

This advertisement is designed for combination of benefits of two individual and separate products namely HDFC Life Sanchay Aajeevan Guaranteed Advantage (UIN:101N208V02), A Non-Linked, Non-Participating Individual Savings Pension Plan and HDFC Life Sanchay Legacy (UIN:101N177V04), A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan. These products are also available for sale individually without the combination offered/suggested. 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 the fifth year.

# Enjoy the dual benefits of lifelong annuity and lasting protection!

Introducing

NEW

**Smart G.A.I.N. Solution<sup>3</sup>**  
Guaranteed Aajeevan Income Nivesh



Presenting **Smart G.A.I.N. Solution<sup>3</sup>** – a unique combo that offers the dual advantage of comprehensive protection with life cover and guaranteed lifelong income. With the added flexibility of commutation, it empowers you to meet evolving retirement needs while ensuring financial security for your loved ones and create a lasting legacy. This solution is a combination of Future Ready with Guaranteed option of HDFC Life Sanchay Aajeevan Guaranteed Advantage and Return of Premium option of HDFC Life Sanchay Legacy.

## HDFC Life Sanchay Aajeevan Guaranteed Advantage

A Non-Linked, Non-Participating Individual Savings Pension Plan.

Helps you grow wealth confidently with guaranteed returns to achieve your dreams.

+

## HDFC Life Sanchay Legacy

A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan

Protect your loved one's financial future and leave a lasting legacy

### Key Features:



Lock-in<sup>1</sup>  
Income rates



Guaranteed<sup>2</sup>  
lifelong income



Whole Life cover with  
increasing Death Benefit



No Medical<sup>4</sup> with  
Instant Issuance

Corporate Agent:



*Sar utha ke jyo!*

<sup>1</sup> Lock in – Applicable if Variant 2 - With Guaranteed Income variant is chosen.

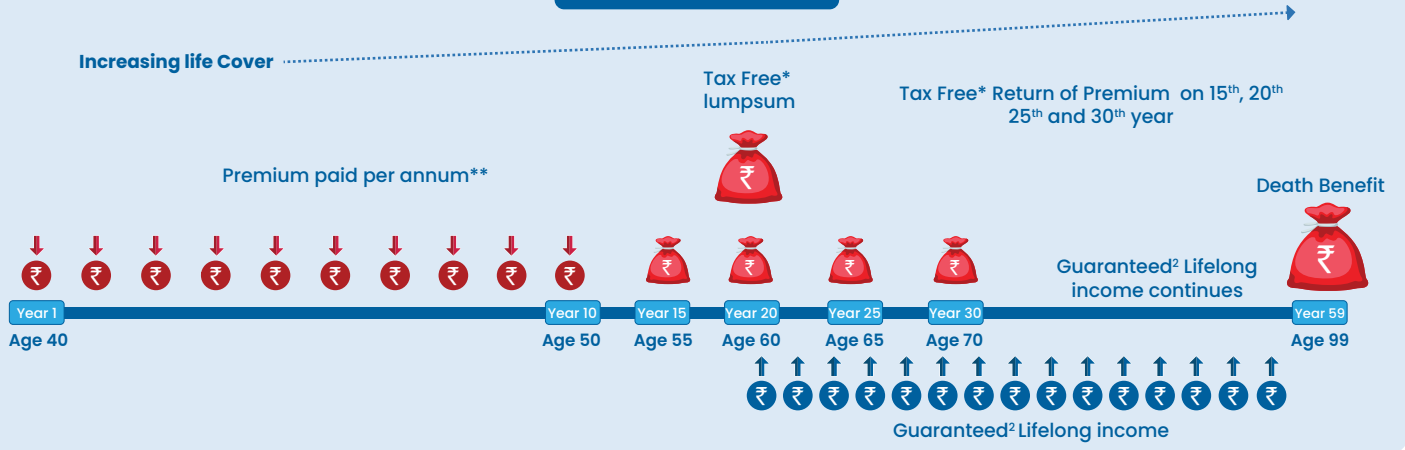
<sup>2</sup> Guaranteed – Only for the policies that are in force and all due premiums have been paid.

<sup>3</sup> Solution - HDFC Life Smart Guaranteed Aajeevan Income Nivesh Solution is not the product name and it is the name of the solution which is a combination of benefits of two individual and separate products named HDFC Life Sanchay Aajeevan Guaranteed Advantage (UIN:101N208V02), a non-linked, non-participating individual savings pension plan and HDFC Life Sanchay Legacy (UIN:101N177V04), a non-linked, non-participating, individual, pure risk premium/ savings life insurance plan offered by HDFC Life.

<sup>4</sup> As per the company's underwriting guidelines, HDFC Life reserves the right to call for any medical or financial information as may be required. In case the premium amount for HDFC Life Sanchay Legacy exceeds the NML limit, the premium allocation will be adjusted as follows – HDFC Life Sanchay Legacy: up to the maximum premium permissible within your NML limit, and HDFC Life Sanchay Aajeevan Guaranteed Advantage: the remaining balance of the premium

Life cover is available in both these products. For more details on the risk factors, associated terms, conditions and exclusions, please read the sales brochure carefully before concluding a sale.

## Plan Working:



### Unlock the combined benefits of guaranteed<sup>2</sup> income for tomorrow and financial protection for today!

\*\*The above illustration is for a healthy, male individual, 40 years of age, paying Rs. 3 lakh per annum, with the Premium amount split 80% into HDFC Life Sanchay Aajeevan Guaranteed Advantage and 20% into HDFC Life Sanchay Legacy. The Premium Payment Term is 10 years, Policy Term is 20 years, 0 Deferment Period, annuitization is 80% and Death Benefit Multiple is 7X. The Premium amount is excluding rider premiums, taxes, and underwriting extra premiums, and loading on modal premium, if any.

\*Up to 60% tax-free commutation under section 10(10A)(iii) of the income Tax Act, 1961 and is subject to changes in tax laws

<sup>2</sup>Guaranteed – Only for the policies that are in force and all due premiums have been paid.



### My Plan

A solution that gives you the best of both worlds an income that never ends and protection that never stops. With lifelong payouts and whole-life cover, you secure not just your today but also your family's tomorrow. A promise of financial freedom and everlasting security

### What you will Pay

Total Installment Premium without GST is ₹3,00,000\*\* p.a.

Total Installment Premium with GST, In First year is ₹3,00,000 p.a.

Total Installment Premium with GST, Second year onwards is ₹3,00,000 p.a.

\*\*The above illustration is for a healthy, male individual, 40 years of age, paying Rs. 3 lakh per annum, with the Premium amount split 80% into HDFC Life Sanchay Aajeevan Guaranteed Advantage and 20% into HDFC Life Sanchay Legacy. The Premium Payment Term is 10 years, Policy Term is 20 years, 0 Deferment Period, annuitization is 80% and Death Benefit Multiple is 7X. The Premium amount is excluding rider premiums, taxes, and underwriting extra premiums, and loading on modal premium, if any.



### My Benefits

#### Benefits from

- Get an opportunity to lock-in<sup>1</sup> your income rates at inception
- Get tax free<sup>#</sup> commutation of ₹12,60,650 at the end of 20 years
- Get a guaranteed income of ₹3,39,871 from 21 years for lifelong
- Enjoy benefits of increasing cover for whole of life
- Avail flexibility of partial withdrawals<sup>4</sup>
- Special milestone payouts at policy years 15, 20, 25 and 30 years (with Return of Premium (ROP) in Instalments)

What you will Get

<sup>1</sup>Lock in – Applicable if Variant 2 - With Guaranteed Income variant is chosen.

<sup>4</sup>Partial Withdrawals allowed only after completion of 3 years from commencement of policy, upto 3 times during policy term, maximum upto 25% of the total premiums paid, subject to receipt of all due past premiums or if Waiver of Premium (WOP) benefit has been triggered.

<sup>#</sup>Up to 60% tax-free commutation under section 10(10A)(iii) of the income Tax Act, 1961 and is subject to changes in tax laws



### Eligibility Criteria

Product/Rider Name : Option Name	UIN	Premium Payment Term (Yrs.)	Policy Term (Yrs.)	Annualised Premium (₹)	Total Annual Premium with First GST year (₹)	Total Annual Premium with GST-Second year onwards (₹)	Payout Period
HDFC Life Sanchay Aajeevan Guaranteed Advantage With Guaranteed income	101N208V02	10	20	2,40,000	2,40,000	2,40,000	Commutation Plus Lifelong income
HDFC Life Sanchay Legacy ROP (Return Of Premium) Option	101N177V04	10	59	60,000	60,000	60,000	Payouts on Milestone policy years: 15,20,25 and 30
<b>Total</b>				<b>3,00,000</b>	<b>3,00,000</b>	<b>3,00,000</b>	

Parameters/Boundary conditions	With Guaranteed Income	
	Min.	Max.
Entry Age	40 years	PPT 5 & 6 years: 60 years PPT 7 to 10 years: 65 years PPT 11 to 15 years: 75 years less PPT
Maturity Age	45 years	80 years
Policy Term (PT)	PT for HDFC Life Sanchay Aajeevan Guaranteed Advantage : 10-30 years + Income for whole life PT for HDFC Life Sanchay Legacy - Whole Life	
Income Deferment	0 years	10 years
Premium	Total Premium: Based on Premiums Split % Min premium for Sanchay Legacy: 50 k	No Capping
PT	5 to 12 (for 7x Death Benefit Multiple ) / 8 to 12 (for 10x Death Benefit Multiple )	
Sum Assured	Death Benefit of Smart GAIN = Death Benefit of HDFC Life Sanchay Aajeevan Guaranteed Advantage + Death Benefit of HDFC Life Sanchay Legacy. For HDFC Life Sanchay Legacy: Death Benefit is 7 times Annualized Premium / 10 times Annualized Premium. For HDFC Life Sanchay Aajeevan Guaranteed Advantage : Death Benefit is 5% or 7% of total premiums paid compounded annually or 105% of premiums paid	
Premium Split	Upto 90%: 10% Split for both the products in the combo	

## KNOW THE BRAND

**99.68%**  
Individual death  
claim settlement ratio<sup>#</sup>



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

**49.7 million**  
Lives insured  
in FY 24-25<sup>##</sup>

Corporate Agent:



<sup>#</sup>Individual death claim settlement ratio by number of policies as per annual audited statistics for FY 2025

<sup>##</sup>As per HDFC Life Integrated Annual Report FY 2025 - 26.

**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 Aajeevan Guaranteed Advantage (UIN:101N208V02), A Non Linked, Non-Participating Individual Savings Pension Plan and HDFC Life Sanchay Legacy (UIN:101N177V04), A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan.

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.

HDFC Life offers a wide range of insurance solutions, including Individual & Group Plans. Group Insurance Plans are available for Term, Health & Retirement solutions.

Life cover is available in both these products. For more details on the risk factors, associated terms, conditions and exclusions, please read the sales brochure carefully before concluding a sale.

ARN: MC/02/26/31311.

### **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