



This is the sample illustration issued by HDFC Standard Life Insurance Company Limited.

Illustration for HDFC Life Super Income Plan

on 20 November 2017

PERSONAL DETAILS

	Name	Age	Gender
Life 1	Rakesh	30	

Age is taken as on last birthday

POLICY DETAILS

Date of Policy Commencement: 20-Nov-2017

Premium Frequency: Annual

PREMIUM AND BENEFIT DETAILS

Benefit Name	Sum Assured (in Rs.)	Premium Paying Term (years)	Policy Term (years)	Payout Term (years)	Premium (in Rs.)	Taxes and levies as applicable# (in Rs.)	Total Premium
Main Benefit-Option 1	1,00,00,000	8	16	8	15,89,539	71,529	16,61,068
Total Premium payable per Frequency:					15,89,539	71,529	16,61,068

Next Premium Due Date:

20-Nov-2018

The Taxes & other levies on the Main benefit premium for year two and subsequent years will be Rs.35,765/-

ILLUSTRATION OF FUTURE BENEFITS

This illustration has been produced by HDFC Standard Life Insurance Company Limited to help you understand the benefits of your HDFC Life Super Income Plan. These illustrations must be read in conjunction with the sales literature, which describes the features of this product.

The values shown are for illustration only. What you actually receive will depend on what happens over the future lifetime of your policy, particularly investment returns. The Illustration shows what you could get back using two assumed rates of investment return. These rates have been specified by the Life Insurance Council.

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your life insurance company. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page.

If your policy offers variable returns then the illustrations on this page will show two different rates of assumed investment returns. These assumed rates of return are not guaranteed and they are not 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.

The assumed investment returns of 4% and 8% per annum are not future bonus rates. Future bonus rates depend on the actual investment returns and other factors including but not limited to the effects of taxation, persistency, mortality experience etc.

Guaranteed benefits are available provided all premiums are paid, when they are due. The illustrative benefits below assume that all premiums that are due have been paid. The guaranteed benefits shown increase as reversionary bonuses are declared. The rate of future reversionary bonuses is not guaranteed.

All amounts are in Indian Rupees.

Illustrative Benefits on Survival

On the survival of the Life Assured until the Maturity date, the illustrative Maturity benefits are as shown below.

Policy Year	Guaranteed Benefit	Non-Guaranteed Benefit		Total Survival Benefit	
	HDFC Life Super Income Plan	Assumed Investment Return		Assumed Investment Return	
		4% p.a	8% p.a	4% p.a	8% p.a
9	12,50,000	0	0	12,50,000	12,50,000
10	12,50,000	0	0	12,50,000	12,50,000
11	12,50,000	0	0	12,50,000	12,50,000
12	12,50,000	0	0	12,50,000	12,50,000
13	12,50,000	0	0	12,50,000	12,50,000
14	12,50,000	0	0	12,50,000	12,50,000
15	12,50,000	0	0	12,50,000	12,50,000
16	12,50,000	42,00,000	1,03,00,000	54,50,000	1,15,50,000

The survival benefits are payable at the end of the policy year.



Illustrative Benefits on Death

On the death of the Life Assured before the Maturity date the illustrative benefits are as shown below.

Benefit on Valid Claim Policy Year	Guaranteed Benefits		Non Guaranteed Benefit		Total Death Benefit	
	<i>Assumed Investment Return</i>		<i>Assumed Investment Return</i>		<i>Assumed Investment Return</i>	
	4% p.a	8% p.a	4% p.a	8% p.a	4% p.a	8% p.a
1	1,58,95,390	1,58,95,390	1,00,000	4,50,000	1,59,95,390	1,63,45,390
2	1,58,95,390	1,58,95,390	2,00,000	9,00,000	1,60,95,390	1,67,95,390
3	1,58,95,390	1,58,95,390	3,00,000	13,50,000	1,61,95,390	1,72,45,390
4	1,58,95,390	1,58,95,390	4,00,000	18,00,000	1,62,95,390	1,76,95,390
5	1,58,95,390	1,58,95,390	5,00,000	22,50,000	1,63,95,390	1,81,45,390
6	1,58,95,390	1,58,95,390	6,00,000	27,00,000	1,64,95,390	1,85,95,390
7	1,58,95,390	1,58,95,390	7,00,000	31,50,000	1,65,95,390	1,90,45,390
8	1,58,95,390	1,58,95,390	8,00,000	36,00,000	1,66,95,390	1,94,95,390
9	1,58,95,390	1,58,95,390	9,00,000	40,50,000	1,67,95,390	1,99,45,390
10	1,58,95,390	1,58,95,390	10,00,000	45,00,000	1,68,95,390	2,03,95,390
11	1,58,95,390	1,58,95,390	11,00,000	49,50,000	1,69,95,390	2,08,45,390
12	1,58,95,390	1,58,95,390	12,00,000	54,00,000	1,70,95,390	2,12,95,390
13	1,58,95,390	1,58,95,390	13,00,000	58,50,000	1,71,95,390	2,17,45,390
14	1,58,95,390	1,58,95,390	14,00,000	63,00,000	1,72,95,390	2,21,95,390
15	1,58,95,390	1,58,95,390	15,00,000	67,50,000	1,73,95,390	2,26,45,390

Upon this payment, the policy terminates and no further benefit is payable.
The benefits shown above are at the end of the year.

Illustrative Benefits on Surrender

This contract is designed for long term savings and is not designed for short term investment. Should you need to surrender your policy in the short term, any surrender benefits may be less than the premium(s) you have paid.

A policy may be surrendered after it acquires a guaranteed surrender value. Hence, Surrender Values are shown from year 2 onwards.

Policy Year	Guaranteed Benefit		Non-Guaranteed Benefit		Total Surrender Benefit	
	<i>Guaranteed Surrender Value</i>	<i>Assumed Investment Return</i>		<i>Assumed Investment Return</i>		
		4% p.a.	8% p.a.	4% p.a.	8% p.a.	
2	9,53,723	78,217	3,45,757	10,31,940	12,99,480	
3	14,30,585	4,27,150	9,08,785	18,57,735	23,39,370	
4	31,79,078	22,440	5,63,642	32,01,518	37,42,720	
5	39,73,848	4,84,528	16,40,403	44,58,375	56,14,250	
6	47,68,617	10,09,923	25,08,063	57,78,540	72,76,680	
7	55,63,387	17,16,894	36,04,374	72,80,280	91,67,760	
8	69,93,972	19,92,708	43,22,588	89,86,680	1,13,16,560	
9	57,43,972	28,00,768	56,31,358	85,44,740	1,13,75,330	
10	44,93,972	36,81,528	70,78,278	81,75,500	1,15,72,250	
11	32,43,972	38,32,968	75,88,258	70,76,940	1,08,32,230	
12	32,65,603	27,12,637	68,29,477	59,78,240	1,00,95,080	
13	20,15,603	28,66,027	73,48,232	48,81,630	93,63,835	
14	7,65,603	30,21,537	78,73,027	37,87,140	86,38,630	
15	0	26,92,500	79,16,250	26,92,500	79,16,250	

Upon this payment, the policy terminates and no further benefit becomes payable.

The values shown are for illustration only.

What you actually receive will depend on what happens over the future lifetime of the policy.

Depending on the prevailing market conditions, the surrender value may be revised.

Benefits shown above are at the end of the year.

If you would like help to understand this illustration, please speak to your Financial Consultant / Relationship Manager.

NOTES

- This illustration has been produced by HDFC Standard Life Insurance Company Limited to help you understand the benefits of your HDFC Life Super Income Plan policy. These illustrations must be read in conjunction with the sales literature, which describe the features of these products. The values shown are for illustration only.
- The Premium and the Sum Assured stated above is based on the information provided. They may vary as a result of underwriting.
- For details of the above benefits, please read the sales literature provided.
- Taxes and levies as applicable will be charged and are payable by you by any method including by levy of an additional monetary amount in addition to premium and/or charges.
- Tax will be deducted at the applicable rate from the payments made under the policy, as per the prevailing provisions of the Income Tax Act, 1961.
- UIN for HDFC Life Super Income Plan - 101N098V02

I _____, hereby confirm that I have read and understood the above benefit illustration before entering into the contract.

Proposers Signature / Thumb Impression :

Date :

Place :