

Change is the only constant. In a world evolving at an accelerating pace, it is only reasonable that you keep up with the times, or fear being left behind. With evolving priorities and altering lifestyles, it is even crucial to stay protected and secure your family's future against any uncertainty that life may bring. Keeping up with the changing times, HDFC Life is proud to present **Click 2 Protect Life**, an intelligent term plan that provides benefits as per your altering lifestyle and life stage needs and helps you stay truly protected.

Key Features

- Provides comprehensive financial protection to your family
- Option to choose a cover which fits your needs from **3 plan options**
- **Auto balances Death and Critical Illness benefits with increasing age[^]**
- Get **income payouts** from age 60 onwards under **Income Plus Option**
- Option to avail **cover for Whole of Life^{*}**
- Get back all premiums paid on survival till maturity with **Return of Premium option^{**}**
- **Waiver of Premium** on diagnosis of Critical Illness (through **WOP CI** option)[#]
- Additional Sum Assured on Accidental Death (through **ADB** option)[#]
- Special premium rates for female lives and non-tobacco users

Eligibility

Plan Option	Life & CI Rebalance	Life Protect		Income Plus	
		Fixed Term	Whole Life	Fixed Term	Whole Life
Min. Age at Entry	18 years	18 years	45 years	30 years	45 years
Max. Age at Entry	65 years	65 years	65 years	50 years	10 Pay: 50 years Single Pay, 5 Pay: 55 years
Min. Age at Maturity	28 years	18 years	Whole of Life	70 years	Whole of Life
Max. Age at Maturity	75 years	85 years	Whole of Life	85 years	Whole of Life
Min. Policy Term	10 years	Single Pay: 1 month Regular Pay: 5 years Limited Pay: 6 years	Whole of Life	70 years - Age at Entry	Whole of Life
Max. Policy Term	30 years	85 years - Age at Entry	Whole of Life	40 years	Whole of Life
Premium Payment Term	Single Pay, Regular Pay, Limited Pay (5 to any PPT less than PT)		Limited Pay (5, 10, 15 pay)	Single Pay, Limited Pay (5, 10 pay)	
Min. Basic Sum Assured	₹ 20,00,000	₹ 50,000			
Max. Basic Sum Assured	No limit, subject to Board Approved Underwriting Policy (BAUP)				

All ages are expressed as on last birthday. For all ages, risk commences from the date of inception of the contract.

[^]Available under Life & CI Rebalance Option only

^{*}Available under Life Protect and Income Plus Options only

^{**}Available as an inbuilt feature under Income Plus Option and on payment of extra premium under Life Protect Option (Fixed Term variant) and Life & CI Rebalance Option.

[#] WoP on diagnosis of CI is available as an inbuilt feature under Life & CI Rebalance Option and on payment of extra premium under Life Protect Option (Fixed Term variant).

ADB option is available on payment of extra premium under Life Protect Option.