

In this policy, the investment risk in investment portfolio is borne by the policyholder. The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.

Invest today and secure your family's dreams.



Comprehensive
Plan Options



Loyalty
Additions[#]



10 Fund
Options

HDFC Life Sampoorn Nivesh

A Unit Linked Non Participating Life Insurance Plan



Sar utha ke jiyo!

[#] Loyalty additions are applicable after 10 years. Please refer the product brochure for more details.

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.

You have certain financial goals for your family which may vary as you progress from one life stage to another. Therefore your investments also have to be actively managed to meet those goals and also ensure that you are protecting your family financially.

We understand this and therefore are glad to offer HDFC Life Samporn Nivesh, a unique insurance cum investment plan designed specifically with multiple fund options so as to help you optimize your investment. Furthermore, it also provides you with varied benefit options to meet your protection needs.

Key features of HDFC Life Samporn Nivesh

- Flexibility to choose your investment term from 10 to 35 years for Single Pay, and (85 minus Age at Entry) for Limited/ Regular Pay¹, subject to Maximum Age at Maturity for the chosen Death Benefit Option
- Customize your premium payment options - Single, Limited or Regular
- Choice of 3 Benefit Options to suit your financial requirements
- Option of Accidental Death Benefit
- Loyalty Additions to enhance your fund value after 10 years
- Reduced premium allocation charge on investing higher premium amount²
- Choose from a range of 10 fund options. This plan is available with limited underwriting norms with a Short Medical Questionnaire (SMQ) if the conditions are met. Otherwise, the plan will be offered through full underwriting.

¹ 11 to 14 years terms are not available
² Available for premium of 1 lakh & above for limited & regular premium payment options and 10 lakhs & above for single premium payment option



Choice of 3 Benefit Options:

You can opt for any of the 3 Benefit Options as mentioned below. The benefit is paid to the nominee in case of unfortunate death of Life Assured during the policy term. This option has to be chosen at inception only.

Benefit Option	Death Benefit ³
Classic Benefit (Life Option)	Higher of Sum Assured OR Fund Value
Classic Benefit (Extra Life Option)	Higher of (Sum Assured OR Fund Value) PLUS Accidental Death Benefit
Classic Plus Benefit	Sum Assured AND Fund Value
Classic Waiver Benefit	Sum Assured PLUS Waiver of amount equal to the modal premiums ⁴

³ Please see Death Benefit for further details.
⁴ Refers to modal premium of the policy had it been a premium paying policy



Check if you are eligible for this plan

Please see the below table to check for your age eligibility to purchase this plan. You can choose your premium, premium payment term, policy term and level of protection subject to the limits mentioned below.

Parameters		Minimum	Maximum
Premiums		Single: ₹12,000 Annual: ₹12,000 Half-yearly: ₹6,000 Quarterly: ₹3,000 Monthly: ₹1,000	No limit ⁵
Sum Assured - Single Premium	Entry Age less than 45 years	1.25 times the Single Premium	4 times the Single Premium
	Entry Age equal to 45 years and above	1.25 times the Single Premium	4 times the Single Premium
Sum Assured - Regular & Limited Premium	Entry Age less than 45 years	Higher of 10 x annualized premium [^] or 0.5 x policy term x annualized premium [^]	Higher of 40 x annualized premium [^] or 0.5 x policy term x annualized premium [^]
	Entry Age equal to 45 years and above	Higher of 7 x annualized premium [^] or 0.25 x policy term x annualized premium [^]	40 x annualized premium [^]
Policy Term		10, 15 to 35 years for Single Pay 85 minus Age at Entry for Limited/ Regular Pay Subject to Maximum age at Maturity for the chosen Death Benefit Option	
Premium Payment Term		Single Limited : 5 to 10, 12, 15 and 20 years Regular	

⁵ Subject to our Board Approved Underwriting Policy
[^] Annualized Premium means the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any.



Age at Entry

Benefit Option	Minimum Age at Entry	
Classic Benefit (Life Option)	0 years (30 days)*	
Classic Benefit (Extra Life Option)	18 years	
Classic Plus Benefit	0 years (30 days)*	
Classic Waiver Benefit	18 years	
Benefit Option	Maximum Age at Entry	
	5 pay	Other than 5 pay
Classic Benefit (Life Option)	56 years	65 years
Classic Benefit (Extra Life Option)	53 years	58 years
Classic Plus Benefit	48 years	50 years
Classic Waiver Benefit	49 years	52 years
For non-annual modes the applicable maximum entry age limit shall be less than 2 years of the corresponding age limits for annual mode as mentioned above		

*For all ages, risk commences from the date of inception of the contract



Age at Maturity

Benefit Option	Minimum Age at Maturity	
Classic Benefit (Life Option)	18 years	
Classic Benefit (Extra Life Option)	28 years	
Classic Plus Benefit	18 years	
Classic Waiver Benefit	28 years	
Benefit Option	Maximum Age at Maturity	
	5 pay	Other than 5 pay
Classic Benefit (Life Option)	85 years	85 years
Classic Benefit (Extra Life Option)	63 years	68 years
Classic Plus Benefit	58 years	60 years
Classic Waiver Benefit	69 years	85 years

For non-annual modes the applicable maximum maturity age limit shall be less than 2 years of the corresponding age limits for annual mode as mentioned above

All ages mentioned above are age last birthday

Illustration[^]

Classic (Life) Option

Age	Policy Term / Premium Paying Term	Premium	Sum Assured	Assumed Rate of Return @ 8 % [#] p.a.	Assumed Rate of Return @ 4 % [#] p.a.
35	15 years	₹ 5,00,000	₹ 50,00,000	₹ 1,22,59,071	₹ 88,02,096
45			₹ 35,00,000	₹ 1,22,40,613	₹ 87,89,698

Classic (Extra Life) Option

Age	Policy Term / Premium Paying Term	Premium	Sum Assured	Assumed Rate of Return @ 8 % [#] p.a.	Assumed Rate of Return @ 4 % [#] p.a.
35	15 years	₹ 5,00,000	₹ 50,00,000	₹ 1,21,45,903	₹ 87,19,247
45			₹ 35,00,000	₹ 1,21,61,170	₹ 87,30,590

Classic Plus Option

Age	Policy Term / Premium Paying Term	Premium	Sum Assured	Assumed Rate of Return @ 8 % [#] p.a.	Assumed Rate of Return @ 4 % [#] p.a.
35	15 years	₹ 5,00,000	₹ 50,00,000	₹ 1,19,36,201	₹ 85,45,658
45			₹ 35,00,000	₹ 1,15,85,623	₹ 82,72,138

Classic Waiver Option

Age	Policy Term / Premium Paying Term	Premium	Sum Assured	Assumed Rate of Return @ 8 % [#] p.a.	Assumed Rate of Return @ 4 % [#] p.a.
35	15 years	₹ 5,00,000	₹ 50,00,000	₹ 1,16,77,473	₹ 83,49,233
45			₹ 35,00,000	₹ 1,07,33,011	₹ 76,02,756

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

[^] 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.



We offer Loyalty Additions to boost your fund value:

Loyalty Additions (as percentage of the average fund value) will be added to the fund value every alternate year starting from the end of 11th policy year for limited and regular premium payment policies. Percentage of Loyalty Additions will depend upon the premium payment term and payment frequency as stated below:

Premium payment term	Premium Payment Frequency	
	Annual mode	Non Annual mode
5 to 6 years	1.8%	1.6%
7 to 9 years	1.2%	1.0%
10, 12, 15 and 20 years	1.2%	1.0%
Regular	1.2%	1.0%

For single premium policies, the Loyalty Additions will be 1.50% of the average fund value. The Loyalty Addition shall be payable at the end of every policy year from year 10 to 14 (both inclusive).

The average fund value shall be calculated based on the fund values at the end of the policy month, for the immediately preceding 12 policy months.



How will this plan work?

At the outset, you select:

- Sum Assured
- Policy Term
- Benefit Option
- Premium
- Premium Payment Term
- Investment Fund(s) & Portfolio Strategy

Your premium, net of premium allocation charges, shall be invested in the fund(s) you selected and in the proportion you specify. At the end of the policy term you will receive the accumulated value of your fund(s).

You will receive benefits as per the Benefit Option chosen by you. Please refer the Death Benefit section for further details.



More details on your benefits

A. Maturity Benefit

Your policy matures at the end of the policy term you have chosen and all your risk cover ceases. You may redeem your balance units at the then prevailing unit price and take the fund value. You can also take your fund value at maturity in periodical instalments. Please refer to Terms and Conditions section for more details.

B. Death Benefit

1. Classic Benefit

In case of the Life Assured's unfortunate demise, we will pay the nominee the highest of the following:

- Sum Assured less all partial withdrawals (as defined below)
- Fund Value
- 105% of total premium(s) paid

The partial withdrawals to be deducted from the death benefit shall be:

- All partial withdrawals made during the two year period immediately preceding the death of the Life Assured

For a reduced paid-up policy, the Death Benefit shall be the highest of:

- Paid up Sum Assured (less partial withdrawals as specified above)
- Fund value
- 105% of total premiums paid

The policy will terminate thereafter and no more benefits will be payable.

Accidental Death Benefit

This benefit is only available under Classic Benefit Extra Life Option. In case of death due to accident during the term of the policy, an Additional Benefit equal to Sum Assured is payable in addition to the Death Benefit payable under Death Benefit options mentioned above.

For a reduced paid-up policy, the accidental Death Benefit amount shall be equal to the Paid-up Sum Assured in addition to the Death Benefit for a reduced paid-up policy under Death Benefits options mentioned above.

Accidental Death means death by or due to a bodily injury caused by an Accident, independent of all other causes of death. Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means. The accidental death benefit shall be payable provided the death happens within 180 days of occurrence of the accident.

2. Classic Plus Benefit

In case of the Life Assured's unfortunate demise, we will pay the nominee the higher of the following:

- Sum Assured plus Fund value
- 105% of total premium(s) paid

For a reduced paid-up policy, the Death Benefit shall be the higher of:

- Paid up Sum Assured plus fund value
- 105% of total premiums paid

The policy will terminate thereafter and no more benefits will be payable.

3. Classic Waiver Benefit

In case of the Life Assured's unfortunate demise, we will pay to the nominee the higher of the following:

- Sum Assured
- 105% of total premium(s) paid

In addition, on each future premium due date(s), an amount equal to the modal premium shall be credited to the Policyholder's Fund Value after deduction of applicable charges.

For a reduced paid-up policy, the death benefit shall be the higher of:

- Paid up Sum Assured
- 105% of total premiums paid

In addition, on each future premium due date(s)⁶ a percentage of the original modal premium⁷ shall be credited to the policyholder's Fund Value after deduction of applicable charges. The percentage being the ratio of premiums paid to premiums payable under the policy.

The policy will continue with no risk cover and the fund value will be payable on maturity.

⁶ Refers to premium due dates of the policy had it been a premium paying policy

⁷ Refers to modal premium of the policy had it been a premium paying policy.

C. Partial Withdrawal

We understand that you may need money to meet any future financial emergencies. You can withdraw money from your funds to meet such needs. You can make lump sum partial withdrawals from your funds after 5 years of your policy provided:

- The Life Assured is at least 18 years of age.
- The minimum partial withdrawal amount is ₹ 10,000. This is subject to change from time to time.
- The fund value after the partial withdrawal and any applicable charges (including applicable taxes and statutory levies, if any) is not less than 150% of annualized premium for limited premium payment policies.
- For limited and regular premium payment policies, the maximum amount that can be withdrawn from the basic fund value throughout the policy term is 300% of the annualized premium.
- For single premium payment policies, maximum amount that can be withdrawn from the basic fund value throughout the policy term is 50% of single premium.
- The partial withdrawals shall not be allowed which would result in termination of a contract.

D. On Discontinuance

This plan has a grace period of 15 days for monthly mode and 30 days for other modes. During the grace period, the policy is considered to be in-force with the risk cover without any interruption.

Discontinuance of Policy during the lock-in-Period:

a) **For other than single premium policies**, upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease.

b) Such discontinuance charges shall not exceed the charges, stipulated in "Charges" section of this document. All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium. On such discontinuance, the company will communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the option to revive the policy within the revival period of three years.

i. In case the policyholder opts to revive but does not revive the policy during the revival period, the proceeds of the discontinued policy fund

shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied.

ii. In case the policyholder does not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to the policyholder and the policy shall terminate.

iii. However, the policyholder has an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.

c) **In case of Single premium policies**, the policyholder has an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund.

i. Such discontinuance charges shall not exceed the charges stipulated in section "Charges" of this document.

ii. The policy shall continue to be invested in the discontinued policy fund and the proceeds from the discontinuance fund shall be paid at the end of lock-in period. Only fund management charge can be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

The minimum guaranteed interest rate applicable to the 'Discontinued Policy Fund' shall be as per the prevailing regulations and is currently 4% p.a. The proceeds of the discontinued policy shall be refunded only upon completion of the lock-in period.

Proceeds of the discontinued policies means the fund value as on the date the policy was discontinued, after addition of interest computed at the interest rate stipulated as above.

Discontinuance of Policy after the lock-in-Period:

a) For other than Single Premium Policies:

i. Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy. The policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the policy shall be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced

paid up sum assured only.

ii. On such discontinuance, the company will communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the following options:

1. To revive the policy within the revival period of three years, or

2. Complete withdrawal of the policy.

iii. In case the policyholder opts for (1) above but does not revive the policy during the revival period, the fund value shall be paid to the policyholder at the end of the revival period.

iv. In case the policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to the policyholder and the policy shall terminate.

v. However, the policyholder has an option to surrender the policy anytime and proceeds of the policy fund shall be payable.

b) In case of Single Premium Policies, the policyholder has an option to surrender the policy any time. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable.

E. Revival of Discontinued Policies

We understand that you may want to revive your discontinued policy. You have the option to revive a discontinued policy within three consecutive years from date of first unpaid premium, subject to payment of all due and unpaid premiums and our underwriting policy.

Revival of a Discontinued Policy during lock-in Period

a) You can revive the policy restoring the risk cover, along with the investments made in the segregated funds as chosen by you, out of the

discontinued fund, less the applicable charges as in sub-section (b) below, in accordance with the terms and conditions of the policy.

b) At the time of revival:

i. all due and unpaid premiums which have not been paid shall be payable without charging any interest or fee.

ii. policy administration charge and premium allocation charge as applicable during the discontinuance period shall be levied. Guarantee charges, if applicable during the discontinuance period, shall be deducted provided the guarantee continues to be applicable. No other charges shall be levied.

iii. the discontinuance charges deducted at the time of discontinuance of the policy shall be added back to the fund.

Revival of a Discontinued Policy after lock-in Period

a) You can revive the policy restoring the original risk cover in accordance with the terms and conditions of the policy.

b) At the time of revival:

i. all due and unpaid premiums under base plan which have not been paid shall be payable without charging any interest or fee. The policyholder also has the option to revive the rider.

ii. premium allocation charge as applicable shall be levied. The guarantee charges shall be deducted, if guarantee continues to be applicable.

iii. No other charges shall be levied.

F. Loans

No policy loans are available for this product.

Choose your investment funds

This is a unit linked plan; the premiums you pay in this plan are subject to investment risks associated with the capital markets. The unit prices of the funds may go up or down, reflecting changes in the capital markets.

This product gives you option of 10 different funds to invest your money so that you can manage your funds actively as per your requirement. Each fund has its own asset allocation structure. Equity based funds invest in stock markets while debt based funds invest in safe and liquid instruments like bonds and government securities to get secured income. You can decide your allocation ratio between these funds and also switch between funds using fund switch option at any time.

Your investment will buy units in any of the following 10 funds designed to meet your risk appetite. You can choose either all or a combination of the following funds:

Fund	SFIN	Details	Asset Class			Risk & Return Rating
			Money Market Instruments, Cash & Deposits	Government Securities, Fixed Income Instruments & Bonds	Equity	
Equity Plus Fund	ULIF05301/08/13EquityPlus101	To generate long term capital appreciation in line or better than Nifty index returns	0% to 20%	0% to 20%	80% to 100%	Very High
Diversified Equity Fund	ULIF05501/08/13DivrEqtyFd101	To generate long term capital appreciation by investing in high potential companies across the market cap spectrum	0% to 40%	0% to 40%	60% to 100%	Very High
Blue Chip Fund	ULIF03501/01/10BlueChipFd101	Exposure to large-cap equities & equity related instruments	0% to 20%	–	80% to 100%	Very High
Opportunities Fund	ULIF03601/01/10OpprtntyFd101	Exposure to mid-cap equities & equity related instruments	0% to 20%	–	80% to 100%	Very High
Balanced Fund	ULIF03901/09/10BalancedFd101	Dynamic Equity exposure to enhance the returns while the Debt allocation reduces the volatility of returns	0% to 20%	0% to 60%	40% to 80%	Moderate to High
Income Fund	ULIF03401/01/10IncomeFund101	Higher potential returns due to higher duration and credit exposure	0% to 20%	80% to 100%	–	Moderate
Bond Fund	ULIF05601/08/13Bond Funds101	Active allocation across all fixed income instruments	0% to 60%	40% to 100%	–	Moderate
Conservative Fund	ULIF05801/08/13ConsertvFd101	To invest in high grade fixed income instruments and government securities at the short end of the yield curve, to deliver stable returns	0% to 60%	40% to 100%	–	Low
Discovery Fund	ULIF06618/01/18DiscvryFnd101	Long term capital growth by investing predominantly in mid-cap companies. The fund may invest upto 25% of the portfolio in stocks outside the mid-cap index capitalisation range. Upto 10% of the fund may be invested in Fixed income instruments, money market instruments, cash, deposits and Liquid mutual funds.	0% to 10%	0% to 10%	90% to 100%	Very high

Equity Advantage Fund	ULIF06723/03/18 EqtyAdvtd101	Long term capital growth through diversified investments in companies across the market capitalisation spectrum. Upto 20% of the fund may be invested in Fixed income instruments, money market instruments, cash, deposits and Liquid mutual funds.	0% to 20%	0% to 20%	80% to 100%	Very high
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Investment in Mutual Funds will be made as per Mutual Fund limits prescribed by IRDAI regulations and guidelines. As per (IRDAI (Investment) Regulations, 2016 Master Circular), the Investment limit in Mutual Funds is 7% of Investment assets. This will apply at overall level and at SFIN level, the maximum exposure shall not exceed 15%.

The asset allocation for the Discontinued Policy Fund (SFIN:ULIF05110/03/11DiscontdPF101) shall be as per the prevailing regulatory requirements. Currently, the asset allocation is as follows:

- (i) Money Market Instruments: 0% to 40%
- (ii) Government securities: 60% to 100%.

You can access the value of policy wise units held by you, through a secured login, as per the format D02 prescribed under IRDAI Investment Regulations, 2016.

For risk factors please refer Terms & Conditions section below.



Flexibilities

- **Switching:** You can move your accumulated funds from one fund to another anytime. You can also switch from one portfolio strategy to another.
- **Premium Redirection:** You can pay your future premiums into different funds or between 2 different strategies, as per your need.



Charges

The charges under this policy are deducted to provide for the cost of benefits and the administration provided by us. Our charges, when taken together, are structured to give you better returns and value for money over the long term.

Charge	Description	How much					
Premium Allocation Charge	This is a premium based charge. After deducting this charge from your premiums, the remainder is invested to buy units. The Premium Allocation charge is guaranteed for the full policy term.						
	Limited Pay /Regular Pay						
	Premium Bands	Payment Modes	Year 1	Year 2-3	Year 4-5	Year 6 & Above	
	Less Than 1 Lakh	Annual Mode	9%	7%	6%	5%	
		Non-Annual Mode	7%	6%	5%	5%	
	1 Lakh - 4,99,999	All Modes	6%	6%	6%	3%	
		Non-Annual Mode	6%	6%	5%	3%	
	5 Lakh - 9,99,999	All Modes	5%	5%	5%	3%	
	10 Lakh and above	All Modes	4%	4%	4%	3%	
	Single Premium						
	Premium Bands	Charge					
	Less than 10	3%					
	10 Lakh - 24,99,999	1.5%					
	25 Lakh and above	1%					

Fund Management Charge (FMC)	The daily unit price is calculated allowing for deductions for the fund management charge, which is charged daily. This charge will be subject to the maximum cap as allowed by IRDAI	1.35% p.a. of the fund value, charged daily. 0.50% p.a. for Discontinued Policy Fund		
Policy Administration Charge	This charge is a percentage of the annualized premium/single premium. The charge will be deducted monthly to provide administration for your policy. This charge will be taken by cancelling units proportionately from each of the fund(s) you have chosen.	Year	Single Premium Payment	Regular/Limited Premium Payment
		1 to 5	0.12% of Single Premium per month	Nil
		6 and above	0.07% of Single Premium per month increasing at 5% per annum on each Policy Anniversary	0.35% per month of the annualized premium increasing at 5% per annum on each Policy Anniversary
		The policy administration charge is subject to a cap of ₹ 500 per month.The percentage charge each year will be rounded to 2 decimal places. The charge may be increased with prior approval from IRDAI.		
Mortality & other Risk Benefit Charge	Every month we levy a charge for providing you with the death and other risk benefits in your policy. This charge will be taken by cancelling units proportionately from each of the fund(s) you have chosen. The mortality charge and other risk benefit charge are guaranteed for the entire duration of the policy term.	The amount of the charge taken each month depends on your age and level of cover.		
Miscellaneous Charges	Any policy alteration request initiated by the Policyholder will attract a charge of ₹ 250 per request. The charge may be increased subject to prior approval from IRDAI and is subject to a cap of ₹ 500.			



Discontinuance Charge:

This charge depends on year of discontinuance and your annualized premium for limited and regular premium policies. There is no charge from 5th policy year.

The table below gives the discontinuance charge applicable for limited and regular premium payment policies.

Discontinuance during the policy year	Discontinuance Charge	
	Annual Premium up to ₹ 50,000	Annual Premium above ₹ 50,000
1	Lower of 20% x (Annual Premium or Fund Value) but not exceeding ₹3000	Lower of 6% x (Annual Premium or Fund Value) but not exceeding ₹6000
2	Lower of 15% x (Annual Premium or Fund Value) but not exceeding ₹2000	Lower of 4% x (Annual Premium or Fund Value) but not exceeding ₹5000
3	Lower of 10% x (Annual Premium or Fund Value) but not exceeding ₹1500	Lower of 3% x (Annual Premium or Fund Value) but not exceeding ₹4000
4	Lower of 5% x (Annual Premium or Fund Value) but not exceeding ₹1000	Lower of 2% x (Annual Premium or Fund Value) but not exceeding ₹2000
5 +	NIL	NIL

The table below gives the discontinuance charge applicable for single premium payment policies.

Discontinuance during the policy year	Discontinuance Charge	
	Single Premium up to ₹ 3,00,000	Single Premium above ₹ 3,00,000
1	Lower of 2% x (Single Premium or Fund Value) but not exceeding ₹3000	Lower of 1% x (Single Premium or Fund Value) but not exceeding ₹6000
2	Lower of 1.5% x (Single Premium or Fund Value) but not exceeding ₹2000	Lower of 0.70% x (Single Premium or Fund Value) but not exceeding ₹5000
3	Lower of 1% x (Single Premium or Fund Value) but not exceeding ₹1500	Lower of 0.50% x (Single Premium or Fund Value) but not exceeding ₹4000
4	Lower of 0.5% x (Single Premium or Fund Value) but not exceeding ₹1000	Lower of 0.35% x (Single Premium or Fund Value) but not exceeding ₹2000
5 +	NIL	NIL

In addition, only if you request for partial withdrawal, fund switch and premium redirection following charges will be charged on such requests.

- **Partial withdrawal charge:** There are 4 free partial withdrawals in each policy year. Subsequent partial withdrawals, if any, will attract a charge of ₹250 per request or a reduced charge of ₹25 per request if executed through the company's web portal. This will be levied on the unit fund at the time of part withdrawal of the fund during the contract period.
- **Switching charge:** There are 4 free switches in each policy year. Subsequent switches, if any, will attract a charge of ₹250 per request or a reduced charge of ₹25 per request if executed through the company's web portal. This charge will be levied on switching of monies from one fund to another available fund within the product. The charge per each switch will be levied at the time of effecting the switch.
- **Premium Redirection:** There are 4 free premium redirections in each policy year. Subsequent premium redirections, if any, will attract a charge of ₹250 per request or a reduced charge of ₹25 per request if executed through the company's web portal.

Rider Options

We offer the following Rider options (as modified from time to time) to help you enhance your protection

Rider	UIN	Scope of Benefits**
HDFC Life Income Benefit on Accidental Disability Rider	101B013V03	A benefit equal to 1% of Rider Sum Assured per month for the next 10 years, in case of an Accidental Total Permanent Disability. There is no maturity benefit available under this rider.
HDFC Life Critical Illness Plus Rider	101B014V02	A lump sum benefit equal to the Rider Sum Assured shall be payable in case you are diagnosed with any of the 19 Critical Illnesses and survive for a period of 30 days following the diagnosis. There is no maturity benefit available under this rider.
HDFC Life Protect Plus Rider	101B016V01	A benefit as a proportion of the Rider Sum Assured shall be payable in case on accidental death or partial/total disability due to accident or if you are diagnosed with cancer as per the option chosen under this rider. No maturity benefit is payable under this rider.

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



Terms & Conditions

We recommend that you read and understand this product brochure & customised benefit illustration and understand what the plan is, how it works and the risks involved before you purchase. We have appointed Certified Financial Consultants, duly licensed by IRDAI, who will explain our plans to you and advise you on the correct insurance solution that will meet your needs.

A) Risk Factors:

- Unit Linked Insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premium paid in Unit Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.

- HDFC Life Insurance Company Limited is only the name of the Life Insurance Company and HDFC Life Sampoon Nivesh is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company.
- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.

B) Unit Prices:

We will set the Unit Price of a fund as per the IRDAI's guidelines. The unit price of Unit Linked Funds shall be computed as: Market Value of Investments held by the fund plus the value of any current assets less the value of current liabilities and provisions, if any. Dividing by the number of units existing at the valuation date before any units are allocated/redeemed, gives the unit price of the fund under consideration. We round the resulting price to the nearest Re. 0.0001. This price will be daily published on our website and the Life Insurance Council Website. Units shall only be allocated on the day the proposal is accepted and results into a policy by adjustment of application money towards premium. The premium will be adjusted on the due date even if it has been received in advance and the status of the premium received in advance shall be communicated to the policyholder.

C) Exclusions:

Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death. Further any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

Other Exclusion

We will not pay Accidental Death Benefit, if the accidental death is caused directly or indirectly by any of the following:

- Intentionally self inflicted injury or suicide, irrespective of mental condition.
- Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner.
- Taking part or practicing for any hazardous hobby or pursuit or race.
- War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
- Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft.
- Taking part in any act of a criminal nature with criminal intent.

D) Settlement Option:

The Policyholder can avail of the settlement option for maturity benefit, subject to following:

- The investment risk during the settlement period continues to be borne by the Policyholder.
- You can take your fund value at maturity in periodical instalments over a settlement period which may extend to a maximum of 5 years.
- The first instalment under settlement option will be payable on the date of maturity.

- During the settlement period the units will be redeemed systematically. Units as of maturity date will be redeemed in 60 monthly instalments beginning from the maturity date.
- The Fund Value at Maturity is greater than or equal to ₹1 Lakh.
- In case of settlement period after maturity, the risk cover shall be maintained at 105% of the total premiums paid. Accordingly, mortality charges will be deducted.
- The charges levied on the fund during settlement period are the fund management charge, switching charge and mortality charges if any. The company will not levy any other charges.
- Switches will be allowed during the settlement period.
- Partial withdrawals shall not be allowed during the settlement period.
- During the settlement period, the Policyholder shall have an option to withdraw the entire fund value at any time without levying any charge.

E) Tax Benefits

Tax Benefits may be available as per prevailing tax laws. You are requested to consult your tax advisor

F) Cancellation in the Free-Look period:

In case you are not agreeable to the any of the policy terms and conditions, you have the option of returning the policy to us stating the reasons thereof, within 15 days from the date of receipt of the policy. The Free-Look period for policies purchased through distance marketing (specified below) will be 30 days. On receipt of your letter along with the original policy documents, we shall arrange to refund you the value of units allocated to you on the date of receipt of request plus the unallocated part of the premium plus charges levied by cancellation of units, subject to deduction of the proportionate risk premium for the period on cover, the expenses incurred by us on medical examination and stamp duty.

Distance Marketing refers to insurance policies sold through any mode apart from face-to-face interactions such as telephone, internet etc (Please refer to "Guidelines on Distance Marketing of Insurance Product" for exhaustive definition of Distance Marketing)

G) Alterations:

- Switch between Classic Benefit Life Option and Classic Benefit Extra Life Option and vice-versa.
- Change in death benefit option is not allowed.
- Change of frequency is allowed.
- Increase or decrease of policy term, sum assured and premiums are not allowed.
- Increase in premium payment term is allowed.

H) Nomination as per Section 39 of the Insurance Act 1938 as amended from time to time:

- (1) The Policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.

- (2) Where the nominee is a minor, the Policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.

- (3) Nomination can be made at any time before the maturity of the policy.

- (4) Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.

- (5) Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.

- (6) A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.

- (7) Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.

- (8) A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.

- (9) The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Amendment) Act, 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

I) Assignment as per Section 38 of the Insurance Act 1938 as amended from time to time:

This policy may be transferred/assigned, wholly or in part, with or without consideration.

- (1) An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
- (2) The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
- (3) The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
- (4) The transfer of assignment shall not be operative as against an Insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the Insurer.
- (5) Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
- (6) On receipt of notice with fee, the Insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
- (7) The Insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bonafide or (b) not in the interest of the policyholder or (c) not in public interest or (d) is for the purpose of trading of the insurance policy.
- (8) In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.

Section H (Nomination) and I (Assignment & Transfer) are simplified versions prepared for general information only and hence are not comprehensive. For full texts of these sections please refer to Section 38 and Section 39 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act dated March 23, 2015.

J) 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.

K) Non-Disclosure: In accordance with Section 45 of the Insurance Act, 1938 as amended from time to time:

- (1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- (2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
- (3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
- (4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate

the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

- (5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

L) Indirect Taxes

Taxes and levies as applicable shall be levied as applicable. Any taxes, statutory levy becoming applicable in future may become payable by you by any method including by levy of an additional monetary amount in addition to premium and or charges.

Direct Taxes

Tax will be deducted at the applicable rate from the payments made under the policy, as per the provisions of the Income Tax Act, 1961 as amended from time to time.

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 Registration No. 101.

Registered Office: 13th Floor, Lodha Excelus, 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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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

- 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.

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



**Guaranteed¹
lumpsum payout**



**Joint
Life cover²**



**Tax
Benefits³**

HDFC Life Sanchay Fixed Maturity Plan

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



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

With every life stage, there are different dreams and set of milestones that you would like to achieve for yourself and your family. While the milestones are quantifiable, life itself is uncertain. You can't avoid uncertainties but can definitely plan to manage them better. To help you achieve the same, we at HDFC Life bring you "HDFC Life Sanchay Fixed Maturity Plan", a life insurance plan that safeguards your loved ones' future in case of unforeseen events and provides guaranteed returns in the form of a lumpsum benefit to help you attain your milestones.



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 Criteria	Minimum		Maximum		
	Single Life	Joint Life	Single Life	Joint Life^	
Age at Entry (years)	90 days	90 days*	Single Premium		Single Premium: 60 years
			Death Benefit Multiple (DBM) 1.25-1.5	70 years	
			Death Benefit Multiple (DBM) 10	50 years	
			Regular/Limited Pay: 65 years		Regular/Limited Pay: NA
Age at Maturity (years)	18 years		Single Premium		Single Premium: 80 years
			Death Benefit Multiple (DBM) 1.25-1.5	90 years	
			Death Benefit Multiple (DBM) 10	70 years	
			Regular/Limited Pay: 85 years		Regular/Limited Pay: NA
Premium Payment Term (PPT) and Policy Term (PT)	Premium Payment Term (in yrs)		Policy Term (in yrs)		
	Single Premium		5 to 40 years		
	5 6 7 8 10 12 15 20		PPT to 40 years		
Premium (Per Instalment)\$	Single Premium: ₹10,000 Annual: ₹ 10,000 Half yearly: ₹ 5,100 Quarterly: ₹ 2,600 Monthly: ₹ 875		No maximum limit, subject to Board Approved Underwriting Policy		
Sum Assured on Death	Single Premium: ₹ 12,500 Regular/Limited Pay: ₹ 70,000		No maximum limit, subject to Board Approved Underwriting Policy		

*Subject to the other life being at least 18 years

^Applicable to both the lives

\$ Premium amounts are exclusive of taxes and levies as applicable

All ages mentioned above are age last birthday. Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years. Also, in case of minor life, the relationship between the proposer and life assured shall be specified and the cover shall be granted to the extent of insurable interest only. If the life assured(s) is major, the policyholder(s) and the life assured(s) shall be the same person/people.

ELIGIBILITY CRITERIA FOR POS VARIANT

Eligibility Criteria	Minimum		Maximum			
	Single Life	Joint Life	Single Life	Joint Life^		
Age at Entry (years)	90 days	90 days*	Single Premium		Single Premium: 60 years	
			Death Benefit Multiple (DBM) 1.25-1.5			60 years
			Death Benefit Multiple (DBM) 10			50 years
			Regular/Limited Pay: 60 years		Regular/Limited Pay: NA	
Age at Maturity (years)	18 years		Single Premium: 65 years		Single Premium: 65 years	
			Regular/Limited Pay: 65 years		Regular/Limited Pay: NA	
Premium Payment Term (PPT) and Policy Term (PT)	Premium Payment Term (in yrs)		Policy Term (in yrs)			
	Single Premium		5 to 20 years			
	5		PPT to 20 years			
	6					
	7					
	8					
10						
12						
15						
20						
Premium (Per Instalment)§	Single Premium: ₹10,000 Annual: ₹ 10,000 Half yearly: ₹ 5,100 Quarterly: ₹ 2,600 Monthly: ₹ 875		No maximum limit, subject to Board Approved Underwriting Policy and the maximum Sum Assured on Death defined below			
Sum Assured on Death	Single Premium: ₹ 12,500 Regular/Limited Pay: ₹ 70,000		₹ 25,00,000#			

*Subject to the other life being at least 18 years

^Applicable to both the lives

\$Premium amounts are exclusive of taxes and levies as applicable

#Maximum Sum Assured on Death applicable for POS Variant. Higher Sum Assured on Death can be availed by applying for this product through other intermediaries

All ages mentioned above are age last birthday. Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years. Also, in case of minor life, the relationship between the proposer and life assured shall be specified and the cover shall be granted to the extent of insurable interest only. If the life assured(s) is major, the policyholder(s) and the life assured(s) shall be the same person/people.

Riders are not available for the POS Variant.

ELIGIBILITY FOR JOINT LIFE

Cover will be granted up to the extent of insurable interest only. Insurable interest will be established at the time of issuing the policy and the policy shall be issued only where need for insurance is satisfied as per underwriting norms of our Board Approved Underwriting Policy (BAUP).

In case of Joint Life policies, at least one life has to be a major. In case one of the lives is a minor, the major life will be the policyholder. In case, both lives are major, any one of them can be the policyholder.

Premium payable at other than Annual frequency shall be calculated by multiplying the Annual Premium by Conversion Factors as below:

Frequency	Conversion factor
Half-yearly	0.5100
Quarterly	0.2600
Monthly	0.0875

BENEFITS IN DETAIL

General definitions of terms used:

Annualised Premium or Single Premium: The premium amount payable in a year chosen by the policyholder for a Regular/Limited pay policy or paid by the policyholder at the outset in case of Single Pay policy, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Annual Premium: The premium amount payable in a year chosen by the policyholder for a Regular/Limited pay policy, excluding taxes and rider premiums, but including underwriting extra premiums and loadings for modal premiums, if any

Total Premiums Paid: Total of all the premiums received, excluding any extra premium, any rider premium and taxes

Sum Assured on Death: The absolute amount of benefit which is guaranteed to become payable on death of the life assured in accordance with the terms and conditions of the policy. It's defined as 7 times Annualized premium for a Regular/Limited pay policy and 1.25 times Single Premium for a Single Pay policy

Sum Assured on Maturity: The amount which is guaranteed to become payable on maturity of the policy, in accordance with the terms and conditions of the policy



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(as defined below)

10x

10-15x depending on the age of lives assured
(as defined below)

Death benefit multiple for Single Premium varies by age as below:

1.25-1.5x DBM(applicable for Single/ Joint Life)								10-15x DBM(applicable for Joint life)							
Age*	Death Benefit Multiple	Age*	Death Benefit Multiple	Age*	Death Benefit Multiple	Age*	Death Benefit Multiple	Age*	Death Benefit Multiple	Age*	Death Benefit Multiple	Age*	Death Benefit Multiple	Age*	Death Benefit Multiple
0	1.5	18	1.45	36	1.38	54	1.31	0	15	18	13.7	36	11.9	54	10.3
1	1.5	19	1.45	37	1.38	55	1.31	1	15	19	13.6	37	11.8	55	10.25
2	1.5	20	1.44	38	1.37	56	1.3	2	15	20	13.5	38	11.7	56	10.2
3	1.5	21	1.44	39	1.37	57	1.3	3	15	21	13.4	39	11.6	57	10.15
4	1.5	22	1.44	40	1.37	58	1.3	4	15	22	13.3	40	11.5	58	10.1
5	1.5	23	1.43	41	1.36	59	1.29	5	15	23	13.2	41	11.4	59	10.05
6	1.5	24	1.43	42	1.36	60	1.29	6	14.9	24	13.1	42	11.3	60	10
7	1.49	25	1.42	43	1.35	61	1.29	7	14.8	25	13	43	11.2		
8	1.49	26	1.42	44	1.35	62	1.28	8	14.7	26	12.9	44	11.1		
9	1.49	27	1.42	45	1.35	63	1.28	9	14.6	27	12.8	45	11		
10	1.48	28	1.41	46	1.34	64	1.27	10	14.5	28	12.7	46	10.9		
11	1.48	29	1.41	47	1.34	65	1.27	11	14.4	29	12.6	47	10.8		
12	1.47	30	1.4	48	1.34	66	1.27	12	14.3	30	12.5	48	10.7		
13	1.47	31	1.4	49	1.33	67	1.26	13	14.2	31	12.4	49	10.6		
14	1.47	32	1.4	50	1.33	68	1.26	14	14.1	32	12.3	50	10.5		
15	1.46	33	1.39	51	1.32	69	1.25	15	14	33	12.2	51	10.45		
16	1.46	34	1.39	52	1.32	70	1.25	16	13.9	34	12.1	52	10.4		
17	1.45	35	1.39	53	1.32			17	13.8	35	12	53	10.35		

* Age refers to age last birthday as at entry date

The DBM for Single Pay has to be chosen at the outset of the contract and can't be changed later during the policy tenure. The DBM will be multiplied to the Single Premium.

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 Premium for a Regular/Limited Pay policy
- 105% of Total Premiums Paid till 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.

Joint Life Coverage

First death: The death benefit payable on first death of any of the lives assured shall be the 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

Second death: The death benefit payable on the second death 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)
- 105% of Total Premiums paid till the date of death
- Surrender value applicable as on the date of death

Simultaneous death of both lives:

- In case of simultaneous death of both the lives, 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.



MATURITY BENEFIT

This product offers a guaranteed maturity 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.

RIDERS

We offer the following Rider options (as modified from time to time) to help you enhance your protection:

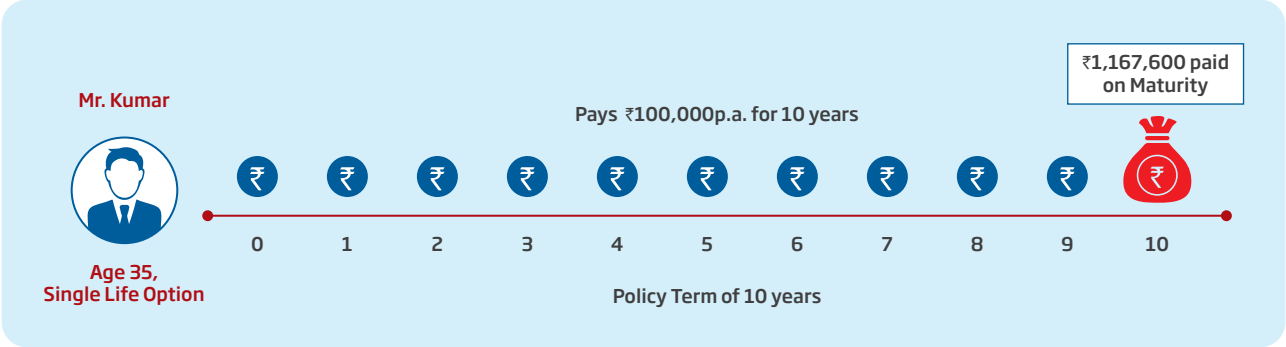
Rider	UIN	Scope of Benefits**
HDFC Life Income Benefit on Accidental Disability Rider	101B013V03	A benefit equal to 1% of Rider Sum Assured per month for the next 10 years, in case of an Accidental Total Permanent Disability. There is no maturity benefit available under this rider.
HDFC Life Critical Illness Plus Rider	101B014V02	A lump sum benefit equal to the Rider Sum Assured shall be payable in case you are diagnosed with any of the 19 Critical Illnesses and survive for a period of 30 days following the diagnosis. There is no maturity benefit available under this rider.
HDFC Life Protect Plus Rider	101B016V01	The rider provides protection against cancer and accidental death or disability. There is no maturity benefit available under this rider.

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

The Rider Policy Term and Premium Payment Term shall be consistent with the Base Policy's Policy Term and Premium Payment Term. Any rider coverage terminates as soon as the base coverage terminates by way of claim or surrender or maturity. Riders will not be available if the term of the rider exceeds outstanding term under the base policy



Sample Illustration:



Below illustration depicts the death and maturity benefits for Single and Joint Life policies.

Sample Illustration: Single Life Coverage

Age (Years)	Policy Term (Years)	Premium Payment Term (Years)	Premium (in ₹)	Maturity Benefit (in ₹)	Death Benefit at inception (in ₹)
35	15	10	1,00,000	1,634,700	1,000,000
40	20	8	1,00,000	1,985,800	1,000,000
45	25	5	1,00,000	1,810,200	1,000,000

Sample Illustration: Joint Life Coverage

Age (Years)	Policy Term (Years)	Premium Payment Term (Years)	Premium (in ₹)	Maturity Benefit (in ₹)	Death Benefit at inception (in ₹)		
					First Death (A)	Second Death [@]	
						Life Assured 1 (B)	Life Assured 2 (C)
30 [#] /35 ^{&}	20	Single Premium	100,000	333,030	125,000	1,250,000	1,200,000
40 [#] /45 ^{&}	15	Single Premium	100,000	232,910	125,000	1,150,000	1,100,000
50 [#] /55 ^{&}	10	Single Premium	100,000	154,540	125,000	1,050,000	1,025,000

Notes:

1. The premiums are excluding applicable taxes & levies. Maturity Benefits shall be payable provided all due premiums have been paid and the policy is in force
2. All ages mentioned above are age last birthday.
3. Joint Life Death Benefit:
 - # Life Assured 1
 - & Life Assured 2
 - @ Death Benefit in case of Second death is based on DBM 10-15X
 - (A) shall be payable in case of First Death of either Life Assured
 - (B) or (C) shall be payable depending on whether Life Assured 1 or 2 dies second

NON-FORFEITURE BENEFITS

To enjoy the policy benefits, it is important that you pay all due premiums by the due date. This section details the benefits and limitations in case premiums are not paid during the term of the policy.

Grace period:

Grace period is not applicable for Single Premium. For Regular/ Limited Premium payment term you get a grace period of 15 days for monthly frequency of premium payment and 30 days for other frequencies to pay the premium without any penalty. If premium is not received before the end of grace period, the policy will lapse or become paid-up. The policy is considered to be in-force with the risk cover during the grace period without any interruption.

Should a valid claim arise under the policy during the grace period, but before the payment of due premium, we shall honor the claim. In such cases, the due and unpaid premium for the policy year will be deducted from any benefit payable.

Lapse, Paid-up and Surrender:

The policy shall acquire a Guaranteed Surrender Value (cash value) immediately on the payment of Single Premium and on payment of at least first two year's premium in case of a Regular/ Limited Pay policy.

For a Regular/ Limited Pay policy - If a due premium is unpaid upon the expiry of the grace period, the policy shall:

- lapse if it has not acquired a Guaranteed Surrender Value
- become reduced paid-up if it has acquired a Guaranteed Surrender Value

In case of a lapsed policy, all the benefits shall cease and nothing is payable on death, maturity or surrender

Once the policy becomes paid-up, the maturity and death benefit payouts shall reduce as defined below:

Paid-up Maturity/Death benefit:

Once the policy becomes reduced paid-up, the following benefits shall be payable:.

- On Maturity, "Paid-up Sum Assured on Maturity" as defined below will be payable as Maturity Benefit.

$\text{Paid-up Sum Assured on Maturity} = \text{Sum Assured on Maturity} * t / n$

- In case of a death, "Paid-up Sum Assured on Death" as defined below will be payable as Death Benefit.

$\text{Paid-up Sum Assured on Death} = \text{Max} (\text{Sum Assured on Death}, 10 * \text{Annual Premium}) * t / n$

In no case will the Death benefit payable for a paid-up policy be less than higher of:

- 105% of total Premiums paid till the date of death
- Surrender value as on date of death

Where t = Number of premiums paid and n = Number of premiums payable under the policy

A reduced Paid-up policy may be surrendered at any time.

Surrender

The policy shall acquire a Guaranteed Surrender Value (GSV) immediately on the payment of Single Premium and on payment of first two year's premium in case of a Regular/ Limited Pay policy.

The Guaranteed Surrender Value shall be equal to GSV factor applicable at the time of surrender multiplied with the Total Premiums Paid to date. For details on GSV percentage, please refer to the Terms & Conditions below.

The surrender value payable shall be higher of the GSV and the Special Surrender Value (SSV). Upon payment of the Surrender Benefit, the policy will terminate and no further benefits shall be payable.

Revival:

You can revive your lapsed/paid-up policy within the revival period (specified below) subject to the terms and conditions we may specify from time to time. For revival, you will need to pay all the outstanding premiums and interest on the outstanding premiums and taxes and levies as applicable. The current rate of interest for revival is 9.50% p.a. Interest rate will be as prevailing from time to time. Any change in the revival interest rates will be in accordance with the following formula: Average Annualised 10-year benchmark G-Sec Yield (over last 6 months & rounded upto the nearest 50 bps) + 2%. The rate of interest will be reviewed semi-annually. Please contact our Customer Service department to know the applicable interest rate.

The revival period shall be of five years from the due date of the first unpaid Premium and before the expiry of the Policy Term.

Once the policy is revived, you are entitled to receive all contractual benefits.



TERMS & CONDITIONS

We recommend that you read and understand this product brochure & customised benefit illustration and understand what the plan is, how it works and the risks involved before you purchase.

A) Risk Factors:

- HDFC Life Insurance Company Limited is the name of our Insurance Company and “HDFC Life Sanchay Fixed Maturity Plan” is the name of this plan. The name of our company and the name of our plan do not, in any way, indicate the quality of the plan, its future prospects or returns.
- Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by insurance company.

B) Suicide Exclusion:

For Single Life Coverage:

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

For Joint Life Coverage:

In case of death due to suicide within 12 months from the date of commencement of risk under the policy:

The nominee or beneficiary of the policyholder/ life(s) assured shall be entitled to at least 80% of Single Premium or the surrender value available as on the date of death whichever is higher, provided the policy is in-force. The policy shall continue with the surviving Life Assured, if any, as per the terms and conditions of the policy

C) Tax Benefits

Tax Benefits may be available as per prevailing tax laws. You are requested to consult your tax advisor.

D) Cancellation in the Free-Look period:

In case the policyholder is not agreeable to any policy terms and conditions under this product, the policyholder shall have the option of returning the policy to us stating the reasons thereof, within 15 days from the date of receipt of the policy, as per IRDAI (Protection of Policyholders' Interests) Regulations, 2017. If the policyholder has purchased the policy through the Distance Marketing mode, this period will be 30 days. On receipt of the letter along with the original policy document, we shall refund the premium, subject to deduction of the proportionate risk premium for the period on cover, the expenses incurred by us for medical examination (if any) and stamp duty (if any).

Distance Marketing refers to insurance policies sold through any mode apart from face-to-face interactions such as telephone, internet etc (Please refer to “Guidelines on Distance Marketing of Insurance Product” for exhaustive definition of Distance Marketing)

E) Alterations:

Change of Premium Payment Frequency is allowed.

Such alteration will be in accordance with the Board approved underwriting policy.

F) 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. Our current terms and conditions are stated below:

- The loan amount will be subject to a maximum of 80% of the surrender value.
- The current interest rate on loan is 9.50% p.a. The interest rate on loan shall be calculated as the Average Annualised 10-year benchmark G-Sec Yield (over last 6 months & rounded up to the nearest 50 bps) + 2%. The interest rate shall be reviewed half-yearly and any change in the interest rate shall be effective from 25th February and 25th August each year.
- In case upon review the interest rate is revised, the same shall apply until next revision. The source of 10-year benchmark G-sec yield shall be RBI Negotiated Dealing System-Order Matching segment (NDS-OM). Any change in the methodology of calculation of interest rate shall be done with prior approval of the Authority.
- Before any benefits are paid out, loan outstanding together with the interest thereon will be deducted and the balance amount will be payable
- For other than in-force and fully paid up policies, in case the outstanding loan amount including interest exceeds the surrender value, the policy shall be foreclosed after giving intimation and reasonable opportunity to the policyholder to continue the policy.
- For inforce and fully paid up policy, the policy shall not be foreclosed on the ground of outstanding loan amount including interest exceeding the surrender value.
- Once the rate of interest is decided it shall not change for the entire term of the loan under a policy.
- Any change in the methodology of calculating the loan interest shall be subject to prior approval of IRDAI.

G) Guaranteed Surrender Value Factors:

Guaranteed Surrender Value Factors as percentage of Total Premiums Paid

Note: This would only be payable once the policy has acquired a guaranteed surrender value.

For Single Pay: 100%



For Regular/ Limited Pay:

Policy Year/ Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	90%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6		90%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7			90%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8				90%	90%	70%	63%	60%	58%	57%	56%	55%	54%	54%	54%	53%
9					90%	90%	77%	70%	66%	63%	61%	60%	59%	58%	57%	57%
10						90%	90%	80%	74%	70%	67%	65%	63%	62%	61%	60%
11							90%	90%	82%	77%	73%	70%	68%	66%	65%	63%
12								90%	90%	83%	79%	75%	72%	70%	68%	67%
13									90%	90%	84%	80%	77%	74%	72%	70%
14										90%	90%	85%	81%	78%	75%	73%
15											90%	90%	86%	82%	79%	77%
16												90%	90%	86%	83%	80%
17													90%	90%	86%	83%
18														90%	90%	87%
19															90%	90%
20																90%

Policy Year/ Policy Term	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%	51%	51%
9	56%	56%	55%	55%	55%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
10	59%	59%	58%	58%	57%	57%	56%	56%	56%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%

[illegible]

H) Taxes:

Indirect Taxes

Taxes and levies as applicable shall be levied as applicable. Any taxes, statutory levy becoming applicable in future may become payable by you by any method including by levy of an additional monetary amount in addition to premium and or charges.

Direct Taxes

Tax will be deducted at the applicable rate from the payments made under the policy, as per the provisions of the Income Tax Act, 1961, as amended from time to time.

- I) A policyholder can now have his life insurance policies in dematerialized form through a password protected online account called an electronic Insurance Account (eIA). This eIA can hold insurance policies issued from any insurer in dematerialized form, thereby facilitating the policy holder to access his policies on a common online platform. Facilities such as online premium payment, changes in address are available through the eIA. Furthermore, you would not be required to provide any KYC documents for any future policy purchase with any insurer. For more information on eIA visit <http://www.hdfclife.com/customer-service/life-insurance-policy-dematerialization>
- J) The policy can also be purchased online via company website www.hdfclife.com.

K) **Nomination as per Section 39 of the Insurance Act 1938 as amended from time to time:**

- 1) The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
- 2) Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
- 3) Nomination can be made at any time before the maturity of the policy.
- 4) Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
- 5) Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
- 6) A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
- 7) Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
- 8) A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
- 9) The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Amendment) Act 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

L) Assignment as per Section 38 of the Insurance Act 1938 as amended from time to time:

- 1) This policy may be transferred/assigned, wholly or in part, with or without consideration.
- 2) An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
- 3) The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
- 4) The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
- 5) The transfer or assignment shall not be operative as against an Insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the Insurer.
- 6) Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
- 7) On receipt of notice with fee, the Insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
- 8) The Insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bonafide or (b) not in the interest of the policyholder or (c) not in public interest or (d) is for the purpose of trading of the insurance policy.
- 9) In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.

Section K (Nomination) and L (Assignment or Transfer) are simplified versions prepared for general information only and hence are not comprehensive. For full texts of these sections please refer to Section 38 and Section 39 of the Insurance Act, 1938 as amended by The Insurance Laws (Amendment) Act, 2015.

M) 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.

N) Non-Disclosure: In accordance with Section 45 of the Insurance Act, 1938 as amended from time to times:

- 1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- 2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
- 3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

- 4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.
 - 5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.
- 0) In case of fraud or mis-statement including non-disclosure of any material facts, the Policy shall be cancelled immediately and the Surrender Value shall be payable, subject to the fraud or mis-statement being established in accordance with Section 45 of the Insurance Act, 1938, as amended from time to time.

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Sar utha ke jiyo!

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Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

- 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.