

THIS ADVERTISEMENT IS DESIGNED FOR COMBINATION OF BENEFITS OF TWO INDIVIDUAL AND SEPARATE PRODUCTS NAMED HDFC LIFE SANCHAY PLUS (UIN: 101N134V27), AN INDIVIDUAL NON-PARTICIPATING, NON-LINKED SAVINGS LIFE INSURANCE PLAN OFFERED BY HDFC LIFE AND HDFC LIFE CLICK 2 INVEST (UIN:101L178V01), 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.

# Guarantee\* meets Growth

with

**HDFC Life C2I-N- Sanchay Plus** solution<sup>^</sup>

Get  
Life  
Cover



**HDFC Life C2I-N- Sanchay Plus** solution<sup>^</sup>, 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 multiple fund options), and provide tax benefits.



## Key Features



**Protect Smart** with Capital Protection



**Grow Smart** with Guaranteed\* Savings + Wealth Creation



**Save Smart** through Tax-free Maturity<sup>^^</sup>

Note: 0% GST is applicable on Individual Life Insurance policies effective from 22nd September 2025

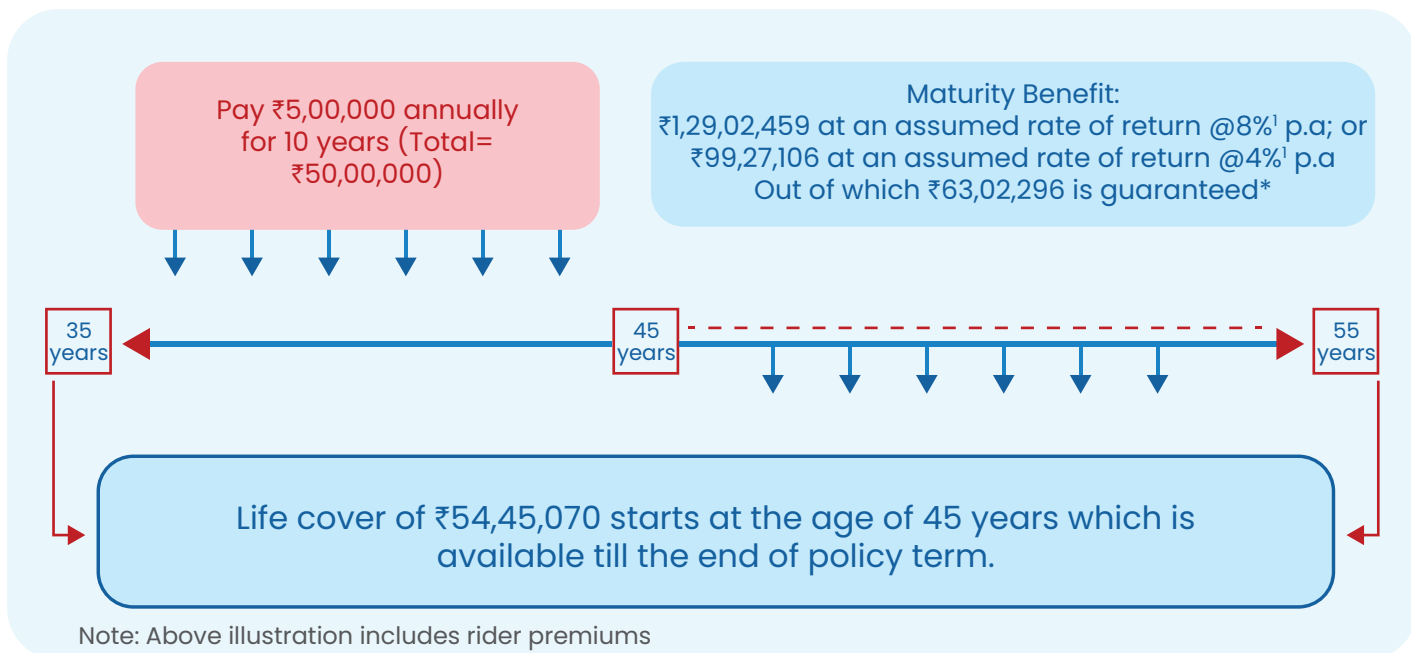
<sup>^</sup> This is not the name of the product but only the name of the solution.

<sup>^^</sup> Tax benefits are subject to changes in the tax laws. Please consult your tax consultant for detailed understanding of the tax benefits

\* From HDFC Life Sanchay Plus provided the policy is in force and all due premiums are paid.



## Product working



## Plan Benefits

### What you will Pay

Total Installment Premium, In First year is ₹ 5,00,000  
Total Installment Premium, Second year onwards is ₹ 5,00,000



## Key Benefits

- On maturity at 55 years, receive ₹ 99,27,106 at 4%<sup>1</sup> p.a. assumed rate of return or ₹ 1,29,02,459 at 8%<sup>1</sup> p.a. assumed rate of return inclusive of guaranteed\*
- Avail flexibility of partial withdrawals
- Get tax benefits as per the prevailing tax laws

### What you will Get

Total Benefits @ 4% p.a. <sup>1</sup>	₹99,27,106
Total Benefits @ 8% p.a. <sup>1</sup>	₹1,29,02,459

\*Provided the policy is inforce and all due premiums are paid

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.

Note: 0% GST is applicable on Individual Life Insurance policies effective from 22nd September 2025



## 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 Plus	20	10	2,50,000	2,50,000	2,50,000	25,00,000
HDFC Life Click 2 Invest	20	10	2,44,507	2,44,507	2,44,507	24,45,070
HDFC Life LiveWell Rider – Linked (Personal Accident Cover + Double Benefit)	20	10	5,493	5,493	5,493	24,45,070
		Total	5,00,000	5,00,000	5,00,000	

**The above example is taken at Age 35 (Male), Premium Payment Term – 10 Years, Policy Term – 20 Years, Annual Premium- ₹5,00,000. Survival benefit payout frequency – Annual**



## Eligibility Criteria

Parameters	Minimum	Maximum
Age at Entry (years)	0 (30 days)	59 years
Age at Maturity (years)	18 years	75 years
Premium Paying Term (PPT)	10/12/15/20 years	
Policy Term	Equivalent to PPT to 30 years	
Minimum Premium#	₹1,00,000	
Maximum Premium#	No Limit	
Riders	HDFC Life LiveWell Rider (Personal Accident Cover, Double Benefit) with optional Return of Premium	
Ratio	HDFC Life Sanchay Plus : HDFC Life Click 2 Invest + HDFC Life Livewell Rider :: 1/2:1/2	

All ages mentioned above are as per last birthday

# Combo Premium = HDFC Life Sanchay Plus : HDFC Life Click 2 Invest (HDFC Life Livewell Rider including rider and taxes)

NOTE: 0% GST is applicable on Individual Life Insurance policies effective from 22nd September 2025

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

\*\*HDFC Life Sanchay Plus: 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 Click 2 Invest: 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

**99.68%**  
Individual death  
claim settlement ratio#



Recognised as a  
**Superbrand** for the  
10<sup>th</sup> time

**49.7 million**  
Lives insured  
in FY 24-25##

**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 2024 - 2025.

**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](mailto:service@hdfclife.com), Tel No: 022-6844-6530 (Local charges apply). Website: [www.hdfclife.com](http://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 Plus (UIN: 101N134V27) is an individual non-participating, non-linked savings life insurance plan offered by HDFC Life and HDFC Life Click 2 Invest (UIN: 101L178V01) is a Unit Linked Non-Participating Individual Life Insurance Savings Plan offered by HDFC Life. HDFC Life LiveWell Rider-Linked (UIN: 101A036V01) is a Linked, Non-Participating, Individual, Pure Risk Premium/Savings, Life/Health Insurance 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 year\*.

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: MC/02/26/31676.

### **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