

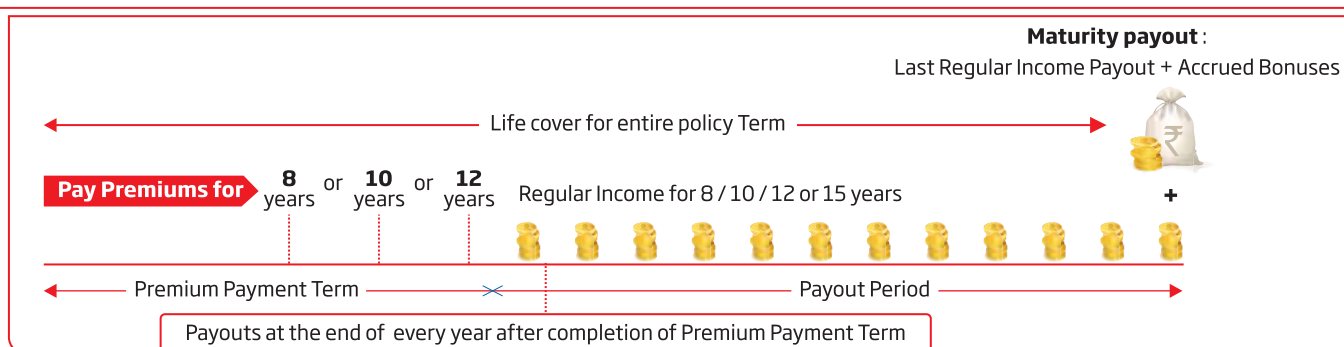
Fulfil the smaller joys in life,
through regular income



HDFC LIFE SUPER INCOME PLAN



HOW DOES THE PLAN WORK?



How much do you get?

Your Total Guaranteed Base Income (GBI) payouts will be 100% or 120% of Sum Assured on Maturity. In addition get bonuses at maturity

Regular Income

Guaranteed Base Income (GBI) of 8 % to 12.5% of Sum Assured on Maturity payable each year



Bonuses

Accrued reversionary bonuses attached to your policy every year + Terminal bonus, if any, paid on maturity

One Plan for your Multiple Needs

Retirement planning

Use tax free¹ regular income to plan for retirement years

Secure your child's future

Use regular income to fund your child's education / career

Secure your income in future

Guaranteed income to meet future expenses

KEY FEATURES



Tax Free¹ Guaranteed Regular Income

- Pay premiums for a limited period of 8, 10 or 12 years
- Enjoy Regular Income for 8, 10, 12 or 15 years
- Your Regular Income comprises of Guaranteed Base Income (GBI) payouts every year, varying from 8.0% to 12.5% of the Sum Assured on Maturity, depending upon the plan option chosen
- At maturity you get accrued bonuses along with the last guaranteed payout



Protection for your family

- Life cover throughout the premium payment term and payout period
- In case of your unfortunate demise, your nominee gets higher of:
 - Sum Assured on death plus accrued bonuses and 105% of premiums² paid
 Where Sum Assured on death is higher of:
 - Sum Assured on maturity and 10 x AP² for entry age ≤ 50 years and 7 x AP² for entry age > 50 years



Can be taken with Short Medical Questionnaire³

- Fill Short Medical Questionnaire (SMQ) that may not require you to go for medicals



Tax Advantage⁴

- Get tax benefit on premium paid under Sec 80C
- Also enjoy your regular income, maturity benefit and death benefit tax free under Sec 10(10D)

¹ Under Sec 10(10D) of Income Tax Act 1961. Not applicable for entry age 51 years and above. ² AP stands for Annualised Premium, Premium amount is excluding any taxes paid or any extra underwriting premiums or loadings for modal premiums. ³ Please refer to underwriting guidelines for conditions. ⁴ Subject to provisions as per Income Tax Act 1961, Tax Laws are subject to change.

PLAN OPTIONS

Plan Options	Premium payment term (years) (A)	Payout period (years) (B)	Policy term (years) (A+B)	As % of Sum Assured on Maturity	
				Annual GBI paid during payout period (C)	Total guaranteed income for entire payout period (BxC)
1	8	8	16	12.5%	100%
2	8	10	18	10.0%	100%
3	10	10	20	12.0%	120%
4	10	12	22	10.0%	120%
5	12	12	24	10.0%	120%
6	12	15	27	8.0%	120%

SNAPSHOT OF SAMPLE ILLUSTRATION

Sum Assured on Maturity				Rs 5,00,000			
Age (Years)				30 years	40 years	45 years	50 years
Plan Option	Annual GBI Payouts	Maturity Payout		Indicative Annual Premium			
		4%	8%				
1	62,500	2,72,500	5,77,500	82,185	83,600	85,205	88,130
2	50,000	2,55,000	6,30,000	79,300	80,815	82,500	85,610
3	60,000	2,55,000	7,20,000	67,155	68,035	69,060	70,975
4	50,000	2,35,000	7,80,000	64,240	65,085	66,080	67,970
5	50,000	2,40,000	8,60,000	51,615	52,210	52,925	54,280
6	40,000	1,95,000	9,67,500	47,815	48,395	49,060	NA

A. The premiums are excluding applicable services tax & levies. **B.** This snapshot of illustration is only for HDFC Life Super Income Plan for a healthy male life. **C.** The values shown are for illustrative purpose only. **D.** The illustrated values may not be constant over the policy year. **E.** Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of returns are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of the policy is dependent on a number of factors including future investment performance. **F.** The Maturity Payout is aggregate of accrued bonuses and last guaranteed base income payout. For detailed illustration, please speak to our Financial Consultant/Broker. Please refer to the product brochure for details on benefits, charges and conditions.

SIMPLE DOCUMENTATION (SELF ATTESTED)

- ▣ **Age Proof** Birth Certificate/ Passport/ 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, Voter I Card, Permanent DL, Passport, Ration Card with Photo
- ▣ **Payment⁵** Cheque/ DD in favor of HDFC Life Payable at par OR Cash (up to Rs 50,000)
- ▣ **One Photograph**

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⁶Feature of Medical Report is available only for policies accepted at Standard Rate.

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³PAN 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.

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions and exclusions please read sales brochure carefully before concluding a sale. HDFC Standard Life Insurance Company Limited is the name of our insurance company, HDFC Life is the name of our brand and HDFC Life Super Income Plan (Form No: P501-121 UIN: 101N098V01) is the name of the plan. This plan is a participating traditional plan with insurance coverage. The name of our brand, company and the name of our plan do not, in any way, indicate the quality of the plan, its future prospects or returns. Service tax and other levies will be applicable as per prevailing tax laws. HDFC Standard Life Insurance Company Limited. IRDAI Registration No. 101. ARN: PP/07/2015/6653, CIN No. U99999MH2000PLC128245

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