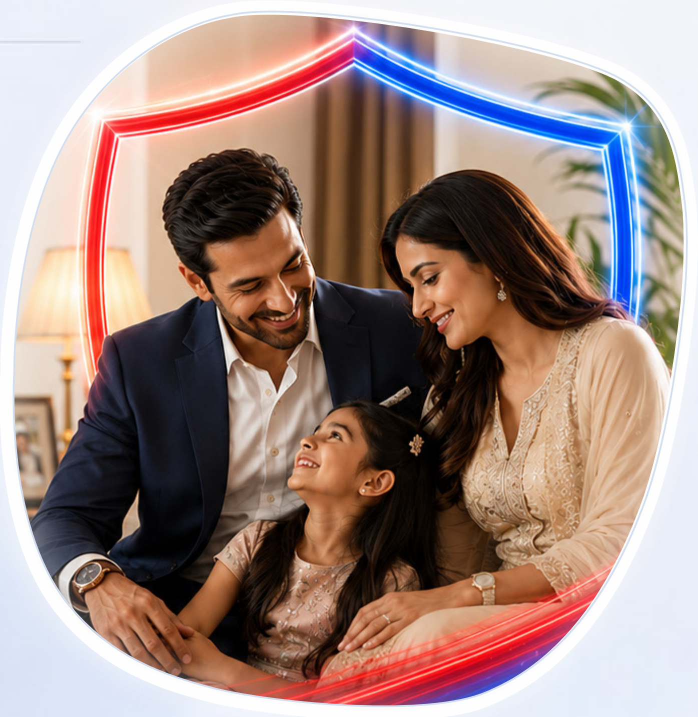
Protection for your life and lifestyle — now, with a lifetime discount.*

NEW

HDFC Life Click 2 Protect Elite Pro

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



Key Features

- Increasing Life Cover for Life Stages[1]
- Education income benefit for child[3]
- In-built Health & Wellness Benefits[2]

Additional Benefits

- In-built Terminal Illness**
- Immediate Claim Payout^
- Spouse Cover# Option
- Smart Exit Benefit[4]
- Premium Break Benefit[5]

HDFC Life

Sar utha ke jiyo!

*Discounts available on premiums for salaried individuals and sum assured >=2 crores subject to terms and conditions of the policy. Please refer the brochure for more details

#This option can be selected only at inception. Life Assured should be married and age difference between Life Assured and spouse should be maximum 10 years. Availability of this additional option will be subject to the BAUP. Once opted for, the policyholder doesn't have the option to opt out of this benefit. To avail this option, additional premium shall be payable

^This benefit is available under the "Immediate payout on Claim Intimation". Please refer to the product brochure for detailed terms and conditions.

**Death benefit up to a maximum of ₹2 Cr. will be accelerated in case of diagnosis of terminal illness during the policy term. For detailed terms and conditions, please refer the product brochure.In case of diagnosis of terminal illness at ages greater than 80 years, death benefit will not be accelerated.

[1]The "Life Stage Option" is available upon payment of additional premium where you can increase the Sum Assured by 50% on marriage subject to a maximum of ₹50 lakhs, 50% on purchase of home loan subject to a maximum of ₹50 lakhs and 25% on birth of 1st and 2nd child subsequently subject to a maximum of ₹25 lakhs.

[2]This in-built value added service is available through,the Life Rewards app, for a limited period as defined by HDFC Life or until the end of the policy term, whichever is earlier. For more information, please refer to product brochure / policy document for the applicable Terms & Conditions.

[3] This benefit is payable only against one child. This option is available only where: i. Policy Term is between 5 and 65 years ii. Age at Entry of child is equal to or between 0 and 20 iii. Age at entry of Life Assured is at least 20 years + Age of Child To avail this benefit, additional premium shall be payable. Once opted, the policyholder doesn't have the option to opt out of this benefit.

[4]This option can be exercised in any policy year greater than 25, but not during the last 5 policy years.

[5]Applicable only after completion of 5 policy years for a maximum of 12 consecutive months at a time with a minimum gap of 5 years between each request, subject to a written request at least 30 days (15 days in case of monthly mode policy) in advance, and payment of all outstanding premiums along with next due premium.

Plan Working

Anil

- 25 year old
- Wants to secure financial protection that covers for his growing responsibilities.

How does the Life Stage option[1] work

1st Yr Policy Starts

Sum Assured: ₹2 Cr.

Policy Term: 30 years

In the 4th policy year, Anil gets married & increases his cover[$] by ₹ **50 L** i.e. ₹ **2.5 Cr**

In the 6th policy year, he welcomes his first child & increases his cover[$] by ₹ **25 L** i.e. ₹ **2.75 Cr.**

In the 7th policy year, additional ₹ **50L** cover[$] at purchase of home loan[6] i.e. ₹ **3.25 Cr**

In the 8th policy year, he welcomes his second child & increases his cover[$] by ₹ **25 L** i.e. ₹ **3.5 Cr.**

Anil unfortunately passes away at the age of 50

₹ **3.5 Cr.**^ (modified Sum Assured[$]) will be paid to the nominee

Riders

Following Riders are available with this product

HDFC Life Income Benefit on Accidental Disability Rider-Non Linked
Non-Linked,Non-Participating/Participating, Pure risk premium, Individual Life rider
UIN: 101B041V01

HDFC Life Protect Plus Rider-Non Linked
Non-Linked,Non- Participating/Participating, Pure risk premium, Individual Life/Health rider
UIN: 101B040V01

HDFC Life Health Plus Rider-Non Linked
Non-Linked, Non- Participating/ Participating, Pure risk premium, Individual Health rider
UIN: 101B031V02

HDFC Life LiveWell Rider – Non Linked
Non-Linked,Non-Participating/Participating Individual Pure Risk Premium/Savings, Life/Health Insurance Rider
UIN: 101B033V01

HDFC Life Waiver of Premium Rider- Non Linked
A Non-Linked, Non-Participating/Participating, Individual, Pure Risk Premium, Life / Health rider
UIN: 101B032V02.

Eligibility Criteria

Entry Age	Premium Payment Term	Policy Term	Maturity Age	Premium Payment Frequency	Basic Sum Assured
18 years – 65 years	Limited Pay: 5/10/15 Pay Regular Pay	10 years to 85 less entry age	28 years – 85 years	Annual, monthly, quarterly, half-yearly	₹50,00,000 & above

www.HDFCLife.com | 1800 266 9777

[6]This option can only be chosen once for each event defined above There shall be a gap of at least 1 year between exercising the option in case the option is opted for 2 or more specified events. An additional premium will be charged for the increase in the Sum Assured. This option shall be available only if no claim has been made under the policy. If any rider is attached to the policy and the rider benefit has been paid during the policy term, then this option cannot be exercised.
^The total death benefit under the plan for this illustration shall be 3.5 Cr. 2Cr (base benefit) + 1.5 (life stage option benefit).
[1]The "Life Stage Option" is available upon payment of additional premium where you can increase the Sum Assured by 50% on marriage subject to a maximum of ₹50 lakhs, 50% on purchase of home loan subject to a maximum of ₹50 lakhs and 25% on birth of 1st and 2nd child subsequently subject to a maximum of ₹25 lakhs.
[$]This creative is for illustrative purposes only. The sum assured amount varies from policy to policy.

HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI RegistrationNo.101
Registered Office: HDFC Life Insurance Company Ltd., Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011
Email: service@hdfclife.com, Tel. No: 022-68446530. Available Mon-Sat 10 am to 7pm (Local charges apply). Website: www.hdfclife.com

HDFC Life Click 2 Protect Elite Pro (UIN:101N193V01) is a Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan. Life Insurance Coverage is available in this product. HDFC Life IncomeBenefit on Accidental Disability Rider – Non Linked (UIN: 101B041V01) is a Non-Linked, Non-Participating/Participating, Pure risk premium, Individual Life rider.
HDFC Life Protect Plus Rider – Non Linked (UIN: 101B040V01) is a Non-Linked, Non- Participating/Participating, Pure risk premium, Individual Life/Health rider. HDFC Life Health Plus Rider – Non Linked (UIN: 101B031V02) is a Non-Linked, Non- Participating/Participating, Pure risk premium, Individual Health rider. HDFC Life Waiver of Premium Rider- Non Linked (UIN: 101B032V02) is a Non-Linked, Participating, Individual, Pure Risk Premium, Life / Health rider HDFC Life LiveWell Rider – Non-Linked (UIN: 101B033V01) is a Non-Linked, Non-Participating/Participating, Individual, Pure Risk Premium/Savings, Life/Health Insurance Rider. ARN: MC/09/26/38502.

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.