



Benefit Illustration for HDFC Life Guaranteed Wealth Plus

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

DETAILS

Name of the Prospect/Policyholder:	x x	Proposal No:	NA
Age:	29	Name of Product:	HDFC Life Guaranteed Wealth Plus
Name of Life Assured:	x x	Tag Line:	An Individual Non-Linked Non-Participating Savings Life Insurance Plan
Age:	29	Unique Identification No:	101N165V10
Policy Term:	38 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	Income Variant	Sum Assured Rs.	1440000
Guaranteed Income Payout Mode	Annually	Sum Assured on Death (at inception of the policy) Rs.	1572000
Guaranteed Income Amount	Rs. 155100	Payout Term (years)	25

Premium Summary							
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	PP Rider (CC)	Total Instalment Premium
Instalment Premium without GST	1,20,000	0	0	0	0	0	1,20,000
Instalment Premium with First Year GST	1,25,400	0	0	0	0	0	1,25,400
Instalment Premium with GST 2nd Year Onwards	1,22,700	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	15,72,000	0	64,911	64,911
2	1,20,000	0	0	0	15,72,000	72,000	1,39,829	1,39,829
3	1,20,000	0	0	0	15,72,000	1,26,000	2,25,924	2,25,924
4	1,20,000	0	0	0	15,72,000	2,40,000	3,24,484	3,24,484
5	1,20,000	0	0	0	15,72,000	3,00,000	4,36,932	4,36,932
6	1,20,000	0	0	0	15,72,000	3,60,000	5,64,839	5,64,839
7	1,20,000	0	0	0	15,72,000	4,20,000	7,09,939	7,09,939
8	1,20,000	0	0	0	15,72,000	4,80,000	8,74,139	8,74,139
9	1,20,000	0	0	0	15,72,000	5,40,000	10,59,547	10,59,547
10	1,20,000	0	0	0	15,72,000	6,60,000	12,68,486	12,68,486
11	1,20,000	0	0	0	15,72,000	7,26,000	15,03,518	15,03,518
12	1,20,000	0	0	0	15,72,000	7,92,000	17,67,463	17,67,463
13	0	0	0	0	15,12,000	7,92,000	19,04,764	19,04,764
14	0	1,55,100	0	0	15,12,000	7,08,900	18,97,762	18,97,762
15	0	1,55,100	0	0	15,12,000	5,53,800	18,90,253	18,90,253
16	0	1,55,100	0	0	15,12,000	3,98,700	18,82,202	18,82,202
17	0	1,55,100	0	0	15,12,000	2,43,600	18,73,573	18,73,573
18	0	1,55,100	0	0	15,12,000	1,60,500	18,64,325	18,64,325
19	0	1,55,100	0	0	15,12,000	5,400	18,54,422	18,54,422
20	0	1,55,100	0	0	15,12,000	0	18,43,812	18,43,812
21	0	1,55,100	0	0	15,12,000	0	18,32,457	18,32,457
22	0	1,55,100	0	0	15,12,000	0	18,20,297	18,20,297
23	0	1,55,100	0	0	15,12,000	0	18,07,277	18,07,277
24	0	1,55,100	0	0	15,12,000	0	17,93,329	17,93,329
25	0	1,55,100	0	0	15,12,000	0	17,78,385	17,78,385
26	0	1,55,100	0	0	15,12,000	0	17,62,354	17,62,354
27	0	1,55,100	0	0	15,12,000	0	17,45,151	17,45,151
28	0	1,55,100	0	0	15,12,000	0	17,26,667	17,26,667
29	0	1,55,100	0	0	15,12,000	0	17,06,789	17,06,789
30	0	1,55,100	0	0	15,12,000	0	16,85,391	16,85,391
31	0	1,55,100	0	0	15,12,000	0	16,62,338	16,62,338
32	0	1,55,100	0	0	15,12,000	0	16,37,480	16,37,480
33	0	1,55,100	0	0	15,12,000	0	16,10,649	16,10,649
34	0	1,55,100	0	0	15,12,000	0	15,81,674	15,81,674
35	0	1,55,100	0	0	15,12,000	0	15,50,353	15,50,353
36	0	1,55,100	0	0	15,12,000	0	15,16,467	15,16,467
37	0	1,55,100	0	0	15,12,000	0	14,79,774	14,79,774
38	0	1,55,100	0	14,40,000	15,12,000	0	0	0

- Notes:**
- Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any and Goods and Service Tax.
 - Refer Sales literature for explanation of terms used in this illustration.
 - 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 (illustrated above) and the surrender value applicable at the time of death.

<p>I, have explained the premiums charges and benefits under the policy fully to the prospect / policy holder.</p> <p>Place:</p> <p>Date: _____</p> <p style="text-align: right;">Signature of Agent /Intermediary / Official</p>	<p>I, X, having received the information with respect to the above, have understood the above statement before entering into the contract.</p> <p>Date: _____</p> <p style="text-align: right;">Signature of Prospect / Policyholder</p>
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Benefit Illustration for HDFC Life Guaranteed Wealth Plus

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DETAILS

Name of the Prospect/Policyholder:	x x	Proposal No:	NA
Age:	29	Name of Product:	HDFC Life Guaranteed Wealth Plus
Name of Life Assured:	x x	Tag Line:	An Individual Non-Linked Non-Participating Savings Life Insurance Plan
Age:	29	Unique Identification No:	101N165V10
Policy Term:	38 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.240000		
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	Income Variant	Sum Assured Rs.	2880000
Guaranteed Income Payout Mode	Annually	Sum Assured on Death (at inception of the policy) Rs.	3144000
Guaranteed Income Amount	Rs. 313080	Payout Term (years)	25

Premium Summary							
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	PP Rider (CC)	Total Instalment Premium
Instalment Premium without GST	2,40,000	0	0	0	0	0	2,40,000
Instalment Premium with First Year GST	2,50,800	0	0	0	0	0	2,50,800
Instalment Premium with GST 2nd Year Onwards	2,45,400	0	0	0	0	0	2,45,400

(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	2,40,000	0	0	0	31,44,000	0	1,30,864	1,30,864
2	2,40,000	0	0	0	31,44,000	1,44,000	2,81,905	2,81,905
3	2,40,000	0	0	0	31,44,000	2,52,000	4,55,480	4,55,480
4	2,40,000	0	0	0	31,44,000	4,80,000	6,54,188	6,54,188
5	2,40,000	0	0	0	31,44,000	6,00,000	8,80,900	8,80,900
6	2,40,000	0	0	0	31,44,000	7,20,000	11,38,781	11,38,781
7	2,40,000	0	0	0	31,44,000	8,40,000	14,31,326	14,31,326
8	2,40,000	0	0	0	31,44,000	9,60,000	17,62,384	17,62,384
9	2,40,000	0	0	0	31,44,000	10,80,000	21,36,202	21,36,202
10	2,40,000	0	0	0	31,44,000	13,20,000	25,57,468	25,57,468
11	2,40,000	0	0	0	31,44,000	14,52,000	30,31,347	30,31,347
12	2,40,000	0	0	0	31,44,000	15,84,000	35,63,524	35,63,524
13	0	0	0	0	30,24,000	15,84,000	38,40,367	38,40,367
14	0	3,13,080	0	0	30,24,000	14,14,920	38,25,903	38,25,903
15	0	3,13,080	0	0	30,24,000	11,01,840	38,10,392	38,10,392
16	0	3,13,080	0	0	30,24,000	7,88,760	37,93,759	37,93,759
17	0	3,13,080	0	0	30,24,000	4,75,680	37,75,932	37,75,932
18	0	3,13,080	0	0	30,24,000	3,06,600	37,56,828	37,56,828
19	0	3,13,080	0	0	30,24,000	0	37,36,368	37,36,368
20	0	3,13,080	0	0	30,24,000	0	37,14,450	37,14,450
21	0	3,13,080	0	0	30,24,000	0	36,90,989	36,90,989
22	0	3,13,080	0	0	30,24,000	0	36,65,866	36,65,866
23	0	3,13,080	0	0	30,24,000	0	36,38,967	36,38,967
24	0	3,13,080	0	0	30,24,000	0	36,10,149	36,10,149
25	0	3,13,080	0	0	30,24,000	0	35,79,271	35,79,271
26	0	3,13,080	0	0	30,24,000	0	35,46,149	35,46,149
27	0	3,13,080	0	0	30,24,000	0	35,10,602	35,10,602
28	0	3,13,080	0	0	30,24,000	0	34,72,408	34,72,408
29	0	3,13,080	0	0	30,24,000	0	34,31,333	34,31,333
30	0	3,13,080	0	0	30,24,000	0	33,87,117	33,87,117
31	0	3,13,080	0	0	30,24,000	0	33,39,479	33,39,479
32	0	3,13,080	0	0	30,24,000	0	32,88,111	32,88,111
33	0	3,13,080	0	0	30,24,000	0	32,32,666	32,32,666
34	0	3,13,080	0	0	30,24,000	0	31,72,788	31,72,788
35	0	3,13,080	0	0	30,24,000	0	31,08,059	31,08,059
36	0	3,13,080	0	0	30,24,000	0	30,38,031	30,38,031
37	0	3,13,080	0	0	30,24,000	0	29,62,200	29,62,200
38	0	3,13,080	0	28,80,000	30,24,000	0	0	0

- Notes:**
- Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any and Goods and Service Tax.
 - Refer Sales literature for explanation of terms used in this illustration.
 - 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 (illustrated above) and the surrender value applicable at the time of death.

<p>I, have explained the premiums charges and benefits under the policy fully to the prospect / policy holder.</p> <p>Place:</p> <p>Date: _____</p> <p style="text-align: right;">Signature of Agent /Intermediary / Official</p>	<p>I, X, having received the information with respect to the above, have understood the above statement before entering into the contract.</p> <p>Date: _____</p> <p style="text-align: right;">Signature of Prospect / Policyholder</p>
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DETAILS

Name of the Prospect/Policyholder:	x x	Proposal No:	NA
Age:	29	Name of Product:	HDFC Life Guaranteed Wealth Plus
Name of Life Assured:	x x	Tag Line:	An Individual Non-Linked Non-Participating Savings Life Insurance Plan
Age:	29	Unique Identification No:	101N165V10
Policy Term:	42 Years	GST Rate:	4.5%* for first year
Premium Paying Term:	6 Years		2.25%* second year onwards
Amount of Instalment Premium (Without GST):	Rs.240000		
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	Income Variant	Sum Assured Rs.	1440000
Guaranteed Income Payout Mode	Annually	Sum Assured on Death (at inception of the policy) Rs.	3144000
Guaranteed Income Amount	Rs. 100800	Payout Term (years)	35

Premium Summary							
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	PP Rider (CC)	Total Instalment Premium
Instalment Premium without GST	2,40,000	0	0	0	0	0	2,40,000
Instalment Premium with First Year GST	2,50,800	0	0	0	0	0	2,50,800
Instalment Premium with GST 2nd Year Onwards	2,45,400	0	0	0	0	0	2,45,400

(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	2,40,000	0	0	0	31,44,000	0	1,42,598	1,42,598
2	2,40,000	0	0	0	31,44,000	1,44,000	3,06,973	3,06,973
3	2,40,000	0	0	0	31,44,000	2,52,000	4,95,658	4,95,658
4	2,40,000	0	0	0	31,44,000	4,80,000	7,11,446	7,11,446
5	2,40,000	0	0	0	31,44,000	6,00,000	9,57,416	9,57,416
6	2,40,000	0	0	0	31,44,000	7,20,000	12,36,959	12,36,959
7	0	0	0	0	24,00,000	7,20,000	13,32,248	13,32,248
8	0	1,00,800	0	0	24,00,000	6,19,200	13,34,143	13,34,143
9	0	1,00,800	0	0	24,00,000	5,90,400	13,36,149	13,36,149
10	0	1,00,800	0	0	24,00,000	4,89,600	13,38,272	13,38,272
11	0	1,00,800	0	0	24,00,000	3,88,800	13,40,517	13,40,517
12	0	1,00,800	0	0	24,00,000	2,88,000	13,42,882	13,42,882
13	0	1,00,800	0	0	24,00,000	2,59,200	13,45,378	13,45,378
14	0	1,00,800	0	0	24,00,000	1,58,400	13,48,003	13,48,003
15	0	1,00,800	0	0	24,00,000	57,600	13,50,758	13,50,758
16	0	1,00,800	0	0	24,00,000	0	13,53,644	13,53,644
17	0	1,00,800	0	0	24,00,000	0	13,56,657	13,56,657
18	0	1,00,800	0	0	24,00,000	0	13,59,793	13,59,793
19	0	1,00,800	0	0	24,00,000	0	13,63,044	13,63,044
20	0	1,00,800	0	0	24,00,000	0	13,66,394	13,66,394
21	0	1,00,800	0	0	24,00,000	0	13,69,836	13,69,836
22	0	1,00,800	0	0	24,00,000	0	13,73,351	13,73,351
23	0	1,00,800	0	0	24,00,000	0	13,76,923	13,76,923
24	0	1,00,800	0	0	24,00,000	0	13,80,538	13,80,538
25	0	1,00,800	0	0	24,00,000	0	13,84,190	13,84,190
26	0	1,00,800	0	0	24,00,000	0	13,87,861	13,87,861
27	0	1,00,800	0	0	24,00,000	0	13,91,554	13,91,554
28	0	1,00,800	0	0	24,00,000	0	13,95,259	13,95,259
29	0	1,00,800	0	0	24,00,000	0	13,98,976	13,98,976
30	0	1,00,800	0	0	24,00,000	0	14,02,703	14,02,703
31	0	1,00,800	0	0	24,00,000	0	14,06,438	14,06,438
32	0	1,00,800	0	0	24,00,000	0	14,10,173	14,10,173
33	0	1,00,800	0	0	24,00,000	0	14,13,891	14,13,891
34	0	1,00,800	0	0	24,00,000	0	14,17,579	14,17,579
35	0	1,00,800	0	0	24,00,000	0	14,21,204	14,21,204
36	0	1,00,800	0	0	24,00,000	0	14,24,726	14,24,726
37	0	1,00,800	0	0	24,00,000	0	14,28,097	14,28,097
38	0	1,00,800	0	0	24,00,000	0	14,31,254	14,31,254
39	0	1,00,800	0	0	24,00,000	0	14,34,122	14,34,122
40	0	1,00,800	0	0	24,00,000	0	14,36,608	14,36,608
41	0	1,00,800	0	0	24,00,000	0	14,38,610	14,38,610
42	0	1,00,800	0	14,40,000	24,00,000	0	0	0

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