



**Benefit Illustration for HDFC Life Sanchay Plus**

**This illustration has been produced by HDFC Life Insurance Company Limited to help you understand the benefits of your HDFC Life Sanchay Plus**

**DETAILS**

Name of the Prospect/Policyholder:	x x	Proposal No:	NA
Age:	29	Name of Product:	HDFC Life Sanchay Plus
Name of Life Assured:	x x	Tag Line:	An individual non-participating non-linked savings life insurance plan
Age:	29	Unique Identification No:	101N134V24
Policy Term:	15 Years	GST Rate:	4.5%* for first year
Premium Paying Term:	12 Years		2.25%* second year onwards
Amount of Instalment Premium (Without GST):	Rs.120000		
Mode:	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			
Policy Option	Long Term Income	Sum Assured Rs.	1512000
Guaranteed Payout Frequency	Annual	Sum Assured on Death (at inception of the policy) Rs.	1763620
Guaranteed Payout Amount	161100	Payout Term (years)	30

Premium Summary									
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	HPR Rider (CCI)	HPR Rider (CC)	WOP Rider	Total Instalment Premium
Instalment Premium without GST	1,20,000	0	0	0	0	0	0	0	1,20,000
Instalment Premium with First Year GST	1,25,400	0	0	0	0	0	0	0	1,25,400
Instalment Premium with GST 2nd Year Onwards	1,22,700	0	0	0	0	0	0	0	1,22,700

(Amount in Rupees)

Policy Year	Single/ Annualized Premium	Guaranteed					Non Guaranteed	Surrender Value Payable
		Survival Benefits / Loyalty Additions	Other benefits (if any)	Maturity Benefit	Death Benefit	Guaranteed Surrender Value	Special Surrender Value	
1	1,20,000	0	0	0	17,63,620	0	51,996	51,996
2	1,20,000	0	0	0	17,63,620	72,000	1,11,971	1,11,971
3	1,20,000	0	0	0	17,63,620	1,26,000	1,80,856	1,80,856
4	1,20,000	0	0	0	17,63,620	2,40,000	2,59,676	2,59,676
5	1,20,000	0	0	0	17,63,620	3,00,000	3,49,563	3,49,563
6	1,20,000	0	0	0	17,63,620	3,60,000	4,51,763	4,51,763
7	1,20,000	0	0	0	17,63,620	4,20,000	5,67,655	5,67,655
8	1,20,000	0	0	0	17,63,620	7,20,000	6,98,753	7,20,000
9	1,20,000	0	0	0	17,63,620	8,10,000	8,46,728	8,46,728
10	1,20,000	0	0	0	17,63,620	10,80,000	10,13,423	10,80,000
11	1,20,000	0	0	0	17,90,055	11,88,000	12,00,853	12,00,853
12	1,20,000	0	0	0	20,05,558	12,96,000	14,11,097	14,11,097
13	0	0	0	0	21,05,836	12,96,000	15,19,980	15,19,980
14	0	0	0	0	22,11,128	12,96,000	16,37,270	16,37,270
15	0	0	0	0	23,21,684	0	0	0
16	0	0	0	1,61,100	0	0	0	0
17	0	0	0	1,61,100	0	0	0	0
18	0	0	0	1,61,100	0	0	0	0
19	0	0	0	1,61,100	0	0	0	0
20	0	0	0	1,61,100	0	0	0	0
21	0	0	0	1,61,100	0	0	0	0
22	0	0	0	1,61,100	0	0	0	0
23	0	0	0	1,61,100	0	0	0	0
24	0	0	0	1,61,100	0	0	0	0
25	0	0	0	1,61,100	0	0	0	0
26	0	0	0	1,61,100	0	0	0	0
27	0	0	0	1,61,100	0	0	0	0
28	0	0	0	1,61,100	0	0	0	0
29	0	0	0	1,61,100	0	0	0	0
30	0	0	0	1,61,100	0	0	0	0
31	0	0	0	1,61,100	0	0	0	0
32	0	0	0	1,61,100	0	0	0	0
33	0	0	0	1,61,100	0	0	0	0
34	0	0	0	1,61,100	0	0	0	0
35	0	0	0	1,61,100	0	0	0	0
36	0	0	0	1,61,100	0	0	0	0
37	0	0	0	1,61,100	0	0	0	0
38	0	0	0	1,61,100	0	0	0	0
39	0	0	0	1,61,100	0	0	0	0
40	0	0	0	1,61,100	0	0	0	0
41	0	0	0	1,61,100	0	0	0	0
42	0	0	0	1,61,100	0	0	0	0
43	0	0	0	1,61,100	0	0	0	0
44	0	0	0	1,61,100	0	0	0	0
45	0	0	0	16,01,100	0	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. In the above illustration, benefits are assumed to be paid at the end of the year and premiums received at the beginning of the year.

\*The death benefit payable shall be the higher of Guaranteed Death benefit (illustration above) and the surrender value applicable at the time of death.

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 x 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".



**Benefit Illustration for HDFC Life Sanchay Plus**

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**DETAILS**

Name of the Prospect/Policyholder:	x x	Proposal No:	NA
Age:	29	Name of Product:	HDFC Life Sanchay Plus
Name of Life Assured:	x x	Tag Line:	An individual non-participating non-linked savings life insurance plan
Age:	29	Unique Identification No:	101N134V24
Policy Term:	15 Years	GST Rate:	4.5%* for first year
Premium Paying Term:	12 Years		2.25%* second year onwards
Amount of Instalment Premium (Without GST):	Rs.60000		
Mode:	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			
Policy Option	Long Term Income	Sum Assured Rs.	756000
Guaranteed Payout Frequency	Annual	Sum Assured on Death (at inception of the policy) Rs.	881810
Guaranteed Payout Amount	80550	Payout Term (years)	30

Premium Summary									
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	HPR Rider (CCI)	HPR Rider (CC)	WOP Rider	Total Instalment Premium
Instalment Premium without GST	60,000	0	0	0	0	0	0	0	60,000
Instalment Premium with First Year GST	62,700	0	0	0	0	0	0	0	62,700
Instalment Premium with GST 2nd Year Onwards	61,350	0	0	0	0	0	0	0	61,350

(Amount in Rupees)

Policy Year	Single/ Annualized Premium	Guaranteed					Non Guaranteed	Surrender Value Payable
		Survival Benefits / Loyalty Additions	Other benefits (if any)	Maturity Benefit	Death Benefit	Guaranteed Surrender Value	Special Surrender Value	
1	60,000	0	0	0	8,81,810	0	25,998	25,998
2	60,000	0	0	0	8,81,810	36,000	55,986	55,986
3	60,000	0	0	0	8,81,810	63,000	90,428	90,428
4	60,000	0	0	0	8,81,810	1,20,000	1,29,838	1,29,838
5	60,000	0	0	0	8,81,810	1,50,000	1,74,781	1,74,781
6	60,000	0	0	0	8,81,810	1,80,000	2,25,882	2,25,882
7	60,000	0	0	0	8,81,810	2,10,000	2,83,828	2,83,828
8	60,000	0	0	0	8,81,810	3,60,000	3,49,377	3,60,000
9	60,000	0	0	0	8,81,810	4,05,000	4,23,364	4,23,364
10	60,000	0	0	0	8,81,810	5,40,000	5,06,712	5,40,000
11	60,000	0	0	0	8,95,028	5,94,000	6,00,426	6,00,426
12	60,000	0	0	0	10,02,779	6,48,000	7,05,548	7,05,548
13	0	0	0	0	10,52,918	6,48,000	7,59,990	7,59,990
14	0	0	0	0	11,05,564	6,48,000	8,18,635	8,18,635
15	0	0	0	0	11,60,842	0	0	0
16	0	0	0	80,550	0	0	0	0
17	0	0	0	80,550	0	0	0	0
18	0	0	0	80,550	0	0	0	0
19	0	0	0	80,550	0	0	0	0
20	0	0	0	80,550	0	0	0	0
21	0	0	0	80,550	0	0	0	0
22	0	0	0	80,550	0	0	0	0
23	0	0	0	80,550	0	0	0	0
24	0	0	0	80,550	0	0	0	0
25	0	0	0	80,550	0	0	0	0
26	0	0	0	80,550	0	0	0	0
27	0	0	0	80,550	0	0	0	0
28	0	0	0	80,550	0	0	0	0
29	0	0	0	80,550	0	0	0	0
30	0	0	0	80,550	0	0	0	0
31	0	0	0	80,550	0	0	0	0
32	0	0	0	80,550	0	0	0	0
33	0	0	0	80,550	0	0	0	0
34	0	0	0	80,550	0	0	0	0
35	0	0	0	80,550	0	0	0	0
36	0	0	0	80,550	0	0	0	0
37	0	0	0	80,550	0	0	0	0
38	0	0	0	80,550	0	0	0	0
39	0	0	0	80,550	0	0	0	0
40	0	0	0	80,550	0	0	0	0
41	0	0	0	80,550	0	0	0	0
42	0	0	0	80,550	0	0	0	0
43	0	0	0	80,550	0	0	0	0
44	0	0	0	80,550	0	0	0	0
45	0	0	0	8,00,550	0	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. In the above illustration, benefits are assumed to be paid at the end of the year and premiums received at the beginning of the year.

\*The death benefit payable shall be the higher of Guaranteed Death benefit (illustration above) and the surrender value applicable at the time of death.

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Place:

Date: Signature of Agent /Intermediary / Official

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**Benefit Illustration for HDFC Life Sanchay Plus**

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**DETAILS**

Name of the Prospect/Policyholder:	x x	Proposal No:	NA
Age:	29	Name of Product:	HDFC Life Sanchay Plus
Name of Life Assured:	x x	Tag Line:	An individual non-participating non-linked savings life insurance plan
Age:	29	Unique Identification No:	101N134V24
Policy Term:	15 Years	GST Rate:	4.5%* for first year
Premium Paying Term:	12 Years		2.25%* second year onwards
Amount of Instalment Premium (Without GST):	Rs.35000		
Mode:	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			
Policy Option	Long Term Income	Sum Assured Rs.	441000
Guaranteed Payout Frequency	Annual	Sum Assured on Death (at inception of the policy) Rs.	514394
Guaranteed Payout Amount	46988	Payout Term (years)	30

Premium Summary									
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	HPR Rider (CCI)	HPR Rider (CC)	WOP Rider	Total Instalment Premium
Instalment Premium without GST	35,000	0	0	0	0	0	0	0	35,000
Instalment Premium with First Year GST	36,575	0	0	0	0	0	0	0	36,575
Instalment Premium with GST 2nd Year Onwards	35,788	0	0	0	0	0	0	0	35,788

(Amount in Rupees)

Policy Year	Single/ Annualized Premium	Guaranteed					Non Guaranteed	Surrender Value Payable
		Survival Benefits / Loyalty Additions	Other benefits (if any)	Maturity Benefit	Death Benefit	Guaranteed Surrender Value	Special Surrender Value	
1	35,000	0	0	0	5,14,394	0	15,166	15,166
2	35,000	0	0	0	5,14,394	21,000	32,659	32,659
3	35,000	0	0	0	5,14,394	36,750	52,750	52,750
4	35,000	0	0	0	5,14,394	70,000	75,740	75,740
5	35,000	0	0	0	5,14,394	87,500	1,01,957	1,01,957
6	35,000	0	0	0	5,14,394	1,05,000	1,31,766	1,31,766
7	35,000	0	0	0	5,14,394	1,22,500	1,65,568	1,65,568
8	35,000	0	0	0	5,14,394	2,10,000	2,03,805	2,10,000
9	35,000	0	0	0	5,14,394	2,36,250	2,46,965	2,46,965
10	35,000	0	0	0	5,14,394	3,15,000	2,95,585	3,15,000
11	35,000	0	0	0	5,22,099	3,46,500	3,50,252	3,50,252
12	35,000	0	0	0	5,84,954	3,78,000	4,11,574	4,11,574
13	0	0	0	0	6,14,202	3,78,000	4,43,332	4,43,332
14	0	0	0	0	6,44,912	3,78,000	4,77,542	4,77,542
15	0	0	0	0	6,77,158	0	0	0
16	0	0	0	46,988	0	0	0	0
17	0	0	0	46,988	0	0	0	0
18	0	0	0	46,988	0	0	0	0
19	0	0	0	46,988	0	0	0	0
20	0	0	0	46,988	0	0	0	0
21	0	0	0	46,988	0	0	0	0
22	0	0	0	46,988	0	0	0	0
23	0	0	0	46,988	0	0	0	0
24	0	0	0	46,988	0	0	0	0
25	0	0	0	46,988	0	0	0	0
26	0	0	0	46,988	0	0	0	0
27	0	0	0	46,988	0	0	0	0
28	0	0	0	46,988	0	0	0	0
29	0	0	0	46,988	0	0	0	0
30	0	0	0	46,988	0	0	0	0
31	0	0	0	46,988	0	0	0	0
32	0	0	0	46,988	0	0	0	0
33	0	0	0	46,988	0	0	0	0
34	0	0	0	46,988	0	0	0	0
35	0	0	0	46,988	0	0	0	0
36	0	0	0	46,988	0	0	0	0
37	0	0	0	46,988	0	0	0	0
38	0	0	0	46,988	0	0	0	0
39	0	0	0	46,988	0	0	0	0
40	0	0	0	46,988	0	0	0	0
41	0	0	0	46,988	0	0	0	0
42	0	0	0	46,988	0	0	0	0
43	0	0	0	46,988	0	0	0	0
44	0	0	0	46,988	0	0	0	0
45	0	0	0	4,66,988	0	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. In the above illustration, benefits are assumed to be paid at the end of the year and premiums received at the beginning of the year.

\*The death benefit payable shall be the higher of Guaranteed Death benefit (illustration above) and the surrender value applicable at the time of death.

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Date: Signature of Agent /Intermediary / Official

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**DETAILS**

Name of the Prospect/Policyholder:	x x	Proposal No:	NA
Age:	29	Name of Product:	HDFC Life Sanchay Plus
Name of Life Assured:	x x	Tag Line:	An individual non-participating non-linked savings life insurance plan
Age:	29	Unique Identification No:	101N134V24
Policy Term:	17 Years	GST Rate:	4.5%* for first year
Premium Paying Term:	12 Years		2.25%* second year onwards
Amount of Instalment Premium (Without GST):	Rs.120000		
Mode:	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			
Policy Option	Guaranteed Income	Sum Assured Rs.	1512000
Guaranteed Payout Frequency	Annual	Sum Assured on Death (at inception of the policy) Rs.	2285704
Guaranteed Payout Amount	319200	Payout Term (years)	12

Premium Summary									
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	HPR Rider (CCI)	HPR Rider (CC)	WOP Rider	Total Instalment Premium
Instalment Premium without GST	1,20,000	0	0	0	0	0	0	0	1,20,000
Instalment Premium with First Year GST	1,25,400	0	0	0	0	0	0	0	1,25,400
Instalment Premium with GST 2nd Year Onwards	1,22,700	0	0	0	0	0	0	0	1,22,700

(Amount in Rupees)

Policy Year	Single/ Annualized Premium	Guaranteed					Non Guaranteed	Surrender Value Payable
		Survival Benefits / Loyalty Additions	Other benefits (if any)	Maturity Benefit	Death Benefit	Guaranteed Surrender Value	Special Surrender Value	
1	1,20,000	0	0	0	22,85,704	0	58,140	58,140
2	1,20,000	0	0	0	22,85,704	72,000	1,25,180	1,25,180
3	1,20,000	0	0	0	22,85,704	1,26,000	2,02,155	2,02,155
4	1,20,000	0	0	0	22,85,704	2,40,000	2,90,208	2,90,208
5	1,20,000	0	0	0	22,85,704	3,00,000	3,90,599	3,90,599
6	1,20,000	0	0	0	22,85,704	3,60,000	5,04,717	5,04,717
7	1,20,000	0	0	0	22,85,704	4,20,000	6,34,094	6,34,094
8	1,20,000	0	0	0	22,85,704	7,20,000	7,80,415	7,80,415
9	1,20,000	0	0	0	22,85,704	8,10,000	9,45,538	9,45,538
10	1,20,000	0	0	0	22,85,704	10,80,000	11,31,514	11,31,514
11	1,20,000	0	0	0	22,85,704	11,88,000	13,40,599	13,40,599
12	1,20,000	0	0	0	22,85,704	12,96,000	15,75,274	15,75,274
13	0	0	0	0	22,85,704	12,96,000	16,96,879	16,96,879
14	0	0	0	0	22,85,704	12,96,000	18,27,982	18,27,982
15	0	0	0	0	23,21,684	12,96,000	19,69,310	19,69,310
16	0	0	0	0	24,37,768	12,96,000	21,21,598	21,21,598
17	0	0	0	0	25,59,657	0	0	0
18	0	0	0	3,19,200	0	0	0	0
19	0	0	0	3,19,200	0	0	0	0
20	0	0	0	3,19,200	0	0	0	0
21	0	0	0	3,19,200	0	0	0	0
22	0	0	0	3,19,200	0	0	0	0
23	0	0	0	3,19,200	0	0	0	0
24	0	0	0	3,19,200	0	0	0	0
25	0	0	0	3,19,200	0	0	0	0
26	0	0	0	3,19,200	0	0	0	0
27	0	0	0	3,19,200	0	0	0	0
28	0	0	0	3,19,200	0	0	0	0
29	0	0	0	3,19,200	0	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. In the above illustration, benefits are assumed to be paid at the end of the year and premiums received at the beginning of the year.

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**DETAILS**

Name of the Prospect/Policyholder:	x x	Proposal No:	NA
Age:	29	Name of Product:	HDFC Life Sanchay Plus
Name of Life Assured:	x x	Tag Line:	An individual non-participating non-linked savings life insurance plan
Age:	29	Unique Identification No:	101N134V24
Policy Term:	17 Years	GST Rate:	4.5%* for first year
Premium Paying Term:	12 Years		2.25%* second year onwards
Amount of Instalment Premium (Without GST):	Rs.60000		
Mode:	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			
Policy Option	Guaranteed Income	Sum Assured Rs.	756000
Guaranteed Payout Frequency	Annual	Sum Assured on Death (at inception of the policy) Rs.	1142852
Guaranteed Payout Amount	159600	Payout Term (years)	12

Premium Summary									
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	HPR Rider (CCI)	HPR Rider (CC)	WOP Rider	Total Instalment Premium
Instalment Premium without GST	60,000	0	0	0	0	0	0	0	60,000
Instalment Premium with First Year GST	62,700	0	0	0	0	0	0	0	62,700
Instalment Premium with GST 2nd Year Onwards	61,350	0	0	0	0	0	0	0	61,350

(Amount in Rupees)

Policy Year	Single/ Annualized Premium	Guaranteed					Non Guaranteed	Surrender Value Payable
		Survival Benefits / Loyalty Additions	Other benefits (if any)	Maturity Benefit	Death Benefit	Guaranteed Surrender Value	Special Surrender Value	
1	60,000	0	0	0	11,42,852	0	29,070	29,070
2	60,000	0	0	0	11,42,852	36,000	62,590	62,590
3	60,000	0	0	0	11,42,852	63,000	1,01,077	1,01,077
4	60,000	0	0	0	11,42,852	1,20,000	1,45,104	1,45,104
5	60,000	0	0	0	11,42,852	1,50,000	1,95,300	1,95,300
6	60,000	0	0	0	11,42,852	1,80,000	2,52,359	2,52,359
7	60,000	0	0	0	11,42,852	2,10,000	3,17,047	3,17,047
8	60,000	0	0	0	11,42,852	3,60,000	3,90,208	3,90,208
9	60,000	0	0	0	11,42,852	4,05,000	4,72,769	4,72,769
10	60,000	0	0	0	11,42,852	5,40,000	5,65,757	5,65,757
11	60,000	0	0	0	11,42,852	5,94,000	6,70,299	6,70,299
12	60,000	0	0	0	11,42,852	6,48,000	7,87,637	7,87,637
13	0	0	0	0	11,42,852	6,48,000	8,48,439	8,48,439
14	0	0	0	0	11,42,852	6,48,000	9,13,991	9,13,991
15	0	0	0	0	11,60,842	6,48,000	9,84,655	9,84,655
16	0	0	0	0	12,18,884	6,48,000	10,60,799	10,60,799
17	0	0	0	0	12,79,828	0	0	0
18	0	0	0	1,59,600	0	0	0	0
19	0	0	0	1,59,600	0	0	0	0
20	0	0	0	1,59,600	0	0	0	0
21	0	0	0	1,59,600	0	0	0	0
22	0	0	0	1,59,600	0	0	0	0
23	0	0	0	1,59,600	0	0	0	0
24	0	0	0	1,59,600	0	0	0	0
25	0	0	0	1,59,600	0	0	0	0
26	0	0	0	1,59,600	0	0	0	0
27	0	0	0	1,59,600	0	0	0	0
28	0	0	0	1,59,600	0	0	0	0
29	0	0	0	1,59,600	0	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. In the above illustration, benefits are assumed to be paid at the end of the year and premiums received at the beginning of the year.

\*The death benefit payable shall be the higher of Guaranteed Death benefit (illustration above) and the surrender value applicable at the time of death.

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 <u>x</u> 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".



**Benefit Illustration for HDFC Life Sanchay Plus**

**This illustration has been produced by HDFC Life Insurance Company Limited to help you understand the benefits of your HDFC Life Sanchay Plus**

**DETAILS**

Name of the Prospect/Policyholder:	x x	Proposal No:	NA
Age:	29	Name of Product:	HDFC Life Sanchay Plus
Name of Life Assured:	x x	Tag Line:	An individual non-participating non-linked savings life insurance plan
Age:	29	Unique Identification No:	101N134V24
Policy Term:	17 Years	GST Rate:	4.5%* for first year
Premium Paying Term:	12 Years		2.25%* second year onwards
Amount of Instalment Premium (Without GST):	Rs.35000		
Mode:	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			
Policy Option	Guaranteed Income	Sum Assured Rs.	441000
Guaranteed Payout Frequency	Annual	Sum Assured on Death (at inception of the policy) Rs.	666664
Guaranteed Payout Amount	93100	Payout Term (years)	12

Premium Summary									
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	HPR Rider (CCI)	HPR Rider (CC)	WOP Rider	Total Instalment Premium
Instalment Premium without GST	35,000	0	0	0	0	0	0	0	35,000
Instalment Premium with First Year GST	36,575	0	0	0	0	0	0	0	36,575
Instalment Premium with GST 2nd Year Onwards	35,788	0	0	0	0	0	0	0	35,788

(Amount in Rupees)

Policy Year	Single/ Annualized Premium	Guaranteed					Non Guaranteed	Surrender Value Payable
		Survival Benefits / Loyalty Additions	Other benefits (if any)	Maturity Benefit	Death Benefit	Guaranteed Surrender Value	Special Surrender Value	
1	35,000	0	0	0	6,66,664	0	16,958	16,958
2	35,000	0	0	0	6,66,664	21,000	36,511	36,511
3	35,000	0	0	0	6,66,664	36,750	58,962	58,962
4	35,000	0	0	0	6,66,664	70,000	84,644	84,644
5	35,000	0	0	0	6,66,664	87,500	1,13,925	1,13,925
6	35,000	0	0	0	6,66,664	1,05,000	1,47,209	1,47,209
7	35,000	0	0	0	6,66,664	1,22,500	1,84,944	1,84,944
8	35,000	0	0	0	6,66,664	2,10,000	2,27,621	2,27,621
9	35,000	0	0	0	6,66,664	2,36,250	2,75,782	2,75,782
10	35,000	0	0	0	6,66,664	3,15,000	3,30,025	3,30,025
11	35,000	0	0	0	6,66,664	3,46,500	3,91,008	3,91,008
12	35,000	0	0	0	6,66,664	3,78,000	4,59,455	4,59,455
13	0	0	0	0	6,66,664	3,78,000	4,94,923	4,94,923
14	0	0	0	0	6,66,664	3,78,000	5,33,162	5,33,162
15	0	0	0	0	6,77,158	3,78,000	5,74,382	5,74,382
16	0	0	0	0	7,11,016	3,78,000	6,18,800	6,18,800
17	0	0	0	0	7,46,567	0	0	0
18	0	0	0	93,100	0	0	0	0
19	0	0	0	93,100	0	0	0	0
20	0	0	0	93,100	0	0	0	0
21	0	0	0	93,100	0	0	0	0
22	0	0	0	93,100	0	0	0	0
23	0	0	0	93,100	0	0	0	0
24	0	0	0	93,100	0	0	0	0
25	0	0	0	93,100	0	0	0	0
26	0	0	0	93,100	0	0	0	0
27	0	0	0	93,100	0	0	0	0
28	0	0	0	93,100	0	0	0	0
29	0	0	0	93,100	0	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. In the above illustration, benefits are assumed to be paid at the end of the year and premiums received at the beginning of the year.

\*The death benefit payable shall be the higher of Guaranteed Death benefit (illustration above) and the surrender value applicable at the time of death.

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