

This advertisement is designed for combination of Benefits of two or more individual and separate products named HDFC Life Sanchay Plus - 101N134V08 which is a Non-Participating, Non-Linked, Savings Life Insurance Plan and HDFC Life Sanchay Par Advantage- 101N136V01 which is a Non-Linked, Participating Life Insurance Plan offered by HDFC Life. These products are also available for sale individually without the combination offered / suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer to the detailed sales brochure of respective individual products mentioned herein before concluding the sale.

Secure your family's future with lifelong regular income and assured benefits.



Key Features



Whole Life cover
+ Lifelong Income



Guaranteed
Income payouts¹



Tax Benefits²

HDFC Life Sanchay Maximiser

A savings combo solution that helps you fulfil your dreams and aspirations while securing your family's future.

You know your worth. You demand the best and accept nothing less. You seek perfection in the tasks you undertake. Why should it be any different when it comes to your future goals?

There are dreams you'd want to realize, milestones you'd want to achieve, targets you'd want to accomplish. Presenting, **HDFC Life Sanchay Maximiser**, a savings oriented product solution which helps you achieve your goals & live with pride at every stage of life.

In this solution, you get lifelong regular tax free² income from first year onwards and are covered till age 100. Additionally, you get guaranteed¹ income for 25 or 30 years and lump sum corpuses at different life stages to help plan your legacy.

Plan Eligibility

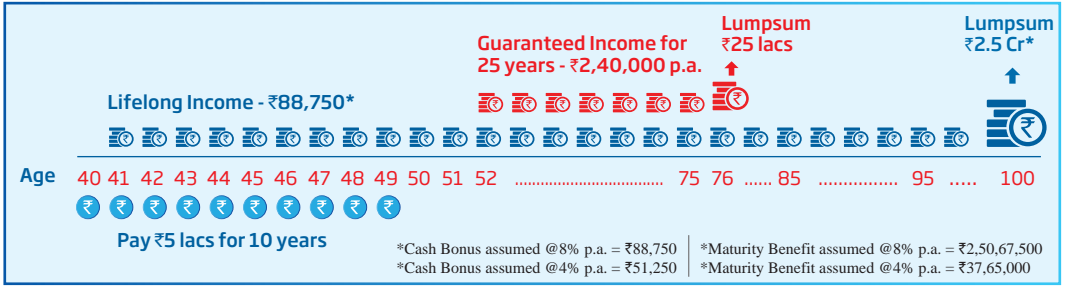
Parameter	Minimum	Maximum
Age at Entry (last birthday)	7 years	60 years
Age at Maturity (last birthday)	100 years	
Premium Payment Term	6, 10 or 12 years	
Policy Term	100 - Age at Entry	
Premium Amount	₹60,000	No Limit
Plan Options	HDFC Life Sanchay Plus (Long Term Income option) HDFC Life Sanchay Par Advantage (Immediate Income option)	

1 - Provided all due premiums have been paid and the policy is in force. Guaranteed Income payouts start after PPT + 1 years and are payable for 25 years and are payable via HDFC Life Sanchay Plus

2 - As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws

Working

Illustration for a 40 year old man, paying a premium of ₹5 lacs for 10 years -



Note- 4% p.a. and 8% p.a. are only assumed investment returns and are not guaranteed.

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 benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

Features

- Get a cover for whole of life (till age 100 years).
- Get regular income by way of Cash Bonuses[^] (if declared) from 1st year onwards till age 100 years.
- You will also receive Guaranteed Income** for 25 or 30 years in arrears with a guaranteed lump sum at the end of 36th or 38th policy year.
- Option to defer your regular income payouts and accrue them instead.
- Tax Benefits as per prevailing tax laws.[#]

Benefits

Survival Benefit:

You will be eligible to receive Cash Bonuses[^] (if declared) at the end of each Policy Year and payable from the 1st policy year until death or end of policy term, whichever is earlier.

Maturity Benefit:

Guaranteed Income** will be payable for 25 or 30 years in arrears along with a lump sum of 50% of total premiums paid at the end of 36th or 38th policy year.

Further, at the end of policy term, a lump sum shall be payable which will be the sum of -

- 50% of total premiums paid plus
- Accrued Cash Bonuses, if not paid earlier plus
- Interim Survival Benefit, if any plus
- Terminal Bonus, (if declared)

Where, Total Premiums Paid is the total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Death Benefit:

Cumulative Death Benefit (from both the plans - HDFC Life Sanchay Plus & HDFC Life Sanchay Par Advantage, as applicable) will be paid to the nominee.

**Provided all the due premiums have been paid & the policy is in force and are payable via HDFC Life Sanchay Plus.

[#]As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws

[^] Cash Bonus payouts are made via HDFC Life Sanchay Par Advantage and continue till age 100

Contact us today

To buy: 1800-266-9777 (Toll free)
(Available all days 9am to 9pm)

Visit us at www.hdfclife.com



HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC128245, IRDAI Reg. No. 101.

Registered Office: Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com

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- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.