

THIS ADVERTISEMENT IS DESIGNED FOR COMBINATION OF BENEFITS OF TWO INDIVIDUAL AND SEPARATE PRODUCTS NAMED HDFC LIFE SANCHAY PAR ADVANTAGE (UIN: 101N136V04), AN INDIVIDUAL NON-LINKED PARTICIPATING SAVINGS LIFE INSURANCE PLAN OFFERED BY HDFC LIFE AND HDFC LIFE SAMPOORN NIVESH (UIN: 101L103V03), A UNIT LINKED NON-PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN OFFERED BY HDFC LIFE. THESE PRODUCTS ARE ALSO AVAILABLE FOR SALE INDIVIDUALLY WITHOUT THE COMBINATION OFFERED / SUGGESTED. THIS BENEFIT ILLUSTRATION IS THE ARITHMETIC COMBINATION AND CHRONOLOGICAL LISTING OF COMBINED BENEFITS OF INDIVIDUAL PRODUCTS. THE CUSTOMER IS ADVISED TO REFER TO THE DETAILED SALES BROCHURE OF RESPECTIVE INDIVIDUAL PRODUCTS MENTIONED HEREIN BEFORE CONCLUDING THE SALE.

IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER. THE UNIT LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICY HOLDER WILL NOT BE ABLE TO SURRENDER OR WITHDRAW THE MONIES INVESTED IN UNIT LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF FIFTH YEAR.

Where assured growth meets reliable security to power your future.

Introducing

NEW
HDFC Life Smart Advantage Plus solution



Life Cover Available

HDFC Life Smart Advantage Plus solution, is an exclusive solution that combines the best of both worlds—providing you with regular income for your future needs and the potential for growth through market-linked investments. This comprehensive offering ensures your financial security with robust life coverage, customizable investment strategies (with 14 fund options), and provide tax benefits.



Key Features



Potential to earn higher benefit from market upside



Immediate payout on issuance*



Loyalty additions#



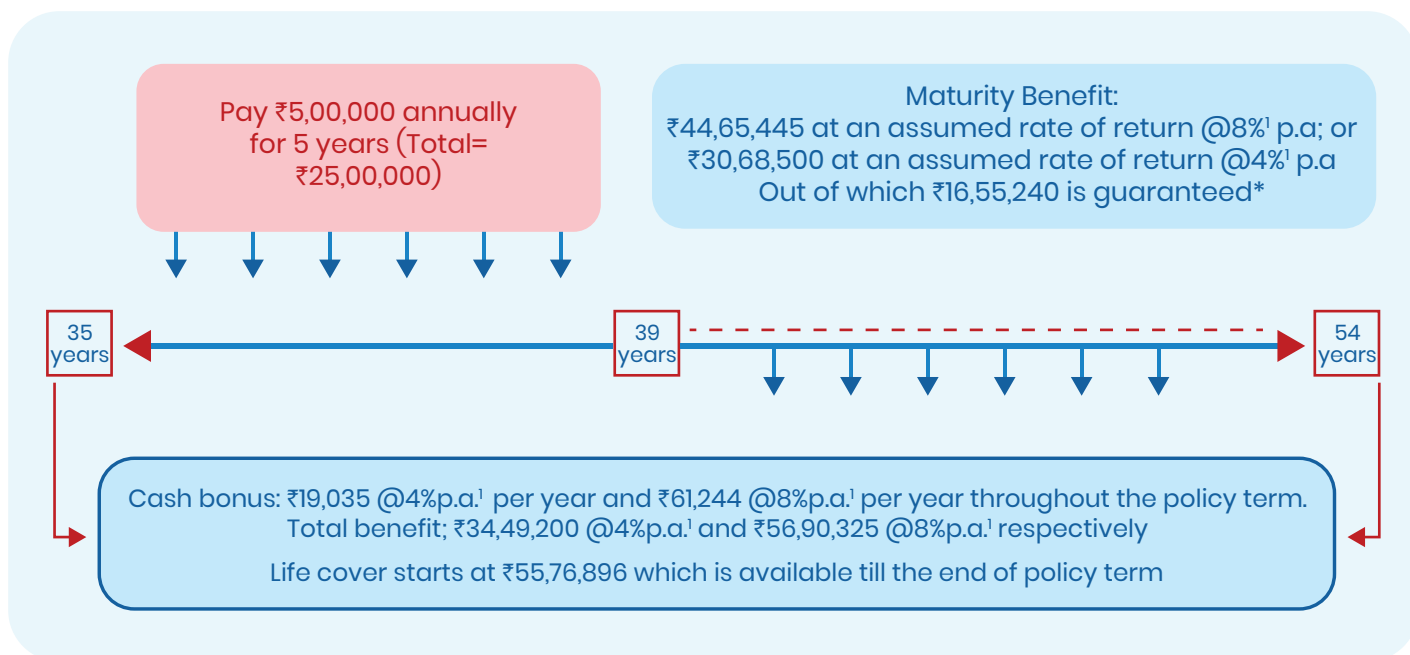
Comprehensive coverage with riders

*Applicable where timing for payment of survival benefit is selected as Advance. First payout shall be made within 7 working days from i) the realization of the first premium or ii) policy issuance, whichever is later. Subsequent payouts shall be made within 7 working days from i) realization of renewal premium or ii) survival benefit payout date, whichever is later.

#Loyalty additions are applicable after 10 years. Please refer the product brochure for more details.



Product working



Plan Benefits

What you will Pay

Total Installment Premium without GST is ₹ 4,99,998
Total Installment Premium with GST, In First year is ₹ 5,16,428
Total Installment Premium with GST, Second year onwards is ₹ 5,08,980



Key Benefits

- Get regular income of ₹ 19,035 per year at 4%¹ p.a. assumed rate of return or ₹ 61,244 per year at 8%¹ p.a. assumed rate of return, 1st year onwards till 54 years of age
- On maturity at 54 years, receive ₹ 30,68,500 at 4%¹ p.a. assumed rate of return or ₹ 44,65,445 at 8%¹ p.a. assumed rate of return inclusive of guaranteed* component of ₹ 16,55,240
- Enjoy the benefits of loyalty additions - 1.8% of the average fund value every alternate year starting from the end of 11th policy year
- Avail flexibility of partial withdrawals
- Get tax benefits^{^^} as per the prevailing tax laws

What you will Get

Total Benefits @4% p.a. ¹	₹34,49,200
Total Benefits @8% p.a. ¹	₹56,90,325

*Provided the policy is in force and all due premiums are paid

^{^^}Tax benefits are subject to changes in the tax laws. Please consult your tax consultant for detailed understanding of the tax benefits

1. These assumed rate of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance. For detailed understanding, please refer illustration page.



Product Mix

Product Name/ Rider Name	Policy Term (years)	Premium Payment Term (years)	Annualised** Premium (₹)	Total annual premium 1st year) (₹)	Total annual premium (2nd year onwards) (₹)	Sum Assured
HDFC Life Sanchay Par Advantage Plan	20	5	3,31,048	3,45,945	3,38,497	39,72,576
HDFC Life Waiver of Premium Rider – Non Linked	5	5	2,284	2,695	2,695	11,73,896
HDFC Life Sampoon Nivesh	20	5	1,60,432	1,60,432	1,60,432	16,04,320
HDFC Life Protect Plus rider – Personal Accident Cover	20	5	6,234	7,356	7,356	16,04,320
		Total	4,99,998	5,16,428	5,08,980	

The above example is taken at Age 35 (Male), Premium Payment Term – 5 Years, Policy Term – 20 Years, Annual Premium– ₹5,00,000. Cash bonus timing – Arrear, Survival benefit payout frequency – Annual



Eligibility Criteria

Parameters	Minimum	Maximum
Age at Entry (years)	18 years	59 years
Age at Maturity (years)	38 years	85 years
Premium Paying Term (PPT)	5/6/7/8/9/10/12 years	
Policy Term	20 years	Minimum of 40 and 85–Entry Age
Minimum Premium#	₹45,000	
Maximum Premium#	No Limit	
Riders	HDFC Life Waiver of Premium Rider – Non Linked HDFC Life Protect Plus Rider-Linked	
Ratio	HDFC Life Sanchay Par Advantage + HDFC Life Waiver of Premium Rider: HDFC Life Sampoon Nivesh + HDFC Life Protect Plus Rider :: 2/3:1/3	

All ages mentioned above are as per last birthday

Combo Premium = HDFC Life Sanchay Par Advantage (HDFC Life Waiver of Premium Rider NA, excluding taxes) : HDFC Life Sampoon Nivesh (HDFC Life Protect Plus Rider including rider and taxes)

For all details on Riders, kindly refer to the Rider brochures available on our brochure

*Provided the policy is in force and all due premiums are paid

**HDFC Life Sanchay Par Advantage: Annualized Premium is 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. HDFC Life Sampoon Nivesh: Annualized Premium means the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any

All amounts are in Indian Rupees

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business.

If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including actual future investment performance. For detailed understanding, please refer MyMix illustration

Know the brand

99.5%
Individual death
claim settlement ratio[#]



HDFC Life has been a
Superbrand for 13
years **since 2011**.

66 million
Lives insured
in FY 23-24^{##}

Talk to our staff today!

Corporate Agent:



Sar utha ke jiyo!

[#]Individual death claim settlement ratio by number of policies as per annual audited statistics for FY 2024

^{##}As per HDFC Life Integrated Annual Report FY 2023 - 2024.

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: 022-6844-6530 (Local charges apply). Website: www.hdfclife.com

The name /letter 'HDFC' in the name/logo of HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited and is used by HDFC Life under licence from HDFC Bank Limited.

HDFC Life Insurance Company Limited is only the name of the Insurance Company, HDFC Life is only the name of the brand, HDFC Life Sanchay Par Advantage (UIN: 101N136V04) is an Individual Non-Linked Participating Savings Life Insurance Plan offered by HDFC Life and HDFC Life Sampoon Nivesh (UIN: 101L103V03) is a Unit Linked Non-Participating Individual Life Insurance Savings Plan offered by HDFC Life. HDFC Life Waiver of Premium Rider - Non Linked 101B032V02 is a Non-Linked, Participating, Individual, Pure Risk Premium, Life / Health rider HDFC Life Protect Plus Rider - Linked 101A037V01 is a Linked, Non-Participating, Pure Risk Premium, Individual Life/Health rider. The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year².

Linked insurance products are different from the traditional insurance products and are subject to the risk factors.

The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions.

Life cover is available in both these products.

The name of the company, name of the brand and names of the products does not in any way indicate the quality of the contract or combination, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. HDFC Bank Limited is the Corporate Agent (IRDAI Reg. No. CA0010) of HDFC Life. Insurance policy is underwritten by HDFC Life. Purchase of Insurance policy is voluntary. ARN: BA/01/25/19825.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

- IRDAI or its officials do not involve in any activities of insurance business like selling insurance policies, announcing bonus or investment of premiums, refund of amounts.

Policyholders or the prospects receiving such phone calls are requested to lodge a police complaint