

THIS ADVERTISEMENT IS DESIGNED FOR COMBINATION OF BENEFITS OF TWO INDIVIDUAL AND SEPARATE PRODUCTS NAMED HDFC LIFE SANCHAY PLUS (UIN: 101N134V26) IS AN INDIVIDUAL NON-PARTICIPATING, NON-LINKED SAVINGS LIFE INSURANCE PLAN OFFERED BY HDFC LIFE AND HDFC LIFE SAMPOORN NIVESH PLUS (UIN: 101L180V01), 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. 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 PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Choose a path of assured growth and security

Introducing

NEW
HDFC Life Smart Progress Plus Solution[^]



Life Cover Available

HDFC Life Smart Progress 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 multiple fund options), and provide tax benefits.



Key Features



Potential to earn higher benefit from market upside



Guaranteed* Benefit Payouts



Loyalty additions[#]



Additional Coverage with Riders^{**}

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

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

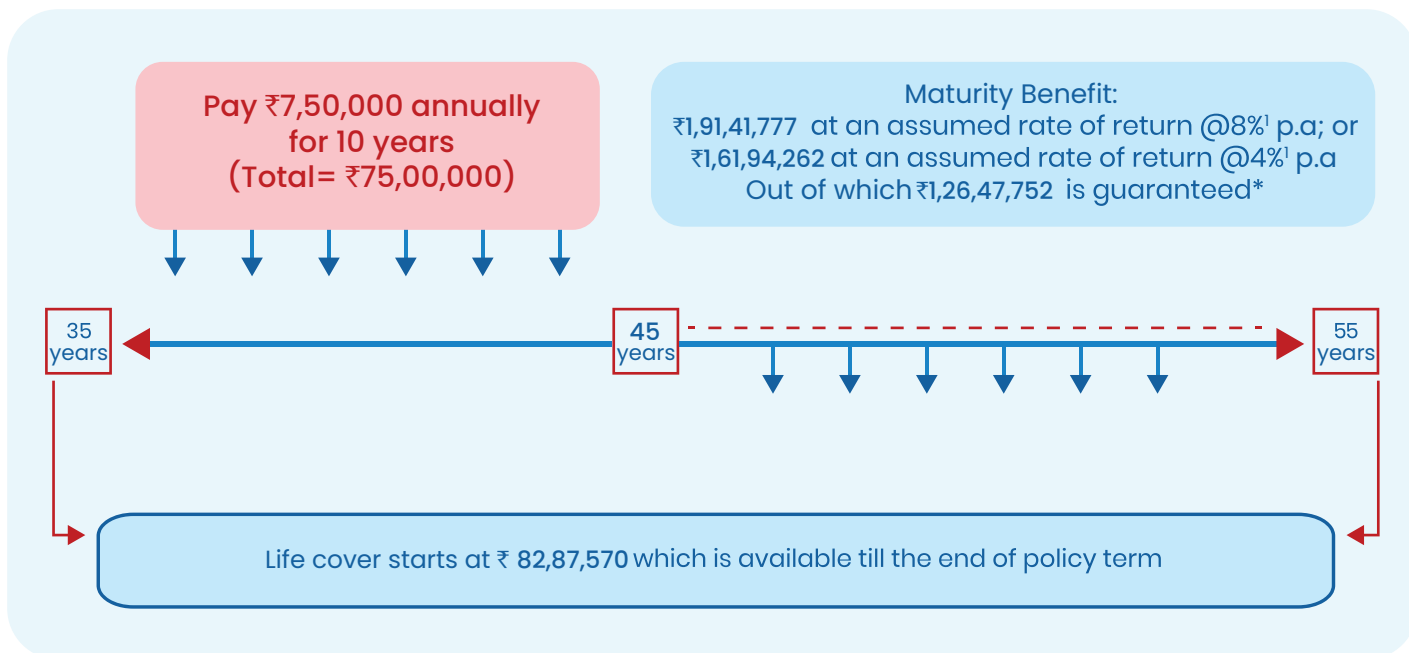
[^] This is not the name of the product but only the name of the solution.

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

^{**} Riders can be added to base product on payment of additional premium.



Product working



Plan Benefits

What you will Pay

Total Installment Premium in first year is ₹7,50,000
 Total Installment Premium second year onwards is ₹7,50,000



Key Benefits

- On maturity at 60 years, receive ₹1,61,94,262 at 4%¹ p.a. assumed rate of return or ₹1,91,41,777 at 8%¹ p.a. assumed rate of return inclusive of guaranteed* component of ₹1,26,47,752
- Enjoy the benefits of loyalty additions - 1.2% 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	₹1,61,94,262
Total Benefits @8% p.a. ¹	₹1,91,41,777

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.

* Provided the policy is inforce and all due premium are paid

^{^^} You may be eligible for tax benefits as per prevailing tax laws. Tax benefits are subject to changes in the tax laws. You are requested to consult your tax advisor.

Policy proceeds shall be exempt u/s 10(10D) if both the below conditions are fulfilled:

• The premium payable for traditional/savings and ULIP policies must not exceed 10% of the death benefit sum assured at any time during the term of the policy.

• For traditional/savings policies issued on or after April 1, 2023, the aggregate annual premium for all traditional policies should not exceed ₹5 lakh at any time during the term of the policy. For ULIP policies issued on or after February 1, 2021, the aggregate annual premium for all ULIP policies should not exceed ₹2.5 lakh at any time during the term of the policy.

In case the above conditions are not fulfilled then, the income portion (policy proceeds minus premiums paid) is taxable in the hands of the policyholder.

[^] 0% GST is applicable on Individual Life Insurance policies effective from 22nd September 2025



Product Mix

Product/Rider Name : Option Name	UIN	Premium Payment Term (Yrs.)	Policy Term (Yrs.)	Annualised** Premium (₹)	Total Annual Premium^ (₹)	Total Annual Premium^ (2 nd year onwards) (₹)	Sum Assured (₹)
HDFC Life Sanchay Plus: Guaranteed Maturity	101N134V26	10	20	4,86,875	4,86,875	4,86,875	58,42,500
HDFC Life LiveWell rider - Non Linked (PAC: Double Benefit)	101B033V01	10	20	13,125	13,125	13,125	58,42,488
HDFC Life Sampoorn Nivesh Plus: Classic Life	101L180V01	10	20	2,44,507	2,44,507	2,44,507	24,45,070
HDFC Life LiveWell rider - Linked (PAC: Double Benefit)	101A036V01	10	20	5,493	5,493	5,493	24,45,070
				7,50,000	7,50,000	7,50,000	

The above example is taken at Age 35 (Male), Premium Payment Term - 10 Years, Policy Term - 20 Years, Annual Premium- ₹7,50,000. Survival benefit payout frequency - Annual



Eligibility Criteria

Parameters	Minimum	Maximum
Age at Entry (years)	18 years	56 years (PPT-5) 59 years (others)
Age at Maturity (years)	28 years	79 years
Premium Paying Term (PPT)	5/6/7/8/9/10 years	
Policy Term	10 years	20 years
Minimum Premium [#]	₹60,000	
Maximum Premium [#]	No Limit	
Riders	HDFC Life Livewell Rider (Personal Accident Cover, Double Benefit) with Return of Premium – mandatory for both products Up to Rs. 5 Cr. Sum Assured	
Ratio	HDFC Life Sanchay Plus + HDFC Life Livewell Rider: HDFC Life Sampoorna Nivesh Plus + HDFC Life Livewell:2/3:1/3	

All ages mentioned above are as per last birthday

[#] Combo Premium = HDFC Life Sanchay Plus (HDFC Life Livewell Rider NA, excluding taxes) : HDFC Life Sampoorn Nivesh Plus (HDFC Life Livewell 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 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 Sampoorn Nivesh Plus: 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

[^] 0% GST is applicable on Individual Life Insurance policies effective from 22nd September 2025

KNOW THE BRAND

99.68%
Individual death
claim settlement ratio#



Recognised as a
Superbrand for the
10th time

49.7 million
Lives insured
in FY 24-25##

Corporate Agent:



#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 Plus (UIN: 101N134V26) is an individual non-participating, non-linked savings life insurance plan offered by HDFC Life and HDFC Life Samporn Nivesh Plus (UIN: 101L180V01) is a Unit Linked Non-Participating Individual Life Insurance Savings Plan offered by HDFC Life. HDFC Life LiveWell Rider-Non-Linked UIN: 101B033V01 is a Non-Linked, Non- Participating, Individual, Pure Risk Premium/Savings, Life/Health Insurance Rider. 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.

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

ARN: MC/01/26/30398.

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