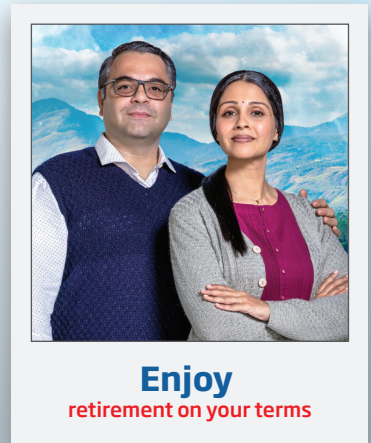
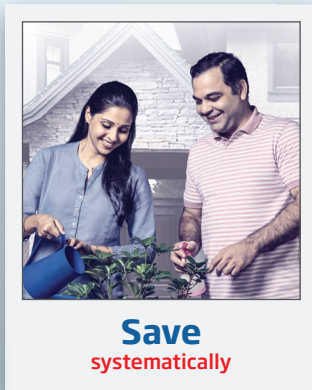
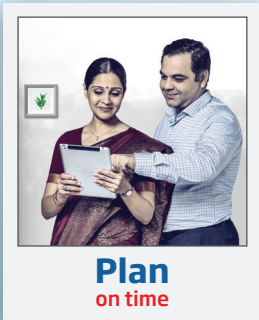


Plan for your retirement now and enjoy guaranteed* lifelong income!

HDFC Life Systematic Retirement Plan

An Individual/ Group, Non-Participating, Non linked, Savings Deferred Annuity Plan



Guaranteed* Annuity rate at inception



Limited Premium Payment Term



Deferred Annuity Plan



Sar utha ke jayo!

*Annuity rate is fixed once the policy has been purchased and shall remain the same for the duration of the policy. Amount of guaranteed income will depend upon premiums paid subject to applicable terms and conditions.

Subject to fulfillment of further requirement as called for by HDFC Life.

HDFC Life Systematic Retirement Plan

An Individual/ Group, Non-Participating, Non linked, Savings Deferred Annuity Plan

With increased awareness and advancements in technology we have upgraded our lifestyles with access to the best education, smart investments, smart gadgets, vacations abroad and much more. So why should life after retirement be any different? Upgrade yourself to your best life after retirement by planning in advance with HDFC Life

HDFC Life brings to you Systematic retirement plan, a plan that allows you to gradually build your future life with customised options such as premium payment term, deferment period, guaranteed* annuity so you can live life on your own terms.

WHAT ARE THE KEY BENEFITS OF THIS PLAN (LIFE ANNUITY WITH RETURN OF PREMIUMS OPTION):



Pay for limited premium payment term



Choose your deferment period



Return of premiums on death



Guaranteed* income for whole of Life



Choose your annuity pay out date

MAKE 4 CHOICES AND RECEIVE GUARANTEED* INCOME FOR LIFETIME

Choose your:

Step 1: Premium or annuity income

Step 2: Premium payment term and deferment period

Step 3: Annuity option

Step 4: Annuity payout date and frequency- monthly, quarterly, half-yearly, or yearly or any date of your choice

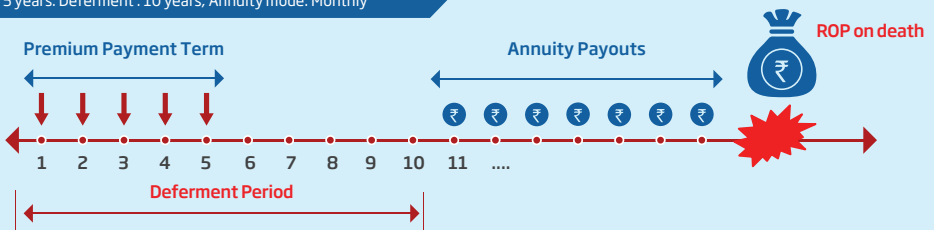
Now receive annuity payouts through direct credit to your bank account

Let's take a look at how you will continue to live worry free with Life annuity With Return of Premiums Option

PLAN WORKING - LIFE ANNUITY WITH ROP

Plan option : Life Annuity with ROP

PPT : 5 years. Deferment : 10 years; Annuity mode: Monthly



*Annuity rate is fixed once the policy has been purchased and shall remain the same for the duration of the policy. Amount of guaranteed income will depend upon premiums paid subject to applicable terms and conditions.

Your annuity (for annual frequency) will be calculated as follows:

- Annuity Payout = Annuity Rate * Annualized premium

The annuity rate shall be guaranteed at the inception of the plan and your annuity will be payable in arrears at the end of chosen annuity payment frequency after the deferment period. For Life Annuity with Return of Premiums option, the death benefit shall be payable to the nominee / legal heirs on death of the annuitant

A SUMMARY OF YOUR BENEFITS

Events	During Deferment Period ¹	After Deferment Period
Survival	a) No Benefits shall be payable upon survival during the deferment period	On survival after completion of the deferment period, payouts shall be made in arrears as per the annuity payment frequency chosen for as long as the annuitant is alive.
Death	i) The death benefit shall be the higher of <ul style="list-style-type: none"> • Total Premiums² paid accumulated at 6% p.a. till the date of death • 105% of Total Premiums paid up to the date of death The policy shall terminate on payment of death benefit and all other benefits shall cease. 	The death benefit shall be the higher of <ul style="list-style-type: none"> • Total Premiums paid accumulated at 6% p.a. till end of deferment period less Total Annuity Payouts made till date of death • 105% of all Total Premiums paid up to date of death

SYSTEMATIC RETIREMENT PLAN AT A GLANCE

Particulars	Minimum	Maximum
Entry Age	45 years	75 years [^]
Premium Payment Term	5 years	15 years
Deferment Period	Premium Payment Term chosen	15 years
Policy Term	Whole Life	

Particulars	Minimum	Maximum
Annuity Payout Per instalment	Annual: ₹ 12,000; Half Yearly: ₹ 6,000; Quarterly: ₹ 3,000; Monthly: ₹ 1,000	No limit. Acceptance of any case is subject to Board Approved Underwriting Policy (BAUP).
Premium² Per instalment	Annual: ₹ 30,000; Half Yearly: ₹ 15,300; Quarterly: ₹ 7,800; Monthly: ₹ 2,625	No limit. Acceptance of any case is subject to Board Approved Underwriting Policy (BAUP).

The minimum annuity payouts shall be in accordance with IRDAI (Minimum limits for Annuities and other Benefits) Regulations, 2015, as amended from time to time

All ages are calculated as at last birthday. Risk cover starts from date of commencement of policy for all lives.

[^] Subject to annuity commencing at a maximum age of 80

1. Deferment Period –Period from the date of inception of the policy after which the first annuity payment is made to the annuitant, in arrears as per the frequency chosen by the annuitant. The deferment period shall be chosen by annuitant at inception. The Deferment period can be different from the premium payment term.

2. Total Premiums paid: Total premiums received excluding any extra premiums, rider premiums and taxes

3. Premium amounts are exclusive of taxes and levies as applicable

Additional Benefits

Higher Premium Benefit:

Benefits in the form of an additional annuity as a percentage of the annuity rates would be paid for higher annualized premiums as specified below:

Premium Payment Term\ Annualized Premium	<=1.5 lakhs	< 3 lakhs	< 5 lakhs	>= 5 lakhs
5-7 yrs	0	0.5%	0.75%	0.9%
8-10 yrs	0	0.4%	0.60%	0.7%
> 10 yrs	0	0.3%	0.45%	0.5%

SAMPLE ANNUITY RATES


Life Annuity with Return of Premiums

Annualised Premium/Deferment Period^	10 years	12 years	15 years
₹ 5,00,000	₹ 4,39,253	₹ 5,54,253	₹ 7,17,336
₹ 10,00,000	₹ 8,78,507	₹ 11,08,506	₹ 14,34,673

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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Sar utha ke jiyo!

^ Illustration for 50 year old male annuitant paying premiums for 10 years. Annualized premium excludes any extra premium, modal loadings, rider premium and taxes. Annuity amounts are indicated for annual mode.

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

Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

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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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.