# HDFC Life Click 2 Achieve

Get Life Cover

An individual non-participating, non-linked saving life insurance plan
*Your returns are guaranteed if all due premiums are paid on time*

Whether it's building your dream home, launching a business, or retiring with dignity, **HDFC Life Click 2 Achieve** is your smart savings partner that blends **life cover, guaranteed returns** and **flexible options** to achieve your life's biggest goals.

## Dream Achiever Plan Option

*Empowering your dreams with guaranteed benefits*

Secure tomorrow's milestones today - whether it's buying a home, peaceful retirement, or your family's financial

## Key Features

**Guaranteed Income**
Choose between level or increasing income (up to 10% p.a.) for a fixed term

**Flexible payouts**
Receive benefits as lump sum, regular income or money-back

**Tailored plan design**
Adjust key plan features like death benefit, premium payment tenure, coverage, and income term to suit your needs.

**Premium Offset**
Use your survival payouts to pay future premiums

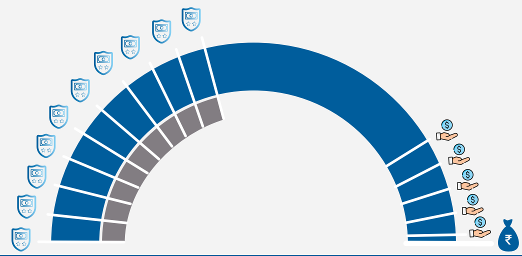
**Tax Benefits***
Premium payments are eligible for tax deductions as per prevailing laws

### How does this work?

**Achieve More, Worry Less**
*....dream big, live free*

At 40, Raj is a passionate travel enthusiast. His dream is to explore the wonders of the world when he turns 60. But Raj doesn't just dream, he plans.

To ensure his travel goals don't come at the cost of his family's financial security, Raj chooses the **HDFC Life Click 2 Achieve – Dream Achiever** plan. This smart savings solution offers him **life cover, guaranteed returns,** and the flexibility to align his finances with his dreams.



**Premium Payment Term = 10 years**
*Period till which you will pay premium*

**Policy Term = 25 years**
*Period till which your policy will remain active*

**Premium Payment of ₹75,000**

**HDFC Life will pay ₹7,50,000**

**HDFC Life will pay ₹2,88,175 for 5 years**

Raj opts for the **Dream Achiever** Option, committing to save **₹75,000 for 10 years**. His plan ensures that starting at **age 60**, he receives a **guaranteed annual income of ₹2,88,175 for next 5 years** — just when he's ready to pack his bags and set off on his global adventure, and **fixed amount of ₹7,50,000** at the end of the policy term

**From planning to the final boarding pass, Raj's dream is protected.**
*Thanks to his vision and HDFC Life's planning, his journey around the world is not just a hope, it's a promise.*

| Who should choose this? | Less than 60 years old with long term financial goals | Interested in guaranteed income, including increasing income | Need financial protection for your family's future | Seek flexibility in plan duration payout type and death benefit | Comfortable paying premium regularly for 5 to 35 years |
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## Key Benefits

### Life Cover that Cares
In case of an unfortunate event, your loved ones receive the highest of:
- Sum Assured on Death, as opted
- 105% of Total Premiums Paid
- Surrender Value on date of death

### Continued Income for Your Family
In the unfortunate event of your passing during the income term, your nominee continues to receive the income benefit. They can also opt for a lump sum payout.

### Let your Benefits Pay
Use your policy payouts to pay policy premiums, provided the payout timing and frequency matches your premium schedule. If your income covers the premium, you pay nothing extra.

### Flexibility to reduce Premiums
After 5 years, you can reduce your annual premium up to 50%. Benefits adjust proportionately, but your plan stays active.

### Income on Your Terms
Choose how long you want to receive income and decide the amount that suits your lifestyle goals.

### Start Your Journey with a Reward
Get a portion of your first premium back as a tax-free payout.

*Only if opted*

Payout will be made within 7 working days from (i) realisation of the first premium or (ii) policy issuance, whichever is later.

For more details, please refer to the product brochure available on our website

Contact us today

To buy: 1800-266-9777 (Toll free)
(Available all days 10am to 7pm)

Visit us at www.hdfclife.com

HDFC Life
*Sar utha ke jiyo!*

*Tax benefits & exemptions are subject to conditions of the Income-tax Act, 2025 (corresponding Income-tax Act 1961) and its provisions. Tax Laws are subject to change from time to time.

**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



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**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