

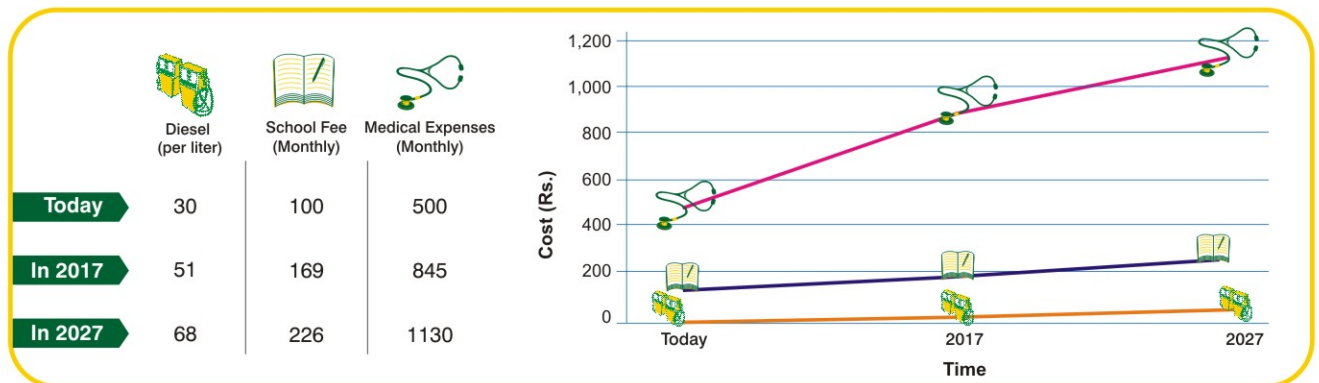


- Regular savings + Life cover
- Choice of 4 additional benefits
- 'With Profits' plan

ENDOWMENT ASSURANCE PLAN

Increasing prices and uncertainties in life can put strain on your efforts to provide the best for your family.

IMPACT OF RISING PRICES



Source: HDFC Standard Life Survey 2008. Inflation assumed as 6% p.a.

HDFC ENDOWMENT ASSURANCE PLAN

Start building your savings today with our **HDFC Endowment Assurance Plan**. This is a 'With Profits' plan that's totally flexible and helps you secure your long term financial goals.

HDFC ENDOWMENT ASSURANCE PLAN GIVES YOU

- Ideal way to secure your long term financial goals.
- Valuable protection to your family by way of lump sum payment in case of your unfortunate demise within policy term.
- Basic Sum Assured plus any bonus additions on survival up to maturity date.
- Customize your policy as per your needs – choice of 4 additional optional benefits
 - Critical Illness benefit
 - Additional Term benefit
 - Accidental Death benefit
 - Waiver of Premium benefit

INDICATIVE PREMIUMS

A healthy male with Sum Assured of Rs. 5 lakh will need to pay following premiums for 20 years term

Age	Premium (Basic Policy)
20 years	Rs. 23,255
30 years	Rs. 23,575

To know more about other benefits, eligibility and conditions please refer to the brochure.

THE TAX BENEFITS

Premiums paid are eligible for tax benefits under Section 80C, 80D & Section 10(10D) of the Income Tax Act, 1961, subject to the provisions contained therein.

- Under Section 80C, you can save up to Rs. 33,990 from your tax each year (calculated on the highest tax bracket on current rates) as premiums up to Rs. 1,00,000 are allowed as a deduction from your taxable income.
- Under Sec 80D, the additional premiums paid for any Critical Illness and Waiver of Premium benefit options qualify for a tax deduction up to Rs. 30,000 (including Rs. 15,000 for parents)
- Under Section 10(10D), the benefits you receive from this policy are exempt from tax.

The above mentioned tax benefits are subject to changes in the tax laws.



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Sar Utha Ke Jiyo