

Put your financial life on autopilot with Guaranteed¹ Benefits



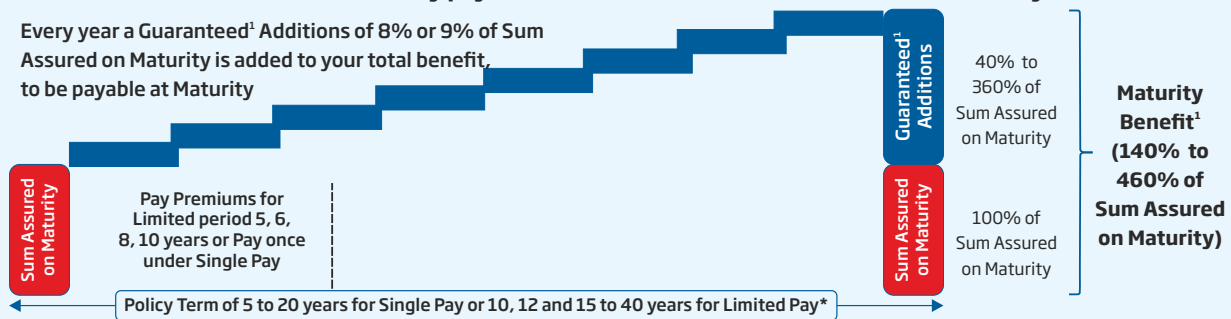
HDFC Life Sanchay

A Non-Linked, Non-Participating, Life Insurance Plan



Guaranteed¹ maturity payout of 140% to 460% of Sum Assured on Maturity

Every year a Guaranteed¹ Additions of 8% or 9% of Sum Assured on Maturity is added to your total benefit, to be payable at Maturity



On Death anytime during the Policy Term, Your Nominee gets (Higher of the Sum Assured on Maturity or 10 times the annualized premiums² or 105% of total premiums paid³ paid) plus Accrued Guaranteed¹ additions

Above graphical representation is for purpose of illustration only

KEY FEATURES



GUARANTEED¹ RETURN WITH LIMITED PREMIUM PAYMENT TERM

- Choose Policy term of 5 to 20 years for Single Pay or 10, 12 and 15 to 40 years for Limited Pay*
- Pay premiums for limited period of 5, 6, 8 and 10 years or pay once under Single Pay
- Get Guaranteed¹ Additions, accrued at simple rate for each completed policy year to be payable at Maturity or Death whichever is earlier

For a term of 5 to 19 Years

Get **8%** of Sum Assured as Guaranteed¹ Additions

For a term of 20 to 40 Years

Get **9%** of Sum Assured as Guaranteed¹ Additions



MATURITY BENEFIT

- At Maturity you will receive a Guaranteed¹ lump sum benefit as the aggregate of Sum Assured on Maturity and Guaranteed¹ Additions

Policy Term	5	6	7	8	9	10	11	12	13	14	15	16
Maturity Benefit as percentage of Sum Assured on Maturity	140%	148%	156%	164%	172%	180%	188%	196%	204%	212%	220%	228%
Policy Term	17	18	19	20	21	22	23	24	25	26	27	28
Maturity Benefit as percentage of Sum Assured on Maturity	236%	244%	252%	280%	289%	298%	307%	316%	325%	334%	343%	352%
Policy Term	29	30	31	32	33	34	35	36	37	38	39	40
Maturity Benefit as percentage of Sum Assured on Maturity	361%	370%	379%	388%	397%	406%	415%	424%	433%	442%	451%	460%



HIGH PROTECTION FOR YOUR FAMILY

- In case of death during the policy term your nominee will get aggregate of :
- Higher of the Sum Assured on Maturity or 10 times the annualized premiums² or 105% of total total premiums paid³
- Accrued Guaranteed¹ Additions

* The policy terms available under Limited Pay are 10 years, 15 to 40 years for Premium Payment Term of 5 years, 12 years for Premium Payment Term of 6 years, 15 to 40 years for Premium Payment Term of 8 and 10 years.

¹ Provided the policy is in-force and all due premiums have been paid,

² Annualized Premium shall be the premium amount payable in a year, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

³ Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.



CAN BE TAKEN WITH SHORT MEDICAL QUESTIONNAIRE (SMQ)

- Fill Short Medical Questionnaire (SMQ) that may not require you to go for medicals if
 - You are between 18 years to 60 years
 - For each Life Assured, the total sum assured on Maturity across this plan and any other limited underwritten plan is subject to absolute limit of Rs. 20,00,000.



TAX ADVANTAGE⁴

- Tax Benefits may be available as per prevailing tax laws. You are requested to consult your tax advisor.

⁴ Subject to provisions as per Income Tax Act, 1961. Tax laws are subject to change.

SNAPSHOT OF SAMPLE ILLUSTRATION

Sum Assured on Maturity	₹5,00,000									
Premium Payment Term	Single Pay			6	5		8		10	
Policy Term	10	15	20	12	15	20	15	20	20	25
Maturity Value	9,00,000	11,00,000	14,00,000	9,80,000	11,00,000	14,00,000	11,00,000	14,00,000	14,00,000	16,25,000
Premium for Age 30 (₹)	5,36,310	4,70,070	4,48,815	1,08,330	1,13,190	1,15,185	74,245	75,135	62,545	57,740
Premium for Age 35 (₹)	5,38,330	4,72,160	4,58,365	1,08,860	1,13,945	1,16,295	74,670	75,770	63,040	58,355
Premium for Age 40 (₹)	5,65,790	5,06,955	5,11,415	1,09,435	1,14,770	1,17,495	75,130	76,435	63,555	58,965
Premium for Age 45 (₹)	6,29,175	5,92,175	6,29,070	1,10,560	1,16,375	1,19,820	76,025	77,755	64,575	60,205
Premium for Age 50 (₹)	7,05,070	6,97,180	7,62,025	1,12,765	1,19,530	1,24,445	77,805	80,390	66,635	62,765
Premium for Age 55 (₹)	-	-	-	1,15,090	1,22,910	1,35,235	81,890	86,605	71,430	69,150

A. The premiums are excluding taxes and levies as applicable. **B.** This snapshot of illustration is only for HDFC Life Sanchay Plan for a healthy life. **C.** The values shown are for illustrative purpose only. For detailed illustration, please speak to our Financial Consultant/Broker. Please refer to the product brochure for details on benefits, charges and conditions. In the above table age and terms are mentioned in years and premiums and maturity values are mentioned in rupee terms.

Prohibition of Rebates: Section 41 of the Insurance Act, 1938 states:

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 prospect uses 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.


Rider Options


We offer the following Rider options to help you enhance your protection

- HDFC Life Income Benefit on Accidental Disability Rider (UIN: 101B013V03)
- HDFC Life Critical Illness Plus Rider (UIN: 101B014V02)

**For all details on Riders, kindly refer to the Rider Brochures available on our website

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