

In a life with no guarantees, get assured benefits.



HDFC Life Sanchay Plus

A Non-Participating, Non-Linked Savings Insurance Plan



This leaflet aims to explain the benefits of **Guaranteed Maturity Option**.

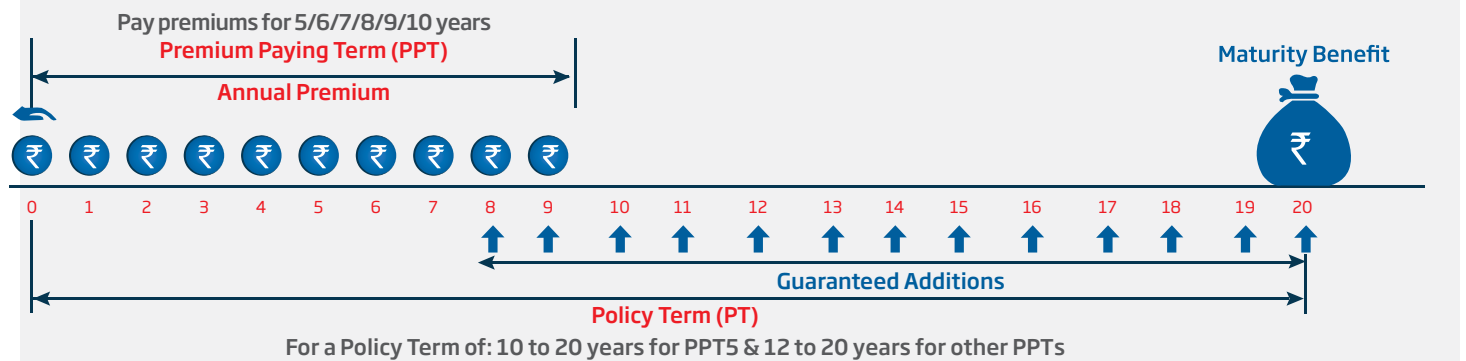
For more details on other available options, please refer to other leaflets and Sales brochure.

HDFC Life Sanchay Plus offers guaranteed returns for you and your family thereby securing the key life stages of your life such as marriage, parenthood, retirement, etc.

KEY FEATURES & BENEFITS - GUARANTEED MATURITY OPTION

- Guaranteed¹ benefits - Rest assured of the returns
- Enhanced benefit for policies with Annual Premium more than INR 150,000²
- Tax benefits³ - You may be eligible for tax benefits as per prevailing tax laws
- Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

HOW THE PLAN WORKS



The Illustration shown above is for Premium Paying Term 10 years and Policy Term 20 years.

SAMPLE ILLUSTRATION

Illustration of benefits for healthy male who pays INR 1 Lac + Taxes per annum throughout the premium paying term and survives the policy term.

Age	Sum Assured	Death Benefit at Inception ⁴	Policy Term (years)	Premium Paying Term (years)	Maturity Benefit
35 years	1,200,000	1,200,000	20	10	₹ 24,09,460 paid as a lump sum at Maturity
50 years	1,050,000	1,050,000	20	10	₹ 23,37,830 paid as a lump sum at Maturity
55 years	1,025,000	1,025,000	20	10	₹ 22,85,440 paid as a lump sum at Maturity
60 years	1,000,000	1,000,000	20	10	₹ 22,17,320 paid as a lump sum at Maturity

A. The premiums are excluding applicable taxes & levies. B. The values shown are for illustrative purpose only. For detailed illustration, please speak to our Intermediary. Please refer to the product brochure for details on benefits and conditions.

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

² For more details, please refer "Enhanced Benefit for High Premium Policies" section in the Sales brochure

³ As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws.

⁴ Please refer to the Benefit Illustration for year wise Death Benefit.

A. Maturity Benefit:

The maturity benefit is equal to Guaranteed Sum Assured on Maturity plus accrued Guaranteed Additions. Where, Guaranteed Sum Assured on Maturity is total Annualized Premium payable under the policy during the premium payment term. Guaranteed Additions - (GA) will accrue at every policy anniversary as mentioned below

- For 5 PPT GA will start accruing from year 6 onwards
- For 6, 7 & 8 PPT GA will start accruing from year 7 onwards
- For 9 & 10 PPT GA will start accruing from year 8 onwards

Please refer Product Brochure/Policy Contract for the rates of Guaranteed Additions.

Death Benefit:

In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death plus Accrued Guaranteed Additions shall be payable to the nominee.

Sum Assured on Death is the highest of:

- 10 times the Annualized Premium⁵, or
- 105% of Total Premiums paid⁶, or
- Guaranteed Sum Assured on Maturity, or
- an absolute amount assured to be paid on death, which is equal to the Sum Assured.

Sum Assured shall be equal to the applicable Death Benefit Multiple times the Annualized Premium. Please refer sales brochure for applicable Death Benefit Multiples.

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

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

ELIGIBILITY

Eligibility Criteria	Minimum	Maximum
Age at entry (last birthday)	5 ⁷ years	60 years
Age at maturity (last birthday)	18 years	80 years
Policy Term (PT) and Premium Paying Term (PPT)	PPT 5 - PT 10 to 20 years and PPT 6/7/8/9/10 - PT 12 to 20 years	
Minimum Premium	Annual: ₹ 30,000 Half yearly: ₹ 15,000 Quarterly: ₹ 7,500 Monthly: ₹ 2,500	
Maximum Premium	No limit, subject to Board Approved Underwriting Policy (BAUP)	

All ages mentioned above are age last birthday.

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For Non POS Variant

⁵ Annualized Premium shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

⁶ Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

⁷ Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years

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

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HDFC Life Sanchay Plus (UIN:101N134V16) is a Non-Participating, Non-Linked Savings Insurance Plan. Life Insurance Coverage is available in this product. HDFC Life Income Benefit on Accidental Disability Rider (UIN: 101B013V03) and HDFC Life Critical Illness Plus Rider (UIN: 101B014V02) are the names of the riders. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure care fully before concluding a sale. ARN: PP/01/23/31269.

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