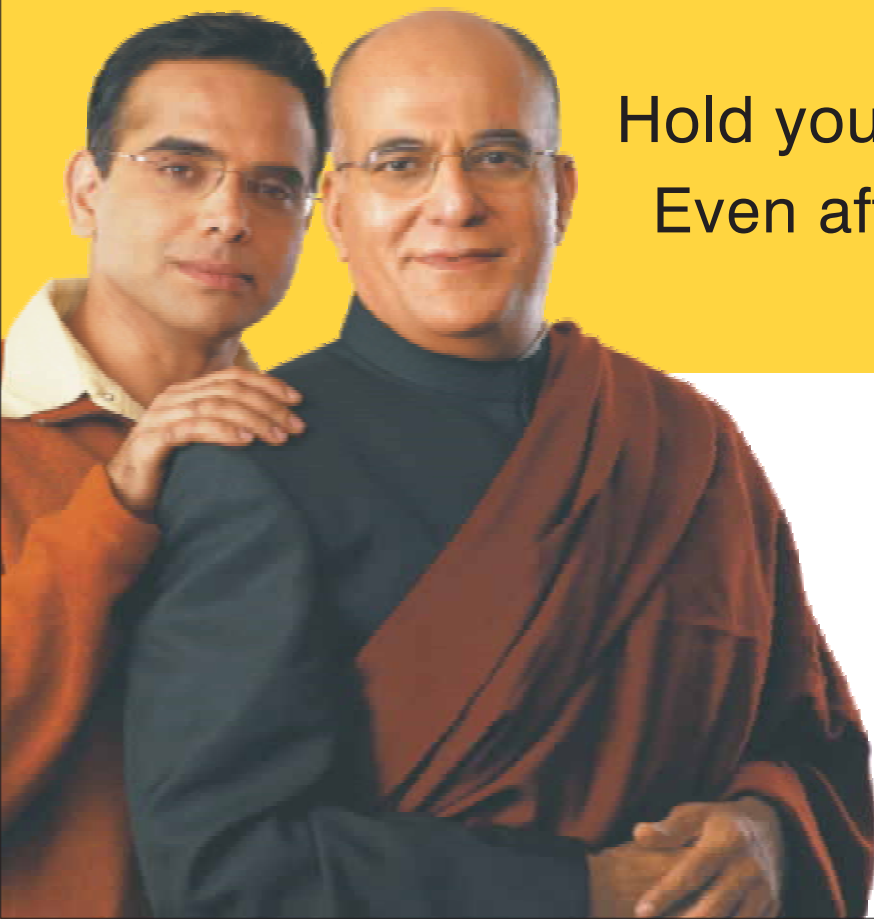


PERSONAL PENSION PLAN



Hold your head high.
Even after retirement.



Sar Utha Ke Jiyo

Today, you are busy climbing the ladder of success and realizing your dreams. Today, time is with you. Just take a moment and think. Will you be able to continue at the same pace? Will your income be the same forever? Will you be able to live life on your own terms even after you retire?

HDFC PERSONAL PENSION PLAN

We understand your need to build a secure future for yourself. Hence, the HDFC Personal Pension Plan is an insurance policy that is designed to provide a post - retirement income for life with the freedom to choose your retirement date.

You can choose your premium, the Sum Assured and your retirement date. At the end of the policy term, you will receive the Sum Assured plus any attaching bonus, which will provide your post - retirement income.

The HDFC Personal Pension Plan is an insurance policy, which can benefit you in the following ways:

- Provides a post retirement income in your golden years
- Gives you the flexibility to plan your retirement date
- Gives you tax benefits on your premiums

The plan receives simple Reversionary Bonuses, which are usually added annually. At the end of the term an additional Terminal Bonus may be paid depending on the performance of the underlying investment. (See 'Bonuses' for more details)

Don't compromise on your self-respect, ever. Go ahead, hold your head high and enjoy life with the HDFC Personal Pension Plan.

3 EASY STEPS TO YOUR OWN PLAN

Step 1	Choose your retirement age
Step 2	Estimate the post - retirement income you require
Step 3	Work out the premium payable with your Financial Consultant

STEP 1: CHOOSE YOUR RETIREMENT AGE

You can select any age you wish to retire at (vesting age), between 50 years and 70 years.



The age and term limits for taking out the HDFC Personal Pension Plan are as shown below:

POLICY TYPE	TERM PERIOD (Yrs.)		AGE AT ENTRY (Yrs.)		AGE AT RETIREMENT (Yrs.)	
	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
Regular Premium	10	40	18	60	50	70
Single Premium	5	15	35	60	50	70

STEP 2: ESTIMATE YOUR RETIREMENT AGE

We understand your desire to live life on your own terms even after retirement. We have designed this plan so that it gives you the flexibility to structure the ideal retirement plan. Estimate the desired post-retirement income, which will help you stride in your golden years of retirement with dignity and pride, i.e. estimate the money you might need to meet your retirement needs.

STEP 3: PREMIUM YOU NEED TO PAY

Based on your estimate of the post-retirement income required by you, choose the Sum Assured. The premium you have to pay depends on your age, the Sum Assured you have chosen, the premium paying frequency and the term of the policy. Depending on the Sum Assured chosen by you, you will get an approximate indication of corresponding premium you need to pay.

The table shows the indicative annual premiums for Rs.5 Lakh Sum Assured.

YOUR AGE (Yrs.)	TERM PERIOD			
	15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.
30	N/A	20,945	15,770	12,475
35	29,890	21,035	15,915	12,710
40	29,985	21,185	16,150	13,120

For a Regular Premium Policy, you will continue to pay an annual premium for each year of your policy. You can choose to pay your premium as either quarterly, half-yearly or annually depending on your convenience. We advise you to go for an annual premium payment mode, as it will help you save on the yearly premium payable as compared to other premium modes. You can pay your premium up to 15 days after the due date to fit in with your cash flow.

You can also choose to pay a single premium. For a single premium policy; the premium payable is equal to your Sum Assured.

BONUSES

The Reversionary Bonus is usually declared annually as a percentage of the basic Sum Assured of your policy. Once added to the policy, the Reversionary Bonus is guaranteed to be payable on your death or chosen retirement age (vesting age). The Reversionary Bonus is declared keeping in mind a long term view of investment returns, expenses, mortality and other experiences.

The Terminal Bonus is sometimes added to a policy on vesting and allows us to pay your fair share of the 'With Profits' fund, based on the investment returns, mortality and other experience over your policy term.

BENEFICIARIES

On your chosen retirement (vesting) date, you will get the lump sum comprising the Sum Assured plus any attaching bonus.

- You can take up to 1/3rd of your Sum Assured as a tax free cash lump sum⁺
- The rest must be converted to annuity
- You can buy the annuity from us or any other insurer⁺

In case of your unfortunate demise during the policy term, your nominee will receive the following benefits:

POLICY TYPE	BENEFITS	
	Demise within first year	Demise after first year
Regular Premium Policy	80% of the premium paid	Premiums paid to date along with compound interest calculated at 8% per annum*
Single Premium Policy	90% of the premium paid	Sum Assured + bonus declared to date

*Subject to maximum of the sum assured plus bonus declared to date.

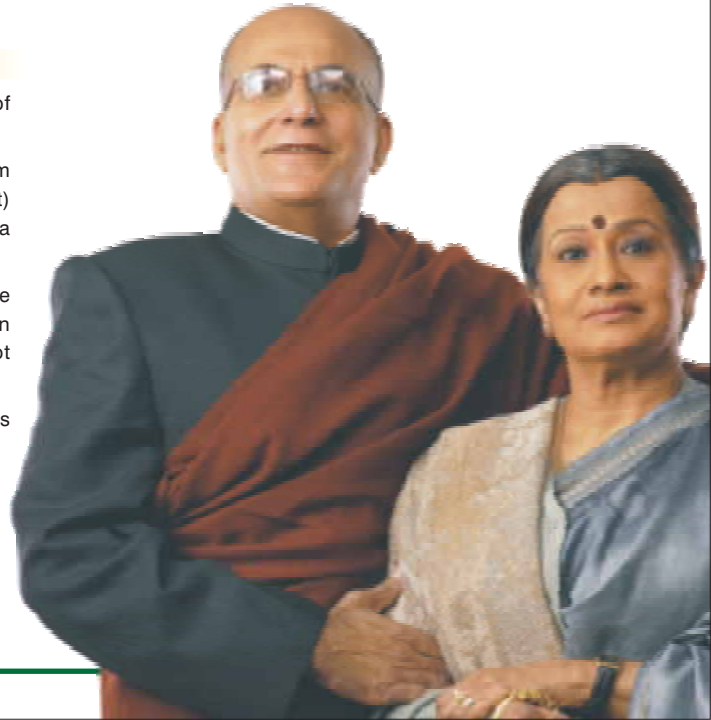
⁺As per prevailing Government regulations.

TAXBENEFITS (Based on current tax laws)

You will be eligible for tax benefits under Section 80CCC of the Income Tax Act, 1961.

- Under section 80CCC, you can save up to Rs. 33,990 from your tax each year (calculated on the highest tax bracket) as premiums up to Rs. 1,00,000 are allowed as a deduction from your taxable income.
- However, the aggregate of deductions from income under Sections 80C, 80CCC and 80CCD (applicable in case of Central Government employees only) cannot exceed Rs. 1,00,000.

The above-mentioned tax benefits are subject to changes in the tax laws.



SURRENDERING THE POLICY

- Our HDFC Personal Pension Plan is designed to provide you with the maximum possible value over the longer term and the product features support this aim. However, we realise that early surrender is sometimes necessary. If you have paid premiums continuously for 3 years', then the contract acquires a guaranteed minimum surrender value.
- For Regular Premium Policies, the guaranteed minimum surrender value, including the value of any attaching bonuses, is 50% of premiums paid subsequent to the first year in respect of the basic benefit, excluding all additional premiums.
- For Single Premium Policies, the guaranteed surrender value, including the value of any attaching bonuses, is 50% of the single premium paid in respect of the basic benefit (excluding all additional premiums).
- Once your policy has acquired a surrender value, if you cease to pay premiums, we shall make the policy paid-up. We will reduce your Sum Assured and your policy will cease to benefit from any future bonus.
- After the 3 years' regular premium has been paid, if the investment conditions allow, then we may pay a significantly higher discretionary surrender value over the minimum guaranteed surrender value.

TERMS & CONDITIONS

A) Exclusions: No benefit will be paid if the death has occurred directly or indirectly as a result of suicide within one year from the date of first being covered under the policy.

B) Prohibition of Rebates: Section 41 of the Insurance Act, 1938 states:

(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 punishable with fine, which may extend to five hundred rupees.

C) Service Tax: As per the Service Tax Laws, service tax is applicable on the life insurance premium.

Retire with dignity and self-respect.
Contact us today.

 **1800-227-227/6000 9191***

sms **NOW** to **5676727**

Email: life@hdfcinsurance.com

Visit us at www.hdfcinsurance.com



Sar Utha Ke Jiyo

Registered Office: HDFC Standard Life Insurance Company Ltd., Ramon House, 169 Backbay Reclamation, Mumbai - 400 020.

This document has no monetary value at any time and is not proof of any contract with HDFC Standard Life Insurance Co. Ltd. The Personal Pension Plan is a traditional insurance product. This version of the product brochure invalidates all previous printed versions for this particular plan. This product brochure is indicative of the terms, warranties, conditions and exceptions contained in the insurance policy. Please refer to the policy document for further details. Insurance is the subject matter of the solicitation. HDFC Personal Pension Plan. Form No. SN. 07. UIN: 101N008V01. ARN : PP/08/2008/388.