

HDFC Life ProGrowth Flexi

Unique Identification Number: 101L072V05

ALL UNIT LINKED POLICIES ARE DIFFERENT FROM TRADITIONAL INSURANCE POLICIES AND ARE SUBJECT TO DIFFERENT RISK FACTORS. IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Your Policy is a Regular Premium, non participating Unit Linked Endowment Life Insurance Policy. This Policy is the evidence of a contract between HDFC Life Insurance Company Limited ('We', or 'the Company') and the Policyholder ('You', or 'Policyholder') as described in the Policy Schedule. This Policy is based on the Proposal made by the within named Policyholder and submitted to the Company along with the required documents, declarations, statements, applicable medical information and documents and other information received by the Company from the Policyholder, Life Assured or on behalf of the Policyholder. This Policy is effective subject to receipt and realisation, by the Company, of the consideration payable as First Premium under the Policy. This Policy is written under and will be governed by the applicable laws in force in India and all Premiums and benefits are expressed and payable in Indian Rupees.

POLICY SCHEDULE

Policy number:	24758209	Client ID:	MR413705
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Policyholder Details

Name	Mr. SARAJ SINGH
Address	S/O SUKHWANT SINGH BHUTI WALA BHUTIWALA FEROZEPUR Makhu Ferozepur Punjab 142044

Life Assured Details

Name	Mr. SARAJ SINGH
Address	S/O SUKHWANT SINGH BHUTI WALA BHUTIWALA FEROZEPUR Makhu Ferozepur Punjab 142044
Date of Birth	12th August 1994
Age on the Date of Risk Commencement	27 (In Years)
Age Admitted	Yes

Policy Details

Date of Risk Commencement	21st March 2022
Date of Issue	21st March 2022
Product Options chosen	HDFC PG_Flexi_Extra_Life , ,
Premium Due Date(s)	21st March
Sum Assured	₹ 400,000.00
Annual Premium	₹ 40,000.00
Instalment Premium	₹ 40,000.00
Policy Term	20 Years
Premium Paying Term	20 Years
Frequency	Annual
Premium per Frequency	₹ 40,000.00
Grace Period	30 days
Fund	Opportunities Fund - 100.00 %
Expiry Date of Lock-in Period	21/03/2027
Final Premium Due Date	21/03/2041

Maturity Date	21/03/2042
Policy issued on the basis of Short Medical Questionnaire (SMQ)	No

Minimum Values Required#

Partial Withdrawal Amount	₹ 10,000
Single Premium Top-Up Amount	N.A.

To be read in conjunction with the terms & conditions in Policy Provisions.

Address for Communication	HDFC Life Insurance Company Limited 11th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Road, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com
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Stamp Duty of ₹ 80.00/- is paid as provided under Article 47D(iii) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No.(LOA/CSD/228/2021/Validity Period Dt.31/12/2021 To Dt.31/03/2023 (O/w.No.6323)/Date : 31/12/2021).

Proper Officer

Note: Kindly note that name of the Company has changed from "HDFC Standard Life Insurance Company Limited" to "HDFC Life Insurance Company Limited".

Policy year	Annualized Premium	At 4% Gross Investment Return						At 5% Gross Investment Return						Commission Payable to Intermediary (Rs)
		Mortality, Morbidity Charges	Other Charges*	GST	Fund at End of Year	Surrender Value	Death Benefit	Mortality, Morbidity Charges	Other Charges*	GST	Fund at End of Year	Surrender Value	Death Benefit	
(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(12)	(13)	(14)	(15)
3	40,000	1,009	3,490	810	1,10,908	1,09,138	4,00,000	998	3,581	824	1,19,738	1,17,968	4,00,000	200
4	40,000	941	3,631	823	1,51,407	1,50,227	4,00,000	920	3,797	849	1,66,661	1,65,481	4,00,000	200
5	40,000	872	3,792	840	1,93,425	1,93,425	4,00,000	838	4,059	882	2,17,138	2,17,138	4,00,000	200
6	40,000	804	5,376	1,112	2,35,325	2,35,325	4,00,000	752	5,773	1,175	2,69,709	2,69,709	4,00,000	200
7	40,000	731	5,949	1,203	2,78,300	2,78,300	4,00,000	657	6,508	1,290	3,25,704	3,25,704	4,00,000	200
8	40,000	663	6,538	1,296	3,22,370	3,22,370	4,00,000	560	7,291	1,413	3,85,341	3,85,341	4,00,000	200
9	40,000	580	7,142	1,390	3,67,576	3,67,576	4,00,000	511	8,125	1,554	4,48,791	4,48,791	4,00,000	200
10	40,000	535	7,761	1,493	4,13,902	4,13,902	4,20,000	515	9,011	1,715	5,16,228	5,16,228	5,16,228	200
11	40,000	526	8,395	1,606	4,61,330	4,61,330	4,62,000	515	9,953	1,884	5,87,910	5,87,910	5,87,910	200
12	40,000	525	9,044	1,722	5,09,876	5,09,876	5,09,876	524	10,954	2,066	6,64,091	6,64,091	6,64,091	200
13	40,000	524	9,708	1,842	5,59,568	5,59,568	5,59,568	524	12,018	2,257	7,45,067	7,45,067	7,45,067	200
14	40,000	528	10,388	1,965	6,10,426	6,10,426	6,10,426	528	13,149	2,462	8,31,134	8,31,134	8,31,134	200
15	40,000	536	11,083	2,092	6,62,472	6,62,472	6,62,472	536	14,351	2,680	9,22,607	9,22,607	9,22,607	200
16	40,000	545	11,796	2,221	7,15,734	7,15,734	7,15,734	545	15,628	2,911	10,19,826	10,19,826	10,19,826	200
17	40,000	545	12,524	2,352	7,70,251	7,70,251	7,70,251	545	16,986	3,156	11,23,162	11,23,162	11,23,162	200
18	40,000	549	13,270	2,487	8,26,047	8,26,047	8,26,047	549	18,429	3,416	12,32,997	12,32,997	12,32,997	200
19	40,000	557	14,034	2,626	8,83,149	8,83,149	8,83,149	557	19,963	3,694	13,49,733	13,49,733	13,49,733	200
20	40,000	562	14,815	2,768	9,41,590	9,41,590	9,41,590	562	21,594	3,988	14,73,810	14,73,810	14,73,810	200

*See Part B for details.

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATIVE PURPOSE.

I NEEL KAMAL, have explained the premiums charges and benefits under the product fully to the prospect / policy holder.

Place: _____

Date: _____ Signature of Agent / Intermediary / Official

I SARAJ SINGH having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: _____ Signature of Prospect / Policyholder

PART B

Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge (AP)-(PAC)	Mortality Charge	GST	Policy Admin Charge	Guarantee Charge	Other charges*	Gross Yield	8% p.a	Net Yield	6.06%	Amount in Rupees	
									Additions to the fund	Fund before FMC	FMC	Fund at End of Year	Surrender Value	Death Benefit
1	40,000	3,600	36,400	1,119	937	0	0	0	0	36,686	489	36,637	33,097	4,00,000
2	40,000	3,200	36,800	1,060	948	0	0	0	0	76,255	1,008	76,154	73,794	4,00,000
3	40,000	2,000	38,000	998	824	0	0	0	0	1,19,897	1,581	1,19,738	1,17,968	4,00,000
4	40,000	1,600	38,400	920	849	0	0	0	0	1,66,882	2,197	1,66,661	1,65,481	4,00,000
5	40,000	1,200	38,800	838	882	0	0	0	0	2,17,427	2,859	2,17,138	2,17,138	4,00,000
6	40,000	0	40,000	752	1,175	2,208	0	0	0	2,70,067	3,565	2,69,709	2,69,709	4,00,000
7	40,000	0	40,000	657	1,290	2,208	0	0	0	3,26,137	4,300	3,25,704	3,25,704	4,00,000
8	40,000	0	40,000	560	1,413	2,208	0	0	0	3,85,853	5,083	3,85,341	3,85,341	4,00,000
9	40,000	0	40,000	511	1,554	2,208	0	0	0	4,49,387	5,917	4,48,791	4,48,791	4,48,791
10	40,000	0	40,000	515	1,715	2,208	0	0	0	5,16,914	6,803	5,16,228	5,16,228	5,16,228
11	40,000	0	40,000	515	1,884	2,208	0	0	0	5,88,691	7,745	5,87,910	5,87,910	5,87,910
12	40,000	0	40,000	524	2,066	2,208	0	0	0	6,64,974	8,746	6,64,091	6,64,091	6,64,091
13	40,000	0	40,000	524	2,257	2,208	0	0	0	7,46,057	9,810	7,45,067	7,45,067	7,45,067
14	40,000	0	40,000	528	2,462	2,208	0	0	0	8,32,238	10,941	8,31,134	8,31,134	8,31,134
15	40,000	0	40,000	536	2,680	2,208	0	0	0	9,23,833	12,143	9,22,607	9,22,607	9,22,607
16	40,000	0	40,000	545	2,911	2,208	0	0	0	10,21,180	13,420	10,19,826	10,19,826	10,19,826
17	40,000	0	40,000	545	3,156	2,208	0	0	0	11,24,654	14,778	11,23,162	11,23,162	11,23,162
18	40,000	0	40,000	549	3,416	2,208	0	0	0	12,34,635	16,221	12,32,997	12,32,997	12,32,997
19	40,000	0	40,000	557	3,694	2,208	0	0	0	13,51,526	17,755	13,49,733	13,49,733	13,49,733
20	40,000	0	40,000	562	3,988	2,208	0	0	0	14,75,768	19,386	14,73,810	14,73,810	14,73,810

Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge (AP)-(PAC)	Mortality Charge	GST	Policy Admin Charge	Guarantee Charge	Other charges*	Gross Yield	4% p.a	Amount in Rupees			
									Additions to the fund	Fund before FMC	FMC	Fund at End of Year	Surrender Value	Death Benefit
1	40,000	3,600	36,400	1,120	936	0	0	0	0	35,303	479	35,256	31,716	4,00,000
2	40,000	3,200	36,800	1,064	942	0	0	0	0	71,988	969	71,893	69,533	4,00,000
3	40,000	2,000	38,000	1,009	810	0	0	0	0	1,11,055	1,490	1,10,908	1,09,138	4,00,000
4	40,000	1,600	38,400	941	823	0	0	0	0	1,51,608	2,031	1,51,407	1,50,227	4,00,000
5	40,000	1,200	38,800	872	840	0	0	0	0	1,93,682	2,592	1,93,425	1,93,425	4,00,000
6	40,000	0	40,000	804	1,112	2,208	0	0	0	2,35,638	3,168	2,35,325	2,35,325	4,00,000
7	40,000	0	40,000	731	1,203	2,208	0	0	0	2,78,670	3,741	2,78,300	2,78,300	4,00,000
8	40,000	0	40,000	663	1,296	2,208	0	0	0	3,22,798	4,330	3,22,370	3,22,370	4,00,000
9	40,000	0	40,000	580	1,390	2,208	0	0	0	3,68,065	4,934	3,67,576	3,67,576	4,00,000
10	40,000	0	40,000	535	1,493	2,208	0	0	0	4,14,452	5,553	4,13,902	4,13,902	4,20,000
11	40,000	0	40,000	526	1,606	2,208	0	0	0	4,61,943	6,187	4,61,330	4,61,330	4,62,000
12	40,000	0	40,000	525	1,722	2,208	0	0	0	5,10,554	6,836	5,09,876	5,09,876	5,09,876
13	40,000	0	40,000	524	1,842	2,208	0	0	0	5,60,312	7,500	5,59,568	5,59,568	5,59,568
14	40,000	0	40,000	528	1,965	2,208	0	0	0	6,11,237	8,180	6,10,426	6,10,426	6,10,426
15	40,000	0	40,000	536	2,092	2,208	0	0	0	6,63,352	8,875	6,62,472	6,62,472	6,62,472
16	40,000	0	40,000	545	2,221	2,208	0	0	0	7,16,685	9,588	7,15,734	7,15,734	7,15,734
17	40,000	0	40,000	545	2,352	2,208	0	0	0	7,71,274	10,316	7,70,251	7,70,251	7,70,251
18	40,000	0	40,000	549	2,487	2,208	0	0	0	8,27,145	11,062	8,26,047	8,26,047	8,26,047
19	40,000	0	40,000	557	2,626	2,208	0	0	0	8,84,322	11,826	8,83,149	8,83,149	8,83,149
20	40,000	0	40,000	562	2,768	2,208	0	0	0	9,42,841	12,607	9,41,590	9,41,590	9,41,590

*Specify details if any.

Notes:

1. Refer the sales literature for explanation of terms used in this illustration.
2. Fund management charge is based on the specific fund option(s) chosen.
3. In case rider charges are collected explicitly through collection of rider premium, and not by way of cancellation of units, then, such charges are not considered in this illustration. In other cases, rider charges are included in other charges.

I NEEL KAMAL, have explained the premiums charges and benefits under the product fully to the prospect / policy holder.

Place: _____

Date: _____ Signature of Agent / Intermediary / Official

I SARAJ SINGH, having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: _____ Signature of Prospect / Policyholder

Channel Name : HDFC Bank

Note: Kindly note that name of the company has changed from "HDFC Standard Life Insurance Company Limited" to "HDFC Life Insurance Company Limited".