



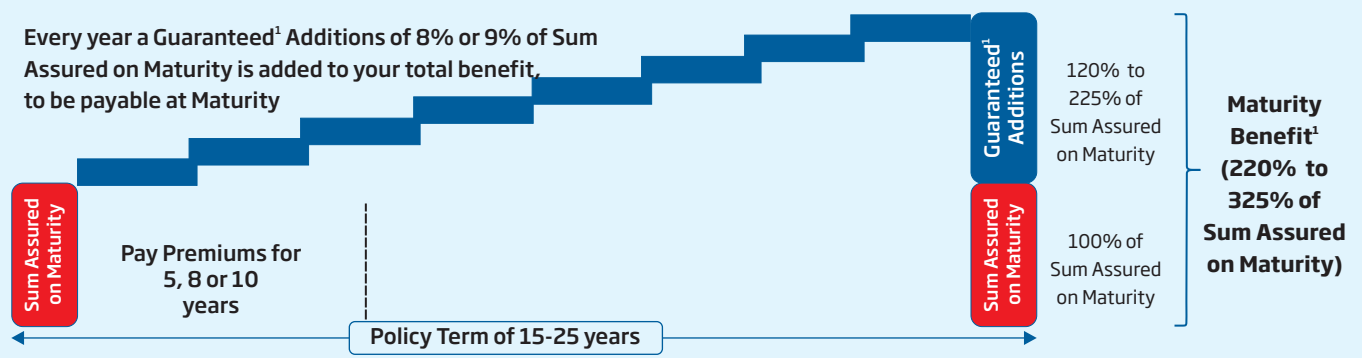
Put your financial life
on autopilot
with Guaranteed¹ Benefits

HDFC LIFE SANCHAY



Guaranteed¹ maturity payout of 220% to 325% of Sum Assured on Maturity

Every year a Guaranteed¹ Additions of 8% or 9% of Sum Assured on Maturity is added to your total benefit, to be payable at Maturity



On Death anytime during the Policy Term, Your Nominee gets (Higher of the Sum Assured on Maturity or 10 times the annualised premiums² or 105% of premiums² paid) plus Accrued Guaranteed¹ additions

Above graphical representation is for purpose of illustration only

KEY FEATURES



GUARANTEED¹ RETURN WITH LIMITED PREMIUM PAYMENT TERM

- Choose Policy term from 15 to 25 years
- Pay premiums for just 5, 8 or 10 years
- Get Guaranteed¹ Additions, accrued at simple rate for each completed policy year to be payable at Maturity or Death whichever is earlier

For a term of 15 to 19 Years → Get **8%** of Sum Assured on Maturity as Guaranteed¹ Additions
 For a term of 20 to 25 Years → Get **9%** of Sum Assured on Maturity as Guaranteed¹ Additions



MATURITY BENEFIT

- At Maturity you will receive a Guaranteed¹ lump sum benefit as the aggregate of Sum Assured on Maturity and Guaranteed¹ Additions

Policy Term	15	16	17	18	19	20	21	22	23	24	25
Maturity benefit as % of Sum Assured on Maturity	220%	228%	236%	244%	252%	280%	289%	298%	307%	316%	325%



HIGH PROTECTION FOR YOUR FAMILY

- In case of death during the policy term your nominee will get aggregate of :
 - Higher of the Sum Assured on Maturity or 10 times the annualised premiums² or 105% of premiums² paid
 - Accrued Guaranteed¹ Additions



CAN BE TAKEN WITH SHORT MEDICAL QUESTIONNAIRE (SMQ)

- Fill Short Medical Questionnaire (SMQ) that may not require you to go for medicals if
 - You are between 18 years to 45 years
 - For each Life Assured, the total sum assured on Maturity across this plan and any other limited underwritten plan is subject to absolute limit of Rs. 20,00,000.



TAX ADVANTAGE³

- Get tax benefit on premiums paid under Sec 80C
- Also enjoy Maturity and death benefit tax free under Sec 10(10D)

¹ Provided the policy is in-force and all due premiums have been paid.
² Premium amount is excluding any taxes paid on the premium or any extra premiums.
³ Subject to provisions as per Income Tax Act, 1961. Tax laws are subject to change.

SNAPSHOT OF SAMPLE ILLUSTRATION

Sum Assured on Maturity	Rs 5,00,000								
Premium Payment Term	5			8			10		
Policy Term	15	20	25	15	20	25	15	20	25
Maturity Value	11,00,000	14,00,000	16,25,000	11,00,000	14,00,000	16,25,000	11,00,000	14,00,000	16,25,000
Premium for Age 30	1,28,478	1,30,589	1,21,049	85,622	87,024	80,672	71,432	72,602	67,300
Premium for Age 35	1,29,281	1,31,723	1,22,393	86,100	87,728	81,512	71,804	73,159	67,977
Premium for Age 40	1,30,095	1,32,867	1,23,753	86,588	88,431	82,367	72,177	73,715	68,660
Premium for Age 45	1,31,733	1,35,188	1,26,520	87,565	89,859	84,095	72,933	74,844	70,046

A.The premiums are excluding applicable services tax & levies. **B.**This snapshot of illustration is only for HDFC Life Sanchay Plan for a healthy male life. **C.**The values shown are for illustrative purpose only. For detailed illustration, please speak to our Financial Consultant/Broker. Please refer to the product brochure for details on benefits, charges and conditions. In the above table age and terms are mentioned in years and premiums and maturity values are mentioned in rupee terms.

SIMPLE DOCUMENTATION (SELF ATTESTED)

- **Age Proof** Birth Certificate/ Passport/ Permanent Driving License/ PAN Card/ School Certificate
- **Address Proof** Telephone/Electricity/Credit Card statement/Gas cylinder refill slip/Gas Bill/Water Tax Bill (all not over 2 months old)/ Bank Statement not over 1 month old/Passport/Permanent Driving License
- **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, Aadhar Card
- **Payment*** Cheque/ DD in favor of HDFC Life Payable at par OR Cash (up to Rs 50,000)
- **One Photograph**

EASY ACCESS TO OUR SERVICES

- **Flexibility in premium payments:**
 - Online payment through NEFT/ECS/SI
- **Missed call service:**
 - Get policy details by giving us a missed call! For details visit www.hdfclife.com
- **'My account' facility (on cp.hdfclife.com):**
 - View policy details
 - Pay premiums online
 - Update your contact details
 - Retrieve account statement & Subscribe for alerts
 - View medical reports[#]

[#]Feature of Medical Report is available only for policies accepted at Standard Rate.



* PAN 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. Cash is acceptable upto ₹ 50,000 for a single customer across all his policies in a particular financial year

HDFC Standard Life Insurance Company Ltd. In partnership with Standard Life Plc. CIN No.: U99999MH2000PLC128245. IRDAI Reg. No 101.

Registered Office: HDFC Standard Life Insurance Company Limited, Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel No: 1800227227, Available all 7 days from 9am to 9pm (Local charges apply). Website: www.hdfclife.com

Insurance is the subject matter of the solicitation. HDFC Life Sanchay (UIN: 101N097V02, Form No: P501-118), is a traditional non-linked 'without profit' plan. Life Insurance Coverage is available in this product. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: PP/10/2015/7038.

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 - 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