



02-06-2022



Quote No : b6e9qpjzxxd

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:

Age: 30

Name of the Life Assured:

Age: 30

Policy Term 70 year(s)

Premium Payment Term: 12 year(s)

Amount of Installment Premium(Without GST): 50000

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: 101N136V02

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 on Maturity Rs.	6,00,000
Bonus Type	Cash Bonus	Sum Assured on Death (at inception of the policy) Rs.	6,25,000

Premium Summary							
	Base Plan	CI Rider	IB Rider	PP Rider (PAC)	PP Rider (ADC)	PP Rider (CC)	Total Installment Premium

(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	50,000	0	0	0	6,25,000	0	0	12,000	0	0	19,500	0	0	0	6,25,000	6,25,000	0	0
2	50,000	0	0	30,000	6,25,000	0	0	12,000	5,000	0	19,500	11,500	0	0	6,25,000	6,25,000	35,000	41,500
3	50,000	0	0	52,500	6,25,000	0	0	12,000	9,500	0	19,500	25,000	0	0	6,25,000	6,25,000	62,000	77,500
4	50,000	0	0	1,00,000	6,25,000	0	0	12,000	10,000	0	19,500	14,000	0	0	6,25,000	6,25,000	1,10,000	1,14,000
5	50,000	0	0	1,25,000	6,25,000	0	0	12,000	12,500	0	19,500	31,000	0	0	6,25,000	6,25,000	1,37,500	1,56,000
6	50,000	0	0	1,50,000	6,25,000	0	0	12,000	26,500	0	19,500	53,500	0	0	6,25,000	6,25,000	1,76,500	2,03,500
7	50,000	0	0	1,75,000	6,25,000	0	0	12,000	51,000	0	19,500	83,000	0	0	6,25,000	6,25,000	2,26,000	2,58,000
8	50,000	0	0	2,32,000	6,25,000	0	0	12,000	50,000	0	19,500	87,500	0	0	6,25,000	6,25,000	2,82,000	3,19,500
9	50,000	0	0	2,92,500	6,25,000	0	0	12,000	52,000	0	19,500	96,500	0	0	6,25,000	6,25,000	3,44,500	3,89,000
10	50,000	0	0	3,65,000	6,25,000	0	0	12,000	48,500	0	19,500	1,02,000	0	0	6,25,000	6,25,000	4,13,500	4,67,000
11	50,000	0	0	4,40,000	6,25,000	0	0	12,000	55,000	0	19,500	1,15,000	0	0	6,25,000	6,25,000	4,95,000	5,55,000
12	50,000	0	0	5,40,000	6,30,000	0	0	12,000	35,000	0	19,500	1,13,500	0	0	6,30,000	6,30,000	5,75,000	6,53,500
13	0	0	0	5,40,000	6,30,000	0	0	12,000	51,000	0	19,500	1,45,500	0	0	6,30,000	6,30,000	5,91,000	6,85,500
14	0	0	0	5,40,000	6,30,000	0	0	12,000	66,500	0	19,500	1,78,500	0	0	6,30,000	6,30,000	6,06,500	7,18,500
15	0	0	0	5,40,000	6,30,000	0	0	12,000	82,500	0	19,500	2,12,000	0	0	6,30,000	6,30,000	6,22,500	7,52,000
16	0	0	0	5,40,000	6,30,000	0	0	12,000	1,23,500	0	19,500	2,73,500	0	0	6,30,000	6,30,000	6,63,500	8,13,500
17	0	0	0	5,40,000	6,30,000	0	0	12,000	1,39,500	0	19,500	3,10,500	0	0	6,30,000	6,30,000	6,79,500	8,50,500
18	0	0	0	5,40,000	6,30,000	0	0	12,000	1,56,000	0	19,500	3,49,000	0	0	6,30,000	6,30,000	6,96,000	8,89,000
19	0	0	0	5,40,000	6,30,000	0	0	12,000	1,72,500	0	19,500	3,88,500	0	0	6,30,000	6,30,000	7,12,500	9,28,500
20	0	0	0	5,40,000	6,30,000	0	0	12,000	1,89,000	0	19,500	4,30,000	0	0	6,30,000	6,30,000	7,29,000	9,70,000
21	0	0	0	5,40,000	6,30,000	0	0	12,000	2,05,500	0	19,500	4,73,500	0	0	6,30,000	6,30,000	7,45,500	10,13,500
22	0	0	0	5,40,000	6,30,000	0	0	12,000	2,22,500	0	19,500	5,18,000	0	0	6,30,000	6,30,000	7,62,500	10,58,000
23	0	0	0	5,40,000	6,30,000	0	0	12,000	2,39,000	0	19,500	5,65,000	0	0	6,30,000	6,57,000	7,79,000	11,05,000
24	0	0	0	5,40,000	6,30,000	0	0	12,000	2,56,000	0	19,500	6,14,000	0	0	6,30,000	6,86,500	7,96,000	11,54,000
25	0	0	0	5,40,000	6,30,000	0	0	12,000	2,73,000	0	19,500	6,65,000	0	0	6,30,000	7,18,000	8,13,000	12,05,000
26	0	0	0	5,40,000	6,30,000	0	0	12,000	2,90,000	0	19,500	7,18,500	0	0	6,30,000	7,52,000	8,30,000	12,58,500
27	0	0	0	5,40,000	6,30,000	0	0	12,000	3,07,000	0	19,500	7,74,500	0	0	6,30,000	7,89,000	8,47,000	13,14,500
28	0	0	0	5,40,000	6,30,000	0	0	12,000	3,24,000	0	19,500	8,27,500	0	0	6,30,000	8,28,000	8,64,000	13,67,500
29	0	0	0	5,40,000	6,30,000	0	0	12,000	3,41,500	0	19,500	8,70,000	0	0	6,30,000	8,70,500	8,81,500	14,10,000
30	0	0	0	5,40,000	6,30,000	0	0	12,000	3,59,000	0	19,500	9,15,500	0	0	6,30,000	9,16,000	8,99,000	14,55,500
31	0	0	0	5,40,000	6,30,000	0	0	12,000	3,76,500	0	19,500	9,64,500	0	0	6,30,000	9,65,000	9,16,500	15,04,500
32	0	0	0	5,40,000	6,30,000	0	0	12,000	3,94,000	0	19,500	10,17,000	0	0	6,30,000	10,18,000	9,34,000	15,57,000
33	0	0	0	5,40,000	6,30,000	0	0	12,000	4,11,500	0	19,500	10,73,500	0	0	6,30,000	10,74,500	9,51,500	16,13,500
34	0	0	0	5,40,000	6,30,000	0	0	12,000	4,29,000	0	19,500	11,34,500	0	0	6,30,000	11,35,500	9,69,000	16,74,500
35	0	0	0	5,40,000	6,30,000	0	0	12,000	4,47,000	0	19,500	12,00,000	0	0	6,30,000	12,01,000	9,87,000	17,40,000
36	0	0	0	5,40,000	6,30,000	0	0	12,000	4,65,000	0	19,500	12,70,500	0	0	6,30,000	12,71,500	10,05,000	18,10,500
37	0	0	0	5,40,000	6,30,000	0	0	12,000	4,83,000	0	19,500	13,46,500	0	0	6,30,000	13,47,500	10,23,000	18,86,500
38	0	0	0	5,40,000	6,30,000	0	0	12,000	5,01,000	0	19,500	14,28,000	0	0	6,30,000	14,29,500	10,41,000	19,68,000
39	0	0	0	5,40,000	6,30,000	0	0	12,000	5,19,000	0	19,500	15,16,000	0	0	6,30,000	15,17,000	10,59,000	20,56,000
40	0	0	0	5,40,000	6,30,000	0	0	12,000	5,37,500	0	19,500	16,10,500	0	0	6,30,000	16,12,000	10,77,500	21,50,500
41	0	0	0	5,40,000	6,30,000	0	0	12,000	5,56,000	0	19,500	17,12,000	0	0	6,30,000	17,13,500	10,96,000	22,52,000
42	0	0	0	5,40,000	6,30,000	0	0	12,000	5,74,000	0	19,500	18,21,500	0	0	6,30,000	18,23,000	11,14,000	23,61,500
43	0	0	0	5,40,000	6,30,000	0	0	12,000	5,92,500	0	19,500	19,39,000	0	0	6,30,000	19,41,000	11,32,500	24,79,000
44	0	0	0	5,40,000	6,30,000	0	0	12,000	6,10,500	0	19,500	20,66,000	0	0	6,30,000	20,67,500	11,50,500	26,06,000
45	0	0	0	5,40,000	6,30,000	0	0	12,000	6,28,500	0	19,500	22,02,000	0	0	6,30,500	22,04,000	11,68,500	27,42,000
46	0	0	0	5,40,000	6,30,000	0	0	12,000	6,34,500	0	19,500	23,48,500	0	0	6,36,500	23,50,500	11,74,500	28,88,500
47	0	0	0	5,40,000	6,30,000	0	0	12,000	6,40,500	0	19,500	25,06,500	0	0	6,42,500	25,08,500	11,80,500	30,46,500
48	0	0	0	5,40,000	6,30,000	0	0	12,000	6,46,500	0	19,500	26,76,500	0	0	6,48,500	26,78,500	11,86,500	32,16,500
49	0	0	0	5,40,000	6,30,000	0	0	12,000	6,52,000	0	19,500	28,59,000	0	0	6,54,000	28,61,500	11,92,000	33,99,000
50	0	0	0	5,40,000	6,30,000	0	0	12,000	6,57,000	0	19,500	30,55,500	0	0	6,59,500	30,58,000	11,97,000	35,95,500
51	0	0	0	5,40,000	6,30,000	0	0	12,000	6,62,500	0	19,500	32,67,000	0	0	6,65,000	32,70,000	12,02,500	38,07,000
52	0	0	0	5,40,000	6,30,000	0	0	12,000	6,67,000	0	19,500	34,95,000	0	0	6,70,000	34,97,500	12,07,000	40,35,000
53	0	0	0	5,40,000	6,30,000	0	0	12,000	6,71,500	0	19,500	37,40,000	0	0	6,74,500	37,43,000	12,11,500	42,80,000

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)
54	0	0	0	5,40,000	6,30,000	0	0	12,000	6,75,500	0	19,500	40,04,000	0	0	6,78,500	40,07,000	12,15,500	45,44,000
55	0	0	0	5,40,000	6,30,000	0	0	12,000	6,79,000	0	19,500	42,87,500	0	0	6,82,500	42,91,000	12,19,000	48,27,500
56	0	0	0	5,40,000	6,30,000	0	0	12,000	6,82,500	0	19,500	45,93,000	0	0	6,86,000	45,96,500	12,22,500	51,33,000
57	0	0	0	5,40,000	6,30,000	0	0	12,000	6,85,000	0	19,500	49,22,000	0	0	6,88,500	49,26,000	12,25,000	54,62,000
58	0	0	0	5,40,000	6,30,000	0	0	12,000	6,87,000	0	19,500	52,76,000	0	0	6,91,000	52,80,000	12,27,000	58,16,000
59	0	0	0	5,40,000	6,30,000	0	0	12,000	6,88,000	0	19,500	56,57,000	0	0	6,92,500	56,61,000	12,28,000	61,97,000
60	0	0	0	5,40,000	6,30,000	0	0	12,000	6,88,500	0	19,500	60,67,000	0	0	6,93,000	60,71,500	12,28,500	66,07,000
61	0	0	0	5,40,000	6,30,000	0	0	12,000	6,88,500	0	19,500	65,08,500	0	0	6,93,000	65,13,500	12,28,500	70,48,500
62	0	0	0	5,40,000	6,30,000	0	0	12,000	6,87,000	0	19,500	69,83,500	0	0	6,92,000	69,89,000	12,27,000	75,23,500
63	0	0	0	5,40,000	6,30,000	0	0	12,000	6,85,000	0	19,500	74,95,000	0	0	6,90,500	75,00,500	12,25,000	80,35,000
64	0	0	0	5,40,000	6,30,000	0	0	12,000	6,81,500	0	19,500	80,45,500	0	0	6,87,000	80,51,500	12,21,500	85,85,500
65	0	0	0	5,40,000	6,30,000	0	0	12,000	6,76,500	0	19,500	86,38,500	0	0	6,83,000	86,44,500	12,16,500	91,78,500
66	0	0	0	5,40,000	6,30,000	0	0	12,000	6,70,500	0	19,500	92,76,500	0	0	6,77,500	92,83,000	12,10,500	98,16,500
67	0	0	0	5,40,000	6,30,000	0	0	12,000	6,63,000	0	19,500	99,63,500	0	0	6,70,000	99,70,500	12,03,000	1,05,03,500
68	0	0	0	5,40,000	6,30,000	0	0	12,000	6,54,000	0	19,500	1,07,03,000	0	0	6,61,500	1,07,10,500	11,94,000	1,12,43,000
69	0	0	0	5,40,000	6,30,000	0	0	12,000	6,43,000	0	19,500	1,14,99,000	0	0	6,51,000	1,15,07,000	11,83,000	1,20,39,000
70	0	0	0	0	6,30,000	6,00,000	0	12,000	0	0	19,500	0	6,55,500	1,17,63,000	6,72,000	1,30,15,500	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, have explained the premiums charges and benefits under the product fully to the prospect / policy holder.	
Place:	
Date:	Signature of Agent /Intermediary / Official

I, 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".