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

Plan on time
Save systematically
Enjoy retirement on your terms

24-hour issuance*

Guaranteed* Annuity rate at inception
Limited Premium Payment Term
Deferred Annuity Plan

*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.
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 payout 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:

\[
\text{Annuity Payout} = \text{Annuity Rate} \times \text{Annualized premium}
\]

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 deferral 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

<table>
<thead>
<tr>
<th>Events</th>
<th>During Deferment Period</th>
<th>After Deferment Period</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Survival</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a)</td>
<td>No Benefits shall be payable upon survival during the deferment period</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Death</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i)</td>
<td>The death benefit shall be the higher of</td>
<td>The death benefit shall be the higher of</td>
</tr>
<tr>
<td></td>
<td>• Total Premiums(^2) paid accumulated at 6% p.a. till the date of death</td>
<td>• Total Premiums paid accumulated at 6% p.a. till end of deferment period less</td>
</tr>
<tr>
<td></td>
<td>• 105% of Total Premiums paid up to the date of death</td>
<td>Total Annuity Payouts made till date of death</td>
</tr>
<tr>
<td></td>
<td>The policy shall terminate on payment of death benefit and all other benefits shall cease.</td>
<td>|• 105% of all Total Premiums paid up to date of death</td>
</tr>
</tbody>
</table>

### SYSTEMATIC RETIREMENT PLAN AT A GLANCE

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Entry Age</strong></td>
<td>45 years</td>
<td>75 years^</td>
</tr>
<tr>
<td><strong>Premium Payment Term</strong></td>
<td>5 years</td>
<td>15 years</td>
</tr>
<tr>
<td><strong>Deferral Period</strong></td>
<td>Premium Payment Term chosen</td>
<td>15 years</td>
</tr>
<tr>
<td><strong>Policy Term</strong></td>
<td>Whole Life</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annuity Payout Per instalment</strong></td>
<td>Annual: (₹ 12,000); Half Yearly: (₹ 6,000); Quarterly: (₹ 3,000); Monthly: (₹ 1,000)</td>
<td>No limit. Acceptance of any case is subject to Board Approved Underwriting Policy (BAUP).</td>
</tr>
<tr>
<td><strong>Premium(^2) Per instalment</strong></td>
<td>Annual: (₹ 30,000); Half Yearly: (₹ 15,300); Quarterly: (₹ 7,800); Monthly: (₹ 2,625)</td>
<td>No limit. Acceptance of any case is subject to Board Approved Underwriting Policy (BAUP).</td>
</tr>
</tbody>
</table>

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. Deferral 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 deferral period shall be chosen by annuitant at inception. The Deferral 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
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”).
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
The name/letters "HDFC” in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited.

HDFC Life Systematic Retirement Plan (UIN:101N143V06) An Individual/ Group, Non-Participating, Non linked, Savings Deferred Annuity Plan. Life Insurance Coverage is available in this product. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: PP/11/22/30251.

**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:

<table>
<thead>
<tr>
<th>Premium Payment Term\ Annualized Premium</th>
<th>&lt;=1.5 lakhs</th>
<th>&lt; 3 lakhs</th>
<th>&lt; 5 lakhs</th>
<th>&gt;= 5 lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td>5-7 yrs</td>
<td>0</td>
<td>0.5%</td>
<td>0.75%</td>
<td>0.9%</td>
</tr>
<tr>
<td>8-10 yrs</td>
<td>0</td>
<td>0.4%</td>
<td>0.60%</td>
<td>0.7%</td>
</tr>
<tr>
<td>&gt; 10 yrs</td>
<td>0</td>
<td>0.3%</td>
<td>0.45%</td>
<td>0.5%</td>
</tr>
</tbody>
</table>

**SAMPLE ANNUITY RATES**

**Life Annuity with Return of Premiums**

<table>
<thead>
<tr>
<th>Annualised Premium/Deferment Period^</th>
<th>10 years</th>
<th>12 years</th>
<th>15 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>₹ 5,00,000</td>
<td>₹ 4,39,253</td>
<td>₹ 5,54,253</td>
<td>₹ 7,17,336</td>
</tr>
<tr>
<td>₹ 10,00,000</td>
<td>₹ 8,78,507</td>
<td>₹ 11,08,506</td>
<td>₹ 14,34,673</td>
</tr>
</tbody>
</table>

**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.

Visit us at www.hdfclife.com

**Contact us today**

To buy: 1800-266-9777 (Toll free) (Available all days 10am to 7pm)

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.

^ 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.