

Illustration for your HDFC Life YoungStar Udaan Policy

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YOUR DETAILS

Name: vijay
Age last Birthday : 35
Gender : Male

YOUR POLICY DETAILS

Product Name:	HDFC Life YoungStar Udaan	Death Benefit Option:	Classic Waiver
UIN:	101N099V01	Maturity Benefit Option:	Aspiration
Date of Policy Commencement:	09-May-2014	Sum Assured (In Rs)	820,814
Policy Term:	20 year(s)	Premium (excluding taxes)	100,000
Premium Paying Term:	10 year(s)	Premium (including taxes) - Year 1	103,090
Premium Frequency:	Annual	Premium (including taxes) - Year 2 Onwards	101,550
Premium Payment Method:	Cheque	Next Premium Due date	09-May-2015

YOUR POLICY BENEFITS

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

Maturity

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

Date of Maturity	Guaranteed Benefit after the completion of Policy Term YoungStar Udaan - Aspiration Plan	Total Maturity Benefit (Including Non-Guaranteed) after the completion of Policy Term	
		Scenario @ 4% p.a.	Scenario @ 8% p.a.
09-May-2034	1,025,768	1,338,591	2,207,458

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

Death and Surrender Benefits

Benefits after the completion of Policy Year	Death Benefit			Surrender Benefit		
	Guaranteed Death Benefit	Total (Including Non-Guaranteed)		Guaranteed Surrender Value	Special Surrender Value (Non-Guaranteed)	
		Scenario @ 4% p.a.	Scenario @ 8% p.a.		Scenario @ 4% p.a.	Scenario @ 8% p.a.
1	1,000,000	1,000,000	1,000,000	0	0	0
2	1,000,000	1,000,000	1,000,000	0	0	0
3	1,000,000	1,000,000	1,000,000	93,434	142,708	165,006
4	1,000,000	1,000,000	1,000,000	205,268	228,354	264,034
5	1,000,000	1,000,000	1,000,000	257,570	342,491	396,005
6	1,000,000	1,000,000	1,000,000	308,699	420,799	490,161
7	1,000,000	1,000,000	1,000,000	360,011	509,331	596,716
8	1,000,000	1,000,000	1,000,000	451,509	609,418	717,279
9	1,000,000	1,000,000	1,000,000	508,232	722,266	853,322
10	1,050,000	1,050,000	1,050,000	565,222	849,263	1,006,534
11	1,050,000	1,050,000	1,050,000	567,500	923,967	1,110,798
12	1,050,000	1,050,000	1,050,000	670,126	1,005,299	1,225,437
13	1,050,000	1,050,000	1,050,000	673,141	1,093,607	1,351,159
14	1,050,000	1,050,000	1,050,000	676,608	1,107,007	1,385,750
15	1,050,000	1,050,000	1,050,000	680,609	1,120,601	1,420,762
16	1,050,000	1,050,000	1,050,000	785,184	1,134,160	1,455,907
17	1,050,000	1,050,000	1,050,000	790,477	1,147,913	1,491,479
18	1,050,000	1,050,000	1,050,000	796,529	1,161,865	1,527,487
19	1,050,000	1,050,000	1,050,000	803,525	1,175,781	1,563,625

Upon the payment of surrender benefit, the policy terminates and no further benefit becomes payable. Upon the payment of death benefit, the policy shall continue until maturity, with future premiums waived off.

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

IMPORTANT NOTES

- 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% p.a. are not future bonus rates. Future bonus rates are not guaranteed and would depend on the experience of the with-profits fund.
- The Premium and the Sum Assured stated above is based on the information provided. They may vary as a result of underwriting.
- The illustrated benefits are applicable for a standard life and provided all premiums are paid when due.
- Any statutory levy or charges (such as Service Tax & Education Cess) 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.