Stay fixed on your family's dreams even in uncertain times.

HDFC Life Sanchay Fixed Maturity Plan

A Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan

FIXED DREAMS GUARANTEED

Guaranteed[1] lumpsum payout

Joint Life cover[2]

Tax Benefits[3]

HDFC Life Sanchay Fixed Maturity Plan

A Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan

HDFC Life

Sar utha ke jiyo!

1. Provided all due premiums have been paid and the policy is in force.
2. Applicable only for single pay option
3. As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws.

HDFC Life Sanchay Fixed Maturity Plan

A Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan

HDFC Life Sanchay Fixed Maturity Plan gives you guaranteed maturity benefit along with life cover. With this plan, you know the exact value of the benefit payable right at the beginning of the policy. This plan gives you the guarantee to stay fixed on your dreams.

Key features of HDFC Life Sanchay Fixed Maturity Plan

Single/ Joint Life Cover
Option to choose cover on Single Life or Joint Life basis

Flexibility of Premiums
Option of single Pay/ limited/ regular premium payment term

Choice of Policy Terms
Option to choose from a range of Policy Terms upto 40 years

Guaranteed* Savings
Stay assured of the returns

Optional Riders
Enhance your protection coverage with rider options on payment of additional premium

No medical examinations
Under the POS variant of the product

Enhanced benefit
Enhanced maturity benefit for higher premiums

*provided the policy is in force and all due premiums have been paid.

Eligibility

Eligibility Criteria	Minimum		Maximum			
	Single Life	Joint Life	Single Life			Joint Life^
Age at Entry (Years)	90 days	90 days*	Single Premium	Death Benefit Multiple (DBM) 1.25-1.5	70 years	Single Premium 60 years
				Death Benefit Multiple (DBM) 10	50 years	
			Regular/Limited Pay:	65 years		NA
Age at Maturity (years)	18 years		Single Premium	Death Benefit Multiple (DBM) 1.25-1.5	90 years	80 years
				Death Benefit Multiple (DBM) 10	70 years	
			Regular/Limited Pay:	85 years		NA

*Subject to the other life being at least 18 years
^Applicable to both the lives

All ages mentioned above are age last birthday. Risk cover starts from date of commencement of policy for all lives including minors.

What are the premiums and policy terms under this plan

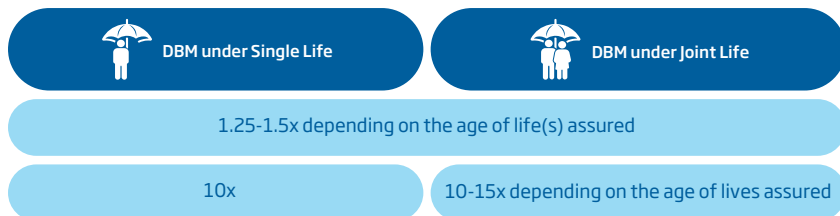| Premium Payment Term (in yrs)	Policy Term (in yrs)
Single Premium	5 to 40 years
5	PPT to 40 years
6	
7	
8	
10	
12	
15	
20	

How does the plan work?

Maturity Benefit

On maturity, a guaranteed benefit payable as a lump sum at the end of policy. The maturity benefit is equal to Sum Assured on Maturity.

Where, Sum Assured on Maturity is equal to (Annualized Premium or Single Premium) x Guaranteed Maturity Multiple (GMM). The GMM varies by age and premium payment term and are available on the Company's website. Once Maturity Benefit is paid, the policy terminates and no further benefits are payable.

Death Benefit

Death Benefit Multiple: Under the Single Premium variant of this product, the policyholder can choose the Death Benefit Multiple (DBM) in any one of the following two ways

DBM under Single Life	DBM under Joint Life
1.25-1.5x depending on the age of life(s) assured	
10x	10-15x depending on the age of lives assured

For Regular/Limited pay variant, the DBM will be fixed at 10 which will be multiplied to the Annual Premium.
In case of death of Life/Lives Assured during the policy term, the following death benefit shall be payable:

Single Life Coverage

The death benefit payable to the nominee under a Single Life policy shall be highest of the following:

• Sum Assured on Death

• Death Benefit Multiple(as chosen by the policyholder)times Single Premium (plus any underwriting extra premium) for a Single Pay policy OR 10 times Annual Premiumfor a Regular/Limited Pay policy

• 105% of Total Premiums Paidtill the date of death

• Surrender value applicable as on the date of death

Upon the payment of the death benefit, the policy terminates and no further benefits are payable.

<u>Joint Life Coverage</u>

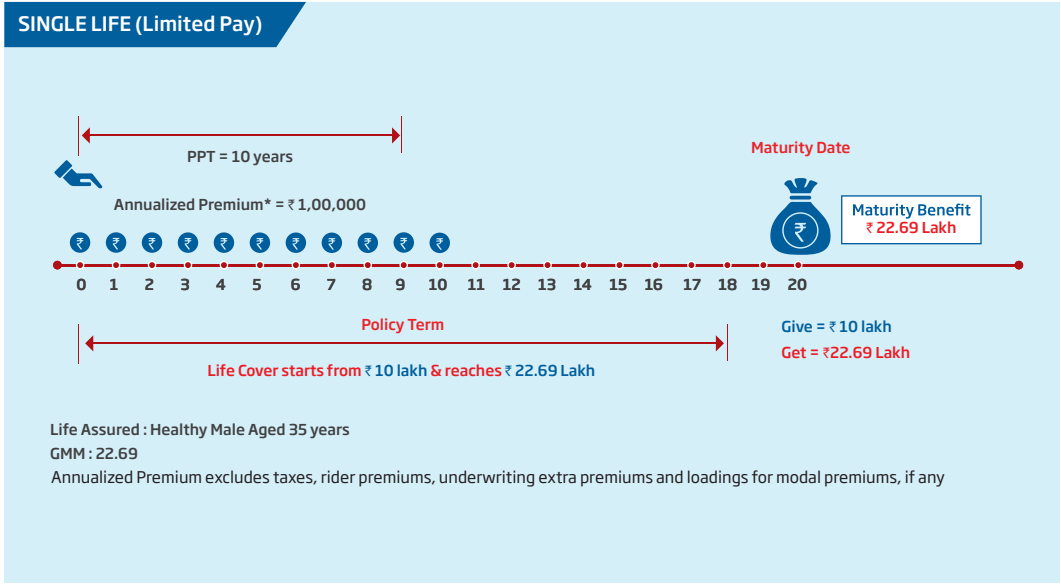| First Death	Second Death
Higher of: - Sum Assured on Death - 105% of Total Premiums paid till the date of death Upon the payment of this benefit on first death, the policy continues for the surviving life assured subject to the payment of future premiums, as and when due.	**Highest of:** - Sum Assured on Death - Death Benefit Multiple (as chosen by the policyholder) times Single Premium (plus any underwriting extra premium) - 105% of Total Premiums paid till the date of death - Surrender value applicable as on the date of death

In case of Simultaneous death of both lives:, the following shall be payable:

- The death benefit as mentioned above for first and second death shall be payable.

- The death benefit for the elder life shall be paid in accordance with the death benefit under 'First death' above and the death benefit for younger life shall be paid in accordance with the death benefit under 'Second death' above.
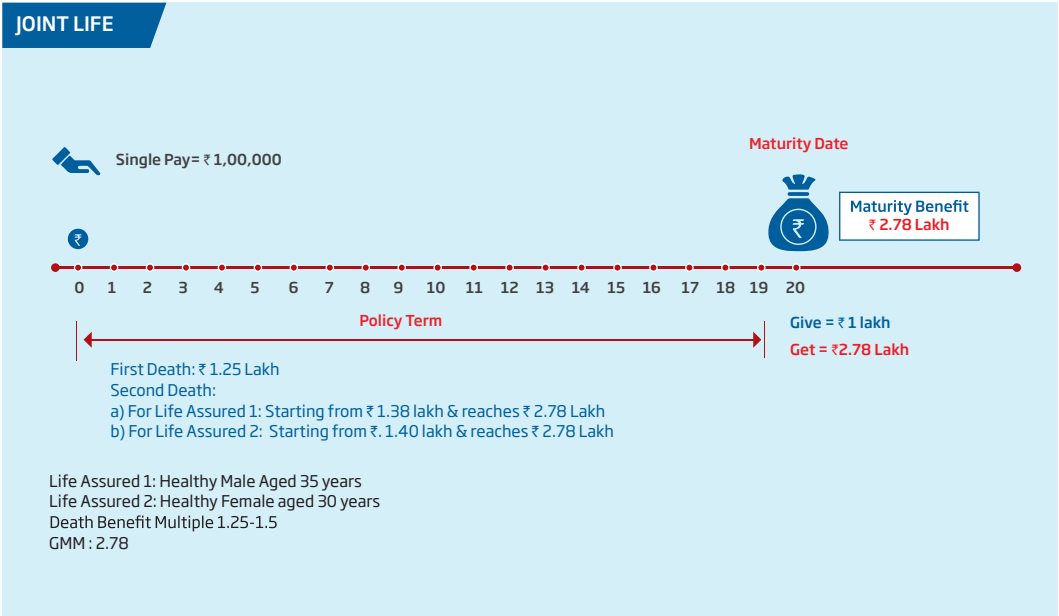
Upon the payment of this benefit on the second death, the policy terminates and no further benefits are payable.

Illustrations:

Maturity benefit = Annualized Premium or Single Premium x Guaranteed Maturity Multiple (GMM).

SINGLE LIFE (Limited Pay)

PPT = 10 years

Annualized Premium* = ₹ 1,00,000

Maturity Date

Maturity Benefit ₹ 22.69 Lakh

0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20

Policy Term

Life Cover starts from ₹ 10 lakh & reaches ₹ 22.69 Lakh

Give = ₹ 10 lakh
Get = ₹22.69 Lakh

Life Assured : Healthy Male Aged 35 years
GMM : 22.69
Annualized Premium excludes taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any

Maturity benefit = Single Premium x Guaranteed Maturity Multiple (GMM)

JOINT LIFE

Single Pay= ₹ 1,00,000

Maturity Date

Maturity Benefit
₹ 2.78 Lakh

0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20

Policy Term

Give = ₹ 1 lakh
Get = ₹2.78 Lakh

First Death: ₹ 1.25 Lakh
Second Death:
a) For Life Assured 1: Starting from ₹ 1.38 lakh & reaches ₹ 2.78 Lakh
b) For Life Assured 2: Starting from ₹. 1.40 lakh & reaches ₹ 2.78 Lakh

Life Assured 1: Healthy Male Aged 35 years
Life Assured 2: Healthy Female aged 30 years
Death Benefit Multiple 1.25-1.5
GMM : 2.78

Rider Options

Rider	UIN
HDFC Life Income Benefit on Accidental Disability Rider	101B013V03
HDFC Life Critical Illness Plus Rider	101B014V02
HDFC Life Protect Plus Rider	101B016V01

**For all details on Riders, kindly refer to the Rider Brochures available on our website

Alterations

Change of Premium Payment Frequency is allowed.
Such alteration will be in accordance with the Board approved underwriting policy.

Policy Loan:

Policy loans will be available during the policy term subject to such terms and conditions as we may specify from time to time.

Prohibition of Rebates: In accordance with Section 41 of the Insurance Act, 1938 as amended from time to time:

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101.
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www.hdfclife.com
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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: MC/09/21/25663.