,000	6,12,224	6,12,224
10	1,50,000	60,246	0	0	15,75,000	2,22,540	15,75,000	7,44,386	7,44,386
11	1,50,000	60,246	0	0	17,32,500	2,77,794	17,32,500	8,90,459	8,90,459
12	1,50,000	60,246	0	0	18,90,000	3,39,048	18,90,000	10,50,816	10,50,816
13	0	60,246	0	0	18,90,000	3,14,802	18,90,000	10,71,436	10,71,436
14	0	60,246	0	0	18,90,000	2,90,556	18,90,000	10,93,625	10,93,625
15	0	60,246	0	0	18,90,000	2,66,310	18,90,000	11,17,504	11,17,504
16	0	60,246	0	0	18,90,000	2,24,064	18,90,000	11,43,203	11,43,203
17	0	60,246	0	0	18,90,000	1,99,818	18,90,000	11,70,860	11,70,860
18	0	60,246	0	0	18,90,000	1,75,572	18,90,000	12,00,626	12,00,626
19	0	60,246	0	0	18,90,000	1,51,326	18,90,000	12,32,662	12,32,662
20	0	60,246	0	0	18,90,000	1,27,080	18,90,000	12,67,145	12,67,145
21	0	60,246	0	0	18,90,000	84,834	18,90,000	13,04,267	13,04,267
22	0	60,246	0	0	18,90,000	60,588	18,90,000	13,44,237	13,44,237
23	0	60,246	0	0	18,90,000	36,342	18,90,000	13,87,286	13,87,286
24	0	60,246	0	0	18,90,000	12,096	18,90,000	14,33,667	14,33,667
25	0	60,246	0	0	18,90,000	0	18,90,000	14,83,666	14,83,666
26	0	60,246	0	0	18,90,000	0	18,90,000	15,37,592	15,37,592
27	0	60,246	0	0	18,90,000	0	18,90,000	15,95,792	15,95,792
28	0	60,246	0	0	18,90,000	0	18,90,000	16,58,640	16,58,640
29	0	60,246	0	0	18,90,000	0	18,90,000	17,26,557	17,26,557
30	0	60,246	0	18,00,000	18,90,000	0	18,90,000	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.
2. In the above illustration, premiums are assumed to be received in advance, surrender benefit payable at the end of the year and other benefits payable as chosen by the policyholder.
3. The plan also provides Juvenile Critical Illness Cover and waiver of premium benefit in case of Death, Critical Illness or Total Permanent Disability of Proposer as optional feature, provided all previous premiums have been paid. For more information on these benefits please refer the sales literature/policy document.
4. The above table does not show offset of premiums even if premium offset benefit is chosen as yes. Your premium payable will get adjusted to the extent of benefits receivable or accrued, if any You can choose to opt in or out of this feature at any time during the contract.
5. The above table does not show accrual of benefits even if deferral of benefits is chosen as yes. Your benefits shown above will get accrued as per then prevailing SBI interest rate on savings bank Deposit + 1.5%. You can choose to opt in or out of this feature at any time during the contract.
6. #Depends on the cashflow chosen at inception.

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

Place:

Date: Signature of Agent /Intermediary / Official

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

Date: Signature of Prospect / Policyholder