

Secure your family against uncertainties, with a plan that adjusts to your needs.

Introducing

HDFC Life Click2Protect Life

A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan

99.07%

Claim Settlement Ratio¹



Life cover of ₹1 Crore @ ₹658/month*



Get back all premiums
paid on survival till
maturity with ROP option[^]



Income payouts
from age 60
onwards[#]



Option to reduce Premium
Payment Term from
Regular Pay to Limited Pay

**HDFC
Life**

Sar utha ke jayo!

1. Individual death claim settlement ratio by number of policies as per audited annual statistics for FY 2019-20.

* Premium for Life Protect Option, Male Life Assured, Non-Smoker, 25 years of age, Policy term of 30 years, Regular pay, Annual frequency, exclusive of taxes and levies as applicable. (Annual Premium of ₹7901/12 658)

[^] Available on payment of extra premium under Fixed Term variant.

[#] Available under Income Plus option. Monthly income payouts start from the policy anniversary following 60th birthday of the Life Assured and continue until death or policy maturity.

HDFC Life Click 2 Protect Life (Income Plus option)

Under the **Income Plus** plan option, the Life Assured is covered for the entire policy term and also receives a lump sum payout on maturity along with **regular income** starting from age 60.

The benefits of Income Plus option are explained below. For details on other plan options, please refer to respective leaflets and sales brochure.

Key Features



Provides comprehensive financial protection to your family



Get **income payouts** from age 60 onwards[^]



Option to avail cover for **Whole of Life**



Get back all premiums paid on survival till maturity with **Return of Premium option***



Special premium rates for female lives and non-tobacco users



Tax Benefits as per prevailing tax laws[#]

[^]Monthly income payouts start from the policy anniversary following 60th birthday of the Life Assured and continue until death or policy maturity.

^{*}Available under Fixed Term variant.

[#]As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws.

Eligibility

Plan Option	Income Plus	
	Fixed Term	Whole Life
Min. Age at Entry	30 years	45 years
Max. Age at Entry	50 years	10 Pay: 50 years Single Pay, 5 Pay: 55 years
Min. Age at Maturity	70 years	Whole of Life
Max. Age at Maturity	85 years	Whole of Life
Min. Policy Term	70 years - Age at Entry	Whole of Life
Max. Policy Term	40 years	Whole of Life
Premium Payment Term	Single Pay, Limited Pay (5, 10 pay)	
Min. Basic Sum Assured	₹50,000	
Max. Basic Sum Assured	No limit, subject to Board Approved Underwriting Policy (BAUP)	

All ages are expressed as on last birthday. For all ages, risk commences from the date of inception of the contract.

Benefits:

This option provides you with a life cover for the chosen policy term and regular monthly income from age 60 onwards along with a lump sum payout on maturity. Monthly income of 0.1% of the Basic Sum Assured shall be paid in arrears, starting from the policy anniversary following your 60th birthday and continues until your death or policy maturity, whichever occurs earlier. The Survival Benefits already paid out shall be deducted from the Death Benefit payable to the Nominee.

Example: Mr. Singh, a 50 years old gentleman, buys the Income Plus option of HDFC Life Click 2 Protect Life with premium payment term of 10 years and coverage for Whole of Life and avails a Basic Sum Assured of ₹ 1,00,00,000. He starts receiving regular monthly income of ₹ 10,000 from the start of 11th policy year (after attaining age 60 years). He passes away in the first month of 31st policy year. His nominee will receive a lump sum death benefit of ₹ 76,00,000.

Total SA: ₹1 Cr | Policy term: Whole of Life | PPT: 10 years

Death Benefit: ₹76 Lacs

Monthly Income of ₹10,000 per month
Total Income over 20 years = ₹24 Lacs



Pay premiums for 10 years

Death Benefit:

“Death Benefit” is payable as a lump sum to your Nominee if you, the Life Assured die during the policy term. It is the higher of:

- A. Sum Assured on Death
- B. 105% of Total Premiums Paid less total Survival Benefits paid out till the date of death

Sum Assured on Death for Single Pay (SP) is the highest of:

- A. 125% of Single Premium
- B. Sum Assured on Maturity
- C. Basic Sum Assured

Sum Assured on Death for other than Single Pay (Limited Pay and Regular Pay) is the highest of:

- A. 10 times of the Annualized Premium
- B. Sum Assured on Maturity
- C. Basic Sum Assured

Annualized Premium is the premium amount payable in a year chosen by the policyholder, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Total Premiums Paid are the total of all the premiums received, excluding any extra premium, any rider premium and taxes. In case ROP option has been selected, Total Premiums Paid includes premium paid for base plan option and the additional premium paid for ROP option.

Sum Assured on Death is the absolute amount of benefit which is guaranteed to become payable on death of the life assured in accordance with the terms and conditions of the policy or an absolute amount of benefit which is available to meet the health cover.

Basic Sum Assured is the amount of sum assured chosen by the policyholder.

Sum Assured on Maturity is the amount which is guaranteed to become payable on maturity of the policy, in accordance with the terms and conditions of the policy.

Survival Benefit:

On your survival during the policy term provided all due premiums have been paid, an income equal to 0.1% of Basic Sum Assured will be payable to you at the end of every month, following policy anniversary after your attaining age 60 years, until death or end of the policy term, whichever occurs first.

Maturity Benefit:

Fixed Term variant:

On Survival until Maturity, Sum Assured on Maturity will be payable.

Sum Assured on Maturity will be equal to Max (110% of Total Premiums Paid less total Survival Benefits paid out, 0)

Whole Life variant: NIL

Upon the payment of death or maturity benefit as above, the policy terminates and no further benefits are payable.

Add-on benefits available

1. Option to reduce Premium Payment Term from Regular Pay to Limited Pay

You also have an option to convert the outstanding regular premiums into any limited premium period available under the plan options without any charge/ fee.

2. Alteration of premium payment frequency

You have an option to alter the premium payment frequency during the premium payment term without any charge/ fee.

Riders

You can enhance your protection by availing any of the following Riders:

HDFC Life Income Benefit on Accidental Disability Rider (UIN: 101B013V03)

HDFC Life Critical Illness Plus Rider (UIN: 101B014V02)


HDFC Life protect Plus Rider (UIN: 101B016V01)

Prohibition of Rebates: In accordance with Section 41 of the Insurance Act, 1938 as amended from time to time:

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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(Available all days 9am to 9pm)

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HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101.

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Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com

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