

Enjoy lifelong regular income with flexibility of payouts and whole life cover¹.





HDFC Life Sanchay Par Advantage

A Non-Linked, Participating, Life Insurance Plan



HDFC Life Sanchay Par Advantage is a participating life insurance plan that provides an option to avail cover for whole of life (till the age 100 years). The plan provides a holistic solution for you to generate a regular income and to build a corpus to achieve the planned goals and secure your loved one's future, without any compromises.

KEY FEATURES

 Flexibility to accrue Survival Benefit payouts	 Whole life cover + lifelong income ¹	 Deferred Income option with guaranteed benefits ²	 Tax Benefits ³
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PLAN OPTIONS

- 1 Immediate Income** An option that provides regular income by way of cash bonuses (if declared), from 1st policy year and provides lump sum at maturity thereby creating a legacy for your loved one.
- 2 Deferred Income** An option that provides Guaranteed Income for a guarantee period⁴, and also provides regular income by way of cash bonuses (if declared) throughout the policy term. It helps create a legacy for your loved ones by providing a lump sum at maturity.

1. Applicable on choosing a policy term as (100 - age at entry) years.

2. Guaranteed Income is payable for a fixed period and starts after Premium Payment Term + 1 years, provided all due premiums have been paid and the policy is in force.

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

4. Guaranteed Income starts after Premium Payment Term + 1 year, provided all due premiums have been paid and the policy is in force. Guaranteed Income and Cash Bonus payouts, if declared, start one year after the end of Premium Payment Term. Guarantee Period is a period which is lower of 25 years, or Policy Term minus (Premium Payment Term + 1) years.

ELIGIBILITY

This plan can be taken only on a single life basis. The age limits for this plan are as follows:

Eligibility Criteria	Minimum	Maximum
Age at Entry (years)	0 years (30 days)^	<ul style="list-style-type: none">• Immediate Income -<ul style="list-style-type: none">▪ 50 years (For PPT 5 years)▪ 65 years (For PPT 6, 7, 8, 9, 10, 12 years)• Deferred Income -<ul style="list-style-type: none">▪ 55 years (for PPT 7, 8 years)▪ 60 years (for PPT 9, 10, 12 years)
Age at Maturity (years)	100 years (maximum)	
Premium Payment Term (years)	<ul style="list-style-type: none">• Immediate Income - 5,6,7,8,9,10,12 years• Deferred Income - 7,8,9,10,12 years	
Policy Term (years)	<ul style="list-style-type: none">• 100 minus Age at Entry or• A fixed policy term in the range of 20-40 years can be chosen	
Minimum Sum Assured on Maturity (₹)	₹ 3,00,000	
Maximum Sum Assured on Maturity (₹)	No limit, subject to Board Approved Underwriting Policy (BAUP)	

All ages mentioned above are age last birthday.

^Risk commences from the first policy anniversary where age at entry is less than 1 year. For all other ages, risk commences from the date of inception of the contract.

In cases where Life Assured is a minor, the policy will automatically vest on him or her on attaining age 18 years. The Policyholder should ensure that while the Life Insured is still a minor, the Income Payouts are used for the benefits of the minor life.

Know the brand

99.3%
Individual death
claim settlement ratio#



HDFC Life has been a
Superbrand for thirteen
years **since 2011.**

68 million
Lives insured
in FY 22-23##



Sar utha ke jiyo!

##As per HDFC Life Integrated Annual Report FY 2022 - 2023.

#Individual death claim settlement ratio by number of policies as per annual audited statistics for FY 2023

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

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HDFC Life Sanchay Par Advantage (UIN: 101N136V03) is a Non-Linked Participating Life Insurance Plan. Life insurance coverage is available in this product. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: MC/05/24/11194.

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