

# HDFC Life Sanchay Plus

An Individual Non-Participating, Non-Linked Savings Life Insurance Plan  
Your returns are guaranteed, provided all due premiums are paid on time

In an uncertain world, lock in the certainty of Guaranteed Returns.

With **HDFC Life Sanchay Plus** your returns are fixed from the start, unaffected by market ups and downs because your peace of mind should never be negotiable.

## Why choose Sanchay Plus?



100% Guaranteed<sup>1</sup> Benefits

What you see is what you get. No surprises at maturity.



Life Protection

Secure your family's financial future even in your absence.



Tax Efficient

Enjoy tax benefits<sup>2</sup> on premiums paid and benefits received (as per prevailing tax laws).



Flexibility

4 distinct options to match your changing life needs - Lump Sum or Regular Income.

## One Product, Four Paths to Certainty

Whether you need a lump sum for a big milestone, a fixed income for education, or a lifelong income, **HDFC Life Sanchay Plus** adapts to your goals. Compare the options below to find your perfect fit.

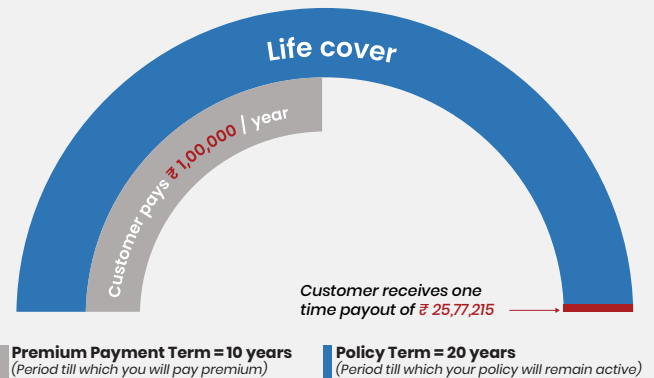
### 1 Guaranteed Maturity Option

Rohan, aged 35 years, wants to build a secure corpus for his newborn daughter's higher education, which she will need when she turns 20. He wants zero risk and a guaranteed amount.

He invests ₹ 1 lakh annually<sup>5</sup> for 10 years. His life cover continues for the next 10 years, and Guaranteed Additions accrue to his policy.

At the end of 20 years since policy start, he receives a Guaranteed Lump Sum of ₹ 25.77 Lakhs<sup>3</sup>.

*In this way, Rohan turned his yearly savings into a massive education fund, which is guaranteed.*



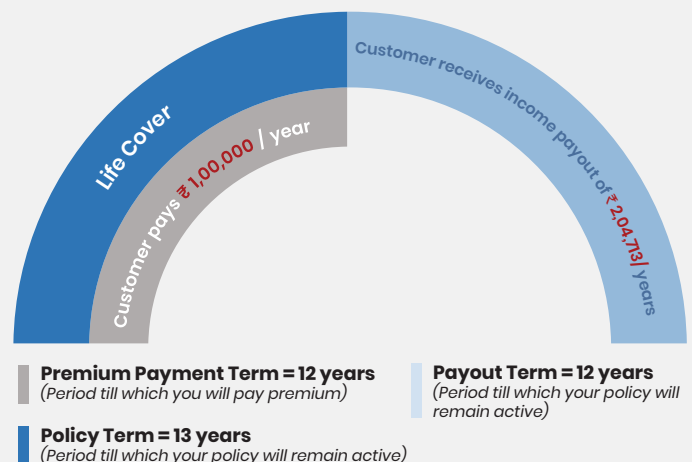
### 2 Guaranteed Income Option

Rohan, aged 35 years, wants to secure a fixed stream of money to pay for his daughter's higher education fees and hostel expenses, which will occur annually. He wants guaranteed returns to match these fixed liabilities without worrying about market fluctuations.

He invests ₹ 1 lakh annually<sup>5</sup> for 12 years. His life cover continues during the policy term.

Starting from the 14th year (after the 13-year policy term ends), he receives a Guaranteed Income of ₹ 2.04 Lakhs<sup>3</sup> every year for the next 12 years.

*In this way, Rohan created a guaranteed "scholarship fund" for his daughter, ensuring her education is never compromised.*



### 3 Long Term Income Option

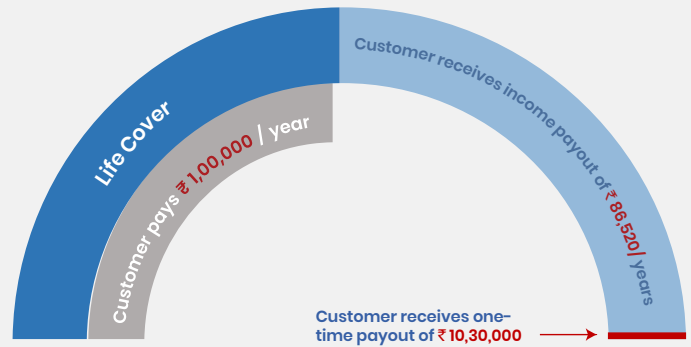
Rohan at age 45 years, wants to create a "second salary" for his post-retirement years to support his lifestyle expenses. He also wants to ensure his initial capital is returned to him to leave a legacy for his family.

He invests ₹ 1 lakh annually<sup>5</sup> for 10 years. His life cover continues during the policy term.

Starting from the 12<sup>th</sup> year (after the 11-year policy term ends), he receives a Guaranteed Income of ₹ 86.5k<sup>3</sup> every year for the next 25 years.

Additionally, at the end of the payout period (36<sup>th</sup> year), he receives a Guaranteed Lump Sum of ₹ 10.30 Lakhs<sup>3</sup> (Return of Premium).

*In this way, Rohan secured a guaranteed pension for his retirement while keeping his capital intact for his loved ones.*



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

**Payout Term = 25 years**  
(Period till which your policy will remain active)

**Policy Term = 11 years**  
(Period till which your policy will remain active)

### 4 Life Long Income Option

Rohan at age 50 years, wants to ensure he never outlives his savings. He desires a regular income stream that acts as a lifelong income to support him and his spouse, along with leaving a legacy for his heirs.

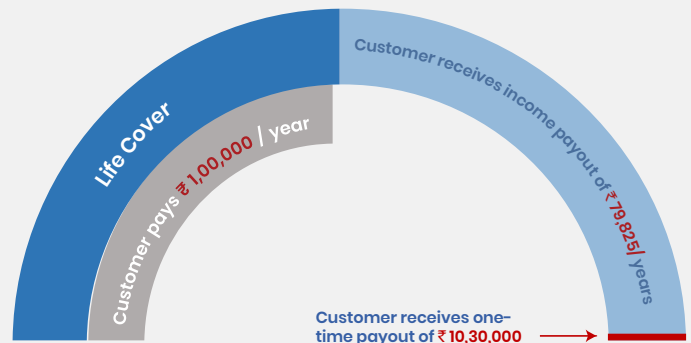
He invests ₹ 1 lakh annually<sup>5</sup> for 10 years. His life cover continues during the policy term.

Starting from the 12<sup>th</sup> year (after the 11-year policy term ends), he receives a Guaranteed Income of ₹ 79.8k<sup>3</sup> every year until he attains the age of 99 years.

Additionally, at the end of the payout period, ₹ 10.30 Lakhs<sup>3</sup> (Total Premiums Paid) is returned to him.

In case of Rohan's unfortunate demise during payout period, his nominee/s will continue to receive guaranteed income and the return of total premiums paid.

*In this way, Rohan secured a lifelong pension for himself and a guaranteed legacy for his loved ones.*



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

**Payout Term = 37-Till 99 years**  
(Period till which your policy will remain active)

**Policy Term = 11 years**  
(Period till which your policy will remain active)

**Who should choose this?**

People planning for **retirement income**

Saving for **child's education and marriage**

Seeking **zero risk** on the investments

Ensuring **financial protection** for family

Want **tax-free<sup>2</sup> returns** on investment

## Key Benefits

**1**

### Guaranteed<sup>1</sup> Returns

Rest easy, knowing your returns are locked in at policy inception

- Zero Risk: Your returns are unaffected by market volatility or interest rate fluctuations.
- Fixed Payouts: Whether it's lump sum or regular income, you know exactly what you will get.

**2**

### Life Cover that cares

Ensure your family's financial dignity stays intact even in your absence.

The Death Benefit is the highest of

- 10 times the Annualized Premium 6 or 1.25 times the Single Premium
- 105% of Total Premiums paid<sup>7</sup>
- Premiums paid accumulated at an interest of 5% p.a. compounded annually<sup>5</sup>
- Sum Assured on Maturity
- Sum Assured

**3**

### Flexibility

Your life, your rules. Tailor the plan to fit your specific goal:

- Payout Style: Choose between a Lump Sum (for big milestones) or Regular Income (for lifestyle needs).
- Payout Period: Select an income period of 10, 12, 25, 30 years, or even lifelong (till age 99).

**4**

### Tax Efficiency

Keep more of what you earn with dual tax benefits<sup>2</sup>:


- On Premiums: Avail deductions under Section 80C of the Income Tax Act, 1961.
- On Payouts: Maturity proceeds and income payouts are tax-exempt under Section 10(10D) of the Income Tax Act, 1961.

Don't leave your tomorrow to chance. Guarantee it today with **HDFC Life Sanchay Plus**

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

1. Provided all due premiums have been paid and the policy is in force.
2. Tax benefits are subject to provisions as per Income Tax Act, 1961. Tax laws are subject to change from time to time.
3. The benefits shown in the above sample illustrations are for policies bought online.
4. Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly
5. Premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums
6. Not applicable to Guaranteed Maturity plan option

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*Sar utha ke jiyo!*

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