

HDFC Life Sanchay Fixed Maturity Plan

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

(UIN: 101N142V03)

Key features

- **Guaranteed* returns** in the form of a **lumpsum benefit**
- **Single/ Joint Life Cover** - Option to choose cover on Single Life or Joint Life basis
- **Flexibility of Premiums** – Option of single premium/limited pay/regular pay premium payment option
- **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

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	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.

Eligibility

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			
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			
Premium Payment Term (PPT) and Policy Term (PT)			Premium Payment Term (in yrs)		Policy Term (in yrs)	
			Single Premium		5 to 40 years	
			5		PPT to 40 years	
			6			

Eligibility Criteria	Minimum		Maximum	
	Single Life	Joint Life	Single Life	Joint Life^
			7	
			8	
			10	
			12	
			15	
			20	
Premium (Per Instalment) \$	Single Premium: INR 10,000 Annual: INR 10,000 Half yearly: INR 5,100 Quarterly: INR 2,600 Monthly: INR 875		No maximum limit, subject to Board Approved Underwriting Policy	
Sum Assured on Death	Single Premium: INR 12,500 Regular/Limited Pay: INR 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		
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: INR 10,000 Annual: INR 10,000 Half yearly: INR 5100 Quarterly: INR 2600		No maximum limit, subject to Board Approved Underwriting Policy and the maximum Sum Assured on Death defined below		

Eligibility Criteria	Minimum		Maximum	
	Single Life	Joint Life	Single Life	Joint Life^
	Monthly: INR 875			
Sum Assured on Death	Single Pay: INR 12,500 Regular/Limited Pay: INR 70,000		INR 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.

Disclaimer:

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

HDFC Life Sanchay Fixed Maturity Plan (UIN:101N142V03) is a Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan. Life Insurance Coverage is available in this product. The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. India Post Payments Bank a corporate insurance agent of HDFC Standard Life Insurance Company Limited ("HDFC Life") under HDFC Bank Ltd. Certified Corporate Agent IRDAI Registration CA0574 issued by Insurance Regulatory & Development Authority of India and does not underwrite the risk or acts as an insurer. The insurance is underwritten by HDFC Life. The policies are issued to you by HDFC Life and is subject to the terms and conditions governing such policy. India Post Payments Bank is acting merely as the corporate agent of HDFC Life and there is no direct or indirect linkage between the provisions of the banking services offered by India Post Payments Bank. Your participation in this product is purely on a voluntary basis. India Post Payments Bank is not responsible or liable for performance of any obligations under the contract of insurance.)

ARN:- BR/04/23/1671

URL : <https://www.ipponline.com/web/ippb/bajaj-allianz-life-smart-protect-goal>

