

How to you manage your policies?

Flexibility in premium payments

- Online Payment: Pay online at www.hdfclife.com
 - Electronic transfer: ECS/SI/Direct Debit
 - E-collect: Pay by NEFT or RTGS through Net Banking facility
- Automated Voice Guided Payment: Call us on 18602679999⁶ and pay using VISA, Master, American Express or Diners Credit Card

Missed call service

- Get the policy details by just giving a missed call to the numbers - 08000006607 for premium amount, 08000006608 for premium amount with due date

'My account' facility (cp.hdfclife.com)

- Pay premiums online and get instant acknowledgements
- Perform a Fund Switch, Premium Redirection or Top Up
- View, download, print or even e-mail your Premium Notices, Premium Receipts, Annual Premium Statements and Unit Statements
- View medical reports⁷

Transfer your Pension Fund to HDFC Life QROPS

If you wish to know about HDFC Life products listed with HMRC & transfer your Pension pot from the UK to an HDFC Life QROPS in India, please write to us on qropsteam@hdfclife.com to know about your eligibility for the respective product and the transfer process,



5. PAN is mandatory for total annualized premium under all insurance proposals, aggregated at the customer level, above Rs.50000/-irrespective of premium payment mode. In absence of PAN other relevant option as per specification will apply-Form60/61/NRI questionnaire. The method to pay your premium towards the proposal/policy of HDFC life you wish to take shall be shared to you by your Financial Consultant/Broker. Please get in touch with them for the same. 6. Local charges apply. Available on all 7 days from 9 am to 9 pm. Do not prefix any country code e.g. +91 or 00. 7. Feature of medical report is available only for non rate up policies. **HDFC Standard Life Insurance Company Limited.** In Partnership with Standard Life Plc. CIN No. U99999MH2000PLC128245. IRDAI Regn. No. 101 **Registered Office:** Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com Insurance is the subject matter of the solicitation. HDFC Life New Immediate Annuity Plan (UIN No: 101N084V02, Form No: P501-108-01) is a non linked traditional annuity plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: PP/08/2015/6761

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus.
- Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

Retirement is your longest holiday. Enjoy it with **Guaranteed¹ Income** for lifetime. **HDFC Life New Immediate Annuity Plan**

Key Features

- Attractive Rates**
- Multiple Options**
- Multiple Payout Modes**

HDFC Life
New Immediate Annuity Plan
A Non-linked Traditional Annuity Plan

HDFC Life
Sar utha ke jyo!

1. The word "Guaranteed" and "Guarantee" mean that annuity payout is fixed once the policy has been purchased".

This leaflet aims at explaining the details of option

Life Annuity with Return of Purchase Price

For more details on available options, please refer to other leaflets and sales brochure.

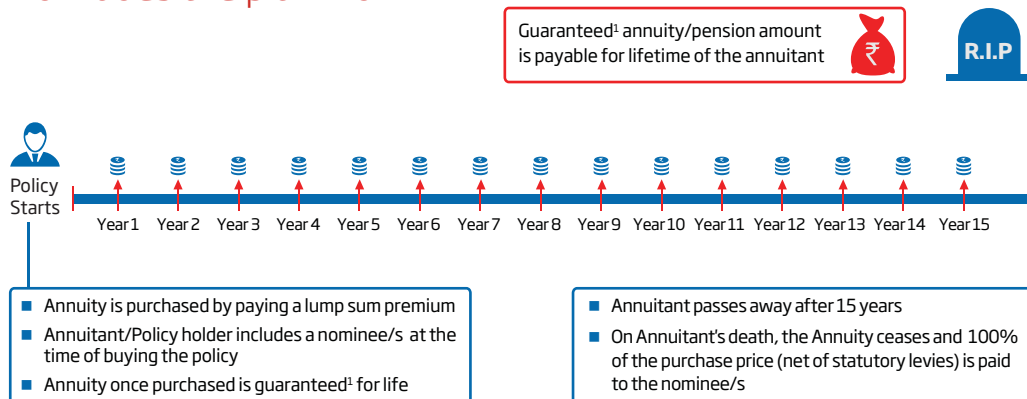
Why opt for Life Annuity with Return of Purchase Price?

When it comes to your family, you leave no stone unturned to ensure all their needs are taken care of. However, will you be able to give them the same lifestyle after you have stopped working? Now, you can ensure that your family leads a comfortable life, just like today, even in your absence. Presenting HDFC Life New Immediate Annuity Plan's Life Annuity with Return of Purchase Price option. This plan not only ensures you get guaranteed¹ income for life but also makes sure that your family receives 100% of the purchase price, in case of your unfortunate demise.

What are the key benefits?

- Guaranteed¹ lifetime income
- Return of 100% of purchase price to nominee on death of the policyholder

How does the plan work?



Who is eligible for this plan?

Parameters	Minimum	Maximum
Age at entry	30 years ²	85 years
Annuity payout ³ (₹) per frequency	Yearly	10,000
	Half-yearly	5,000
	Quarterly	3,000
	Monthly	1,000
Purchase Price	Such that the minimum annuity installment is paid	No limit

Higher Annuity For Large Purchase Price

The annuity rates vary by purchase price band and therefore you would benefit from higher annuity rates if the purchase price is Rs. 2,50,000 & above. The purchase price bands are as specified below:

Band	Range ⁴
Band 1	Less than ₹ 250,000
Band 2	₹ 250,000 to ₹ 499,999
Band 3	₹ 500,000 to ₹ 999,999
Band 4	₹ 1,000,000 to ₹ 4,999,999
Band 5	₹ 5,000,000 and above

2. Annuity holders below this age will only be accepted where proceeds are from a contract issued or administered by HDFC Standard Life Insurance Company Limited where compulsory purchase of Annuity is required.

3. Annuity payout below the specified values in above table will only be offered:

- Where the proceeds are from a contract issued or administered by HDFC Standard Life Insurance Company Limited where compulsory purchase of an annuity is required.
- To the subscribers of the National Pension System regulated by the Pension Fund Regulatory and Development Authority (PFRDA)

4. Amount mentioned in Range is the Purchase price used to buy annuity, excluding service tax.

Sample Illustration

Purchase Price/Age	60 years	65 years	70 years
7,50,000	51,900	52,575	52,950
12,00,000	83,400	84,360	84,960
50,00,000	3,49,000	3,53,000	3,55,000

The premiums are excluding applicable services tax & levies. This snapshot of illustration is only for HDFC Life New Immediate Annuity Plan - Life Annuity with Return of Purchase Price option for a male life. The values shown are for illustrative purpose only. For detailed illustration, please speak to our Financial Consultant.

Annuity installments for frequencies other than annual are as specified below:

Frequency	Annuity Installment (per frequency)
Half-yearly	98% of Yearly Annuity x 1/2
Quarterly	97% of Yearly Annuity x 1/4
Monthly	96% of Yearly Annuity x 1/12

Note: Yearly annuity refers to the annuity paid in respect of annual frequency

What are the documents you need?

- Age Proof:** Birth Certificate/ Permanent Driving License/ PAN Card/ School Certificate
- Address Proof:** Telephone/ Electricity/ Credit Card/ Water Tax Bill (all four, not over 3 months old)/ Lease Agreement/ Gas Connection Card or Letter/ Bank Statement (not over 1 month old)/ Passport/ Permanent Driving License/ Ration Card.
- Income Proof:** ITR Form 16 (not over 3 years old)/ Salary Slip (not over 3 months old). Please contact your sales representative for more details on this aspect.
- Identity Proof:** PAN Card/ Voter ID Card/ Permanent Driving License/ Passport/ Ration Card with Photo
- Payment⁵:** Cash or Cheque/DD to be drawn in favour of HDFC Life (up to ₹50,000)
- One Photograph**

Contact:

Dhanayoga | M: +91 98840 83363 | T: +91 44 4214 5981
E: svr@dhanayo.ga | W: www.dhanayo.ga | Value driven Wealth