

THIS ADVERTISEMENT IS DESIGNED FOR COMBINATION OF BENEFITS OF TWO INDIVIDUAL AND SEPARATE PRODUCTS NAMED: HDFC LIFE SMART PENSION PLAN (UIN: 101L164V08), A UNIT LINKED NON-PARTICIPATING INDIVIDUAL PENSION PLAN, & HDFC LIFE EASY PROTECT (UIN: 101N190V01), A NON-LINKED NON-PARTICIPATING, INDIVIDUAL, PURE RISK, HEALTH PRODUCT OFFERED BY HDFC LIFE, THIS COLLATERAL 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.

## Smart retirement backed by growth & comprehensive protection

NEW

### Smart Grow solution<sup>^</sup>



#### HDFC Life Smart Pension Plan

A UNIT LINKED, NON-PARTICIPATING INDIVIDUAL PENSION PLAN

&

#### HDFC Life Easy Protect

A NON LINKED, NON-PARTICIPATING INDIVIDUAL PURE RISK, HEALTH PRODUCT

#### Key benefits



Build Retirement Corpus with Market-linked growth



Accidental Death Benefit  
Accident Total & Partial  
Permanent Disability



Wellness Benefits<sup>1</sup>  
Health checkups, OPD  
consultations, Lab test, etc.



Loyalty  
Addition<sup>2</sup>

### My Plan

**Smart Grow** solution<sup>^</sup> is an intelligent solution offering continuous protection along with market-linked growth. It provides financial security against unforeseen events, access to multiple investment fund options, and tax benefits—allowing the plan to adapt to changing needs and improve overall efficiency.

What you will Pay

Total Installment Premium in first year is ₹5,22,903  
Total Installment Premium from Second year onwards is ₹5,22,903

### My Benefits

#### 1. Health Benefits

- A) Accident Total & Partial Permanent Disability: Sum Assured is paid on disability of the Life Assured provided the disability must be caused by accident.
- B) Accidental Death Benefit: Sum Assured is paid on death of the Life Assured to the Nominee or beneficiary provided the Accidental Death must be caused within 180 days of any bodily Injury.

#### 2. Insurance & Wealth Benefits

- Get opportunity to build retirement corpus with upside potential to grow.
- Get Loyalty Additions to enhance fund value
- assumed rate of return 8% p.a.
- Avail flexibility of partial withdrawals
- Loyalty Additions

HDFC Life Smart Grow Solution is a combination of 2 individual products only for illustration purposes.

<sup>1</sup>This in-built value added service is available through the HDFC Life Digital Platform, for a limited period as defined by HDFC Life or until the end of the Premium payment term, whichever is earlier. For more information, please refer to product brochure / policy document for the applicable Terms & Conditions.

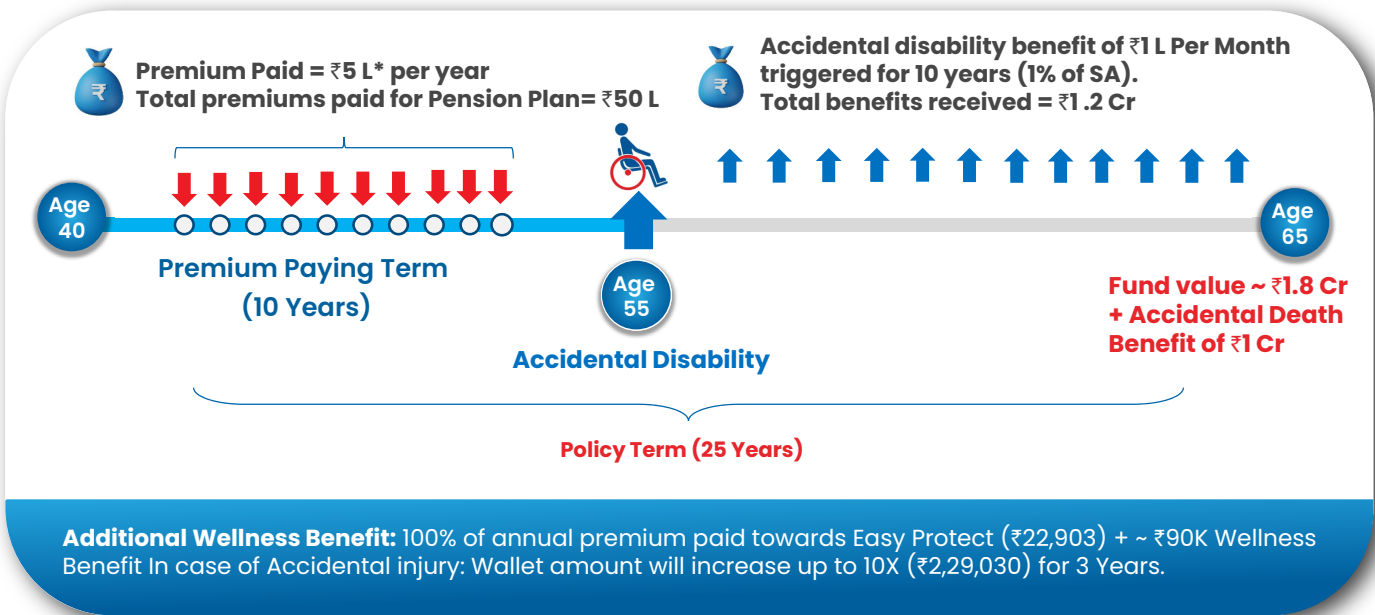
<sup>2</sup>It would be added to the fund starting from 10th policy anniversary for the other than 'Single Premium' policies paying annualized premium of 1,00,000 at least and for all the Single Premium paying policies.

Product Benefits	
Life Cover	5,25,000
Accidental Death Benefit	1,00,00,000
Accident Total & Partial Permanent Disability	1,00,00,000
Vesting Benefit at 4%	83,47,861
Vesting Benefit at 8%	1,83,77,870

\*For all terms & condition including eligibility, validity, limits, and usage, please refer to the Policy Document. Health Checkup includes preventive health checkup (Blood profile, Lipid profile, Liver function test, kidney function test), Cancer screening (CA15-3, CA125, CA19-9), etc.

\*\*Health Wallet can be utilised for In Clinic Doctor Consultation, Prescribed Lab tests, Pharmacy, Fitness (Gym & Yoga), Vaccination. Availability of wellness benefits depends on Premium Payment Term of the HDFC Life Easy Protect Please refer the policy document for more details.

Wellness Benefits	
Benefits*	Perceived Values
Tele-consultations	24,000
Mental & Emotional Wellness	12,000
Diet & Nutrition	18,000
Health Checkup	10,000
Physiotherapy	6,000
Chronic Care (Condition management)	5,000
Vision Care	2,500
Dental- Doctor prescribed treatments	5,000
Fixed Benefit	82,500
Health Wallet**	22,903
<b>Total Annual Benefit</b>	<b>1,05,403</b>



## My Product Mix

Product Name/benefit		UIN	Premium Payment Term	Policy Term	Mode of payment of premium:	Instalment Premium (₹)	Sum Assured (₹)
HDFC Life Smart Grow							
HDFC LIFE SMART PENSION PLAN			10	25	Annual	5,00,000	5,25,000
HDFC Life Easy Protect	Accidental Death Benefit		10	25	Annual	11336	1,00,00,000
	Accident Total & Partial Permanent Disability		10	25	Annual	11567	1,00,00,000
<b>Total Combo Premium</b>						<b>5,22,903</b>	

\*Additional Premium of ₹22,903 to be paid towards Easy Protect (₹2,22,903 for 10 years).  
 Accident Total & Partial Permanent Disability Sum Assured = ₹1 Cr  
 Accidental Death Benefit Sum Assured = ₹1 Cr

## Eligibility Criteria

Description	Smart Pension Plan	Easy Protect
Min Entry Age (last birthday)		18 years
Max Entry Age (last birthday)		59 years
Max Maturity Age (last birthday)		69 years
Min Policy Term	Regular & Limited Pay: 5 Years	
Max Policy Term	40 years	
Minimum Premium	35,000	
Premium Payment Frequency	Annual, Half yearly, Monthly	
Premium Payment Term Option	RP - Regular Pay, LP - Limited Pay	
Min & Max PPT - RP (in years)	RP - Same as PT	
Min & Max PPT - LP (in years)	5 to (Policy term-1) Years	

All ages mentioned above are as per last birthday

Combo Premium = HDFC Life Smart Grow, combination of HDFC Life Easy Protect and HDFC Life Smart Pension Plan.

Annualized Premium is the premium amount payable in a year chosen by the policyholder, excluding the taxes, underwriting extra premiums and loadings for modal premiums, if any.

For detailed understanding, please refer MyMix illustration.

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## 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>

## Talk to our staff today!

Corporate Agent:



*Sar utha ke jiyo!*

<sup>#</sup>Individual death claim settlement ratio by number of policies as per annual audited statistics for FY 2024

<sup>##</sup>As per HDFC Life Integrated Annual Report FY 2024 - 2025.

This advertisement is designed for combination of benefits of two individual and separate products named HDFC Life Easy Protect (UIN:101N190V01), A Non Linked, Non-Participating Individual Pure Risk, Health Product offered by HDFC Life and HDFC Life Smart Pension Plan (UIN: 101L164V08), A Unit-Linked, Non-Participating, Individual, Pension plan These products are also available for sale individually without the combination offered / suggested. 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 HDFC Life Smart Pension Plan (UIN: 101L164V08) 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. The risk factors of the bonuses projected under the product are not guaranteed. Past performance doesn't construe any indication of future bonuses and these products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses.

**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.

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The name/letters "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 Easy Protect UIN:101N190V01 is a Non-Linked, Non-Participating, Individual, Pure Risk, Health Product. 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. 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/02/26/32178.

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