

Death benefit

In the unfortunate event of death of life assured during the policy term, the nominee will receive the benefit as defined below:

Single Premium Policies	Other than Single Premium Policies
Highest of : <ul style="list-style-type: none"> 125% of Single Premium Sum Assured 	Highest of : <ul style="list-style-type: none"> 10 times the annualized premium 105% of all the premiums paid as on date of death Sum Assured

For the purpose of the computation of the Death Benefit, the annualized premium shall exclude the underwriting extra premiums and loadings for modal premiums, if any.

Simple Documentation (Self Attested)

- **Age Proof:** Birth Certificate/Permanent Driving License/PAN Card/School Certificate
- **Address Proof:** Telephone/Electricity/Credit Card/Water Tax Bill (all not over 3 months old)/Lease Agreement/Gas Connection Card or Letter/Bank Statement (not over 1 month old)/Passport/Permanent Driving License/Ration Card
- **Income Proof:** ITR Form 16 (not over 3 years old) / Salary Slip (not over 3 months old). Please contact your sales representative for more details in this aspect
- **Identity Proof:** PAN Card/Voter ID Card/Permanent Driving License/Passport/Ration Card with Photo
- **Payment²:** Cheque/ DD in favor of HDFC Life Payable at Par or Cash (up to ₹50,000)
- **One Photograph**

The above mentioned list is only illustrative and not exhaustive

Easy Access To Our Services

- **Flexibility in premium payments:**
 - Online Payment: Pay online at www.hdfclife.com.
 - Electronic transfer: ECS/ SI/ Direct Debit
 - E - Collect: Pay by NEFT or RTGS through Net Banking facility
 - Automated Voice Guided Payment: Call us on 18602679999⁴ and pay using VISA, Master, American Express or Diners Credit Card
- **'My account' facility (cp.hdfclife.com):**
 - Pay premiums online and get instant acknowledgements
 - Perform a Fund Switch, Premium Redirection or Top Up
 - View, download, print or even Email your Premium Notices, Premium Receipts, Annual Premium Statements and Unit Statements
 - View medical reports⁵
- **Missed call service:**
 - Get the policy details by just giving a missed call to the numbers given below
 - 08000006607 for premium amount
 - 08000006608 for premium amount with due date

HDFC Standard Life Insurance Company Limited. In partnership with Standard Life Plc
Registered Office: HDFC Standard Life Insurance Company Limited, Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai- 400 011.

¹Lumpsum + Monthly claim settlement facility is available under Income Option and Income Plus option.

²PAN is mandatory for total annualized premium under all insurance proposals, aggregated at the customer level, above ₹50000/- irrespective of premium payment mode. In absence of PAN other relevant option as per specification will apply- Form 60/61/NRI questionnaire. The method to pay your premium towards the proposal/policy of HDFC Life you wish to take shall be shared to you by your Financial Consultant/Broker. Please get in touch with them for the same.

³Local charges apply; Available all 7 days from 9 am to 9 pm; DO NOT prefix any country code e.g. +91 or 00.

⁴Feature of Medical Report is available only for Non-Rate up Policies.

Insurance is the subject matter of the solicitation. For more details on risk factors, associated terms and conditions and exclusions please read the product brochure before concluding a sale. This Leaflet is not proof of any contract with HDFC Standard Life Insurance Company Limited. HDFC Life Click 2 Protect Plus (Form No. P501 - 123, UIN-101N101V01) is a traditional non-participating term insurance plan offered by HDFC Life. HDFC Standard Life Insurance Company Limited is the name of our Insurance Company, HDFC Life is the name of our brand and HDFC Life Click 2 Protect Plus, UIN-101N101V01 is the name of the plan. The name of the company, name of the brand and the name of the plan do not in any way indicate the quality of the plan. HDFC Standard Life Insurance Company Limited. IRDAI Registration No. 101. ARN No: MC/07/2015/6656. CIN: U99999MH2000PLC128245.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

- IRDAI clarifies to public that
- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
 - IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

I've ensured that my wife will never have to adjust! Have you?

New HDFC Life Click 2 Protect Plus

Features #Built2Adjust

 Increase life cover @ key milestones

 Lumpsum + Monthly claim settlement¹



LIFE COVER OF
₹1 CRORE @ ₹567/MONTH*

HDFC Life
Sar utha ke jyo!

Buy online @ **HDFCLife.com**

Give us a missed call on **92241 92241**

*Premium amount for Regular Pay, Male, 25 years of age, 30 year policy term & under Income Option, exclusive of taxes.

We are sure that you will take care of your wife and her pride while you are around. The question is, if you aren't, would she be able to live without making any adjustments to her lifestyle? Every new adjustment could affect her self esteem and pride. And that's something you vowed to protect.

With **HDFC Life Click 2 Protect Plus** you would have ensured that you have a plan that adjusts to your wife's needs, so that she doesn't ever have to.



Increase life cover @ key milestones

Life Stage Protection Feature (Available under Life option upon payment of an additional premium)

You want to be sure you have enough cover as your financial circumstances change as you go on to achieve different milestones in your life. With Life Stage Protection feature you can increase your cover (Sum Assured)

Increase your cover: You can increase your Insurance Cover without any medicals on any one or all of the following events:

- 1) Marriage
- 2) First Child
- 3) Second Child

Your premium will be recalculated based on your increased Sum Assured and outstanding policy term.

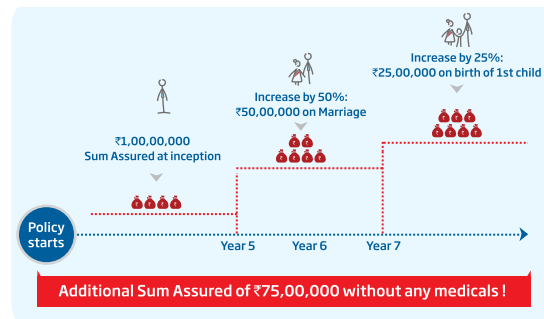
Illustration of Life Stage Protection feature

Age: 30 years

Sum Assured: ₹1,00,00,000

Marriage: Increased Sum Assured (50%):
₹50,00,000

First Child: Added Sum Assured (25%):
₹25,00,000



For terms & conditions for life stage protection please refer to the product brochure for details.



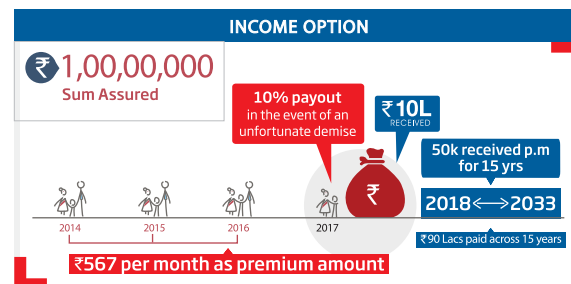
Lumpsum + Monthly claim settlement

A) INCOME OPTION:

We understand that your wife might find it difficult to manage large sums of money at one go. That's why our **Income Option** gives you the opportunity to receive the assured sum as a **Lumpsum along with monthly income over a period of 15 years.**

- 10% of the sum assured is paid as a lump sum upon death
- Remaining 90% of the sum assured shall be paid as monthly income over next 15 years (0.5% of Death Benefit every month for 15 years)

An Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means. Accidental Death means death by or due to a bodily injury caused by an Accident, independent of all other causes of death. Accidental Death must be caused within 180 days of any bodily injury.

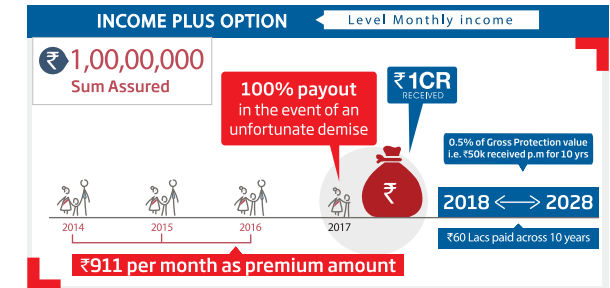


B) INCOME PLUS OPTION:

Inflation won't stop after you're gone. That's why, our **Income Plus Option** gives your family **100% of Sum Assured on death** and a monthly income equal to **0.5% of Sum Assured is paid monthly for 10 years.**

In the **Increasing Option** the monthly income will **increase at 10% p.a.** to help your wife manage the rising expenses.

Premium amount for Regular Pay, Male, 25 years of age, 30 year policy term, exclusive of taxes.

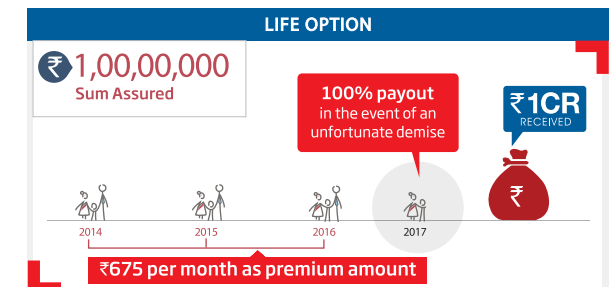


Other Options

The plan option has to be chosen at inception of the policy and once selected can't be changed during the tenure of the policy.

C) LIFE OPTION:

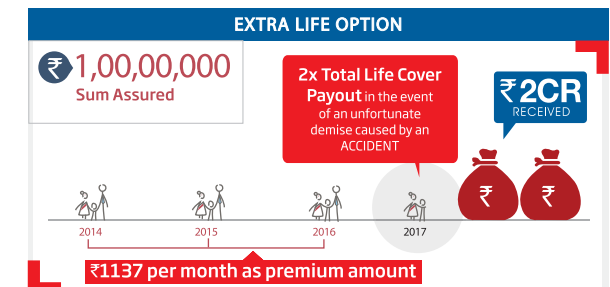
The basic option, which gives your family the **assured sum as a lumpsum amount.**



D) EXTRA LIFE OPTION:

Accidental deaths are never expected. We understand the problems your family could face and hence, we offer the option to give your family **double the assured sum.**

Premium amount for Regular Pay, Male, 25 years of age, 30 year policy term, exclusive of taxes.



Key Benefits

Maximum Entry Age has been moved up to 65 years, Insurance cover available up to age 75 years

Choose to be covered for any term from 10 years to 40 years subject to maximum maturity age

Attractive premium rates for **non tobacco users**

Tax benefit² as per prevailing tax laws

²Tax benefits are subject to conditions as per Income Tax Act, 1961. Tax laws are subject to change