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 Long Term Income 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 - LONG TERM INCOME OPTION

- Guaranteed\(^1\) income for a fixed term of 25 or 30 years plus return of premiums paid at the end of Payout Period
- Enhanced benefit for policies with Annual Premium more than INR 150,000\(^2\)
- Tax benefits\(^3\) - 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

Pay premiums for 5/6/7/8/9/10/11/12 years
Premium Paying Term (PPT)

Annual Premium

And Get Guaranteed income for: 25/30 years
Payout Period

Guaranteed Income

Return of Total Premium Paid

\(\text{AP= Annualized Premium}\

Above illustration is for PPT 12 years | Policy Term 12 years, and Income period is 25 years wherein income will start from (PT+1)th year in arrears i.e. from the end of 13th policy year (if income frequency is annual)

SAMPLE ILLUSTRATION

Illustration of benefits for healthy male aged 35 years, who pays INR 1 Lac + Taxes per annum throughout the premium paying term and survives the policy term.

<table>
<thead>
<tr>
<th>Age</th>
<th>Sum Assured</th>
<th>Death Benefit at Inception(^5)</th>
<th>Policy Term (years)</th>
<th>Premium Paying Term (years)</th>
<th>Maturity Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>35 years</td>
<td>12,00,000</td>
<td>12,00,000</td>
<td>11</td>
<td>10</td>
<td>Guaranteed Income(^4) of ₹1,04,750 p.a. from 12(^{th}) year to 36(^{th}) year (payout period of 25 years) + ₹ 10,00,000 at the end of payout period (36(^{th}) year)</td>
</tr>
</tbody>
</table>

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.

\(^4\) Guaranteed Income Amount payable in arrears on annual frequency during the payout period (After the policy term).

\(^5\) Please refer to the Benefit Illustration for year wise Death Benefit.
Maturity Benefit:
This option pays you a maturity benefit in the form of Guaranteed Income for fixed term of 25 or 30 years starting from (Policy Term + 1)th year, in arrears upon payment of all due premiums and life assured surviving the policy term. The amount of guaranteed income depends upon the Premium Payment Term and Policy term. Please refer Product Brochure to know the same. At any point of time during the Payout Period, you shall have an option to receive the future income as a lump sum, which shall be the present value of future payouts, discounted at a rate which is computed using the prevailing interest rates.

On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

Death Benefit:
In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of:
• 10 times the Annualized Premium, or
• 105% of Total Premiums paid, or
• Premiums paid accumulated at an interest of 5% p.a. compounded annually, 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.

Under this option, Guaranteed Sum Assured on Maturity shall be the present value of future payouts, discounted at a rate of 9% p.a. Upon the payment of the death benefit, the policy terminates and no further benefits are payable.

Income Payout
You have an option to receive the Annual Income under the Long Term Income option at less frequent intervals i.e. Semi-annual, Quarterly, Monthly. Please refer brochure for more details.

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

<table>
<thead>
<tr>
<th>Eligibility Criteria</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age at entry (last birthday)</td>
<td>5th years</td>
<td>60 years</td>
</tr>
<tr>
<td>Age at maturity (last birthday)</td>
<td>18 years</td>
<td>73 years</td>
</tr>
<tr>
<td>Policy Term (PT) and Premium Paying Term (PPT)</td>
<td>PPT 5 years - Policy Term 5 to 10 years</td>
<td>PPT 5 years - Policy Term 10 to 15 years</td>
</tr>
<tr>
<td></td>
<td>PPT 7 years - Policy Term 7 to 10 years</td>
<td>PPT 11 years - Policy Term 11 &amp; 12 years</td>
</tr>
<tr>
<td></td>
<td>PPT 9 years - Policy Term 9 to 11 years</td>
<td>PPT 12 years - Policy Term 12 &amp; 13 years</td>
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<tr>
<td></td>
<td>PPT 8 years - Policy Term 8 to 11 years</td>
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<td></td>
<td>PPT 10 years - Policy Term 10 to 12 years</td>
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<td>PPT 11 years - Policy Term 11 &amp; 12 years</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PPT 12 years - Policy Term 12 &amp; 13 years</td>
<td></td>
</tr>
<tr>
<td>Payout Period</td>
<td>25 or 30 years</td>
<td></td>
</tr>
<tr>
<td>Minimum Premium</td>
<td>Annual: ₹ 30,000, Half yearly: ₹ 15,000</td>
<td>Quarterly: ₹ 7,500, Monthly: ₹ 2,500</td>
</tr>
<tr>
<td>Maximum Premium</td>
<td>No limit, subject to Board Approved Underwriting Policy (BAUP)</td>
<td></td>
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</tbody>
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