



Illustration for Click 2 Protect Optima Secure

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Prospect/Policy Holders Details		Life Assured Details	
Name:	first last	Name:	first last
Age last Birthday:	23	Age last Birthday:	23
Gender:	Male	Gender:	Male
Employee Discount:	No		
Company/Official Email Id:	NA		
Employee Id/code:	NA		

Your Policy details	
Policy Name:	Click 2 Protect Optima Secure
UIN:	101Y122V05

Other details	Protection plan	Health Plan	Total
Sum Assured/ Insured Member 1	50000	500000	NA
Policy Term:	53 Years	2 Year(s)	NA
Premium Payment Term:	53 Years	Single year(s)	NA
Premium Frequency:	Annual	Single	NA
Plan Option Chosen:	Life Protect - Fixed Term	Individual	NA
Plan Type Chosen:		Optima Secure	NA
Premium Exclusive of Taxes:	368	10018	10386
Taxes:	66	1803	1869
Premium Inclusive of Taxes:	434	11821	12255
Total Premium Inclusive of Taxes:			12255
Next Premium Due Date:	15-Aug-2026		15-Aug-2026
Premium Payment Method:	SI/ECS		SI/ECS

Family Floater policy will have same basic Sum Insured for all members (See brochure for floater policy details)# Critical advantage rider offered on individual sum insured basis including family floater policies.

(Amount in Rupees)

Policy Year	Single/ Annualized Premium	Guaranteed						Non Guaranteed	
		Survival Benefit/ Accrued Guaranteed Additions	Other Benefits	Maturity	Death Benefit	Inbuilt Benefit on diagnosis of Critical Illness	Min Guaranteed Surrender Value	Special Surrender Value	Surrender Value Payable
1	368	0	0	0	50000	0	0	0	0
2	368	0	0	0	50000	0	0	0	0
3	368	0	0	0	50000	0	0	0	0
4	368	0	0	0	50000	0	0	0	0
5	368	0	0	0	50000	0	0	0	0
6	368	0	0	0	50000	0	0	0	0
7	368	0	0	0	50000	0	0	0	0
8	368	0	0	0	50000	0	0	0	0
9	368	0	0	0	50000	0	0	0	0
10	368	0	0	0	50000	0	0	0	0
11	368	0	0	0	50000	0	0	0	0
12	368	0	0	0	50000	0	0	0	0
13	368	0	0	0	50000	0	0	0	0
14	368	0	0	0	50000	0	0	0	0
15	368	0	0	0	50000	0	0	0	0
16	368	0	0	0	50000	0	0	0	0
17	368	0	0	0	50000	0	0	0	0
18	368	0	0	0	50000	0	0	0	0
19	368	0	0	0	50000	0	0	0	0
20	368	0	0	0	50000	0	0	0	0
21	368	0	0	0	50000	0	0	0	0
22	368	0	0	0	50000	0	0	0	0
23	368	0	0	0	50000	0	0	0	0
24	368	0	0	0	50000	0	0	0	0
25	368	0	0	0	50000	0	0	0	0
26	368	0	0	0	50000	0	0	0	0
27	368	0	0	0	50000	0	0	0	0
28	368	0	0	0	50000	0	0	0	0
29	368	0	0	0	50000	0	0	0	0
30	368	0	0	0	50000	0	0	0	0
31	368	0	0	0	50000	0	0	0	0
32	368	0	0	0	50000	0	0	0	0
33	368	0	0	0	50000	0	0	0	0
34	368	0	0	0	50000	0	0	0	0
35	368	0	0	0	50000	0	0	0	0
36	368	0	0	0	50000	0	0	0	0
37	368	0	0	0	50000	0	0	0	0
38	368	0	0	0	50000	0	0	0	0
39	368	0	0	0	50000	0	0	0	0
40	368	0	0	0	50000	0	0	0	0
41	368	0	0	0	50000	0	0	0	0
42	368	0	0	0	50000	0	0	0	0
43	368	0	0	0	50000	0	0	0	0
44	368	0	0	0	50000	0	0	0	0
45	368	0	0	0	50000	0	0	0	0
46	368	0	0	0	50000	0	0	0	0
47	368	0	0	0	50000	0	0	0	0
48	368	0	0	0	50000	0	0	0	0
49	368	0	0	0	50000	0	0	0	0
50	368	0	0	0	50000	0	0	0	0
51	368	0	0	0	50000	0	0	0	0
52	368	0	0	0	50000	0	0	0	0
53	368	0	0	0	50000	0	0	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.
2. The benefits illustrated are as of at end of year.

3. Surrender Value payable will be the higher of GSV (Guaranteed Surrender Value) and SSV (Special Surrender Value).
4. On a valid CI Benefit claim, future premiums will be waived off and the Life Cover Sum Assured will be fixed at the then applicable value for the remainder of the policy term (Applicable only for Life & CI Rebalance plan option).
5. In case Whole of Life option is chosen, the Benefits will be payable for as long as the Life Assured is alive.

TERMS AND CONDITIONS

1. This illustration has been produced by HDFC Life Insurance Company Limited & HDFC ERGO General Insurance Company Limited to help you understand the benefits of your Click 2 Protect Optima Secure -Product. 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.
2. All benefits under this Product are guaranteed, provided all premiums are paid, when they are due.
3. All amounts are in Indian Rupees.
4. The Premium and the Sum Assured/insured stated above is based on the information provided. They may vary as a result of underwriting.
5. For details on the above benefits, please read the Product Brochure.
6. 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.
7. 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.

I _____, (Name) have explained the above illustration and the terms and conditions of this product to the policyholder.
I _____, (Name) having received the information with respect to the above, have understood the above illustration before entering the contract.

Intermediary's Signature :

Date :

Place :

Proposer's Signature / Thumb Impression :