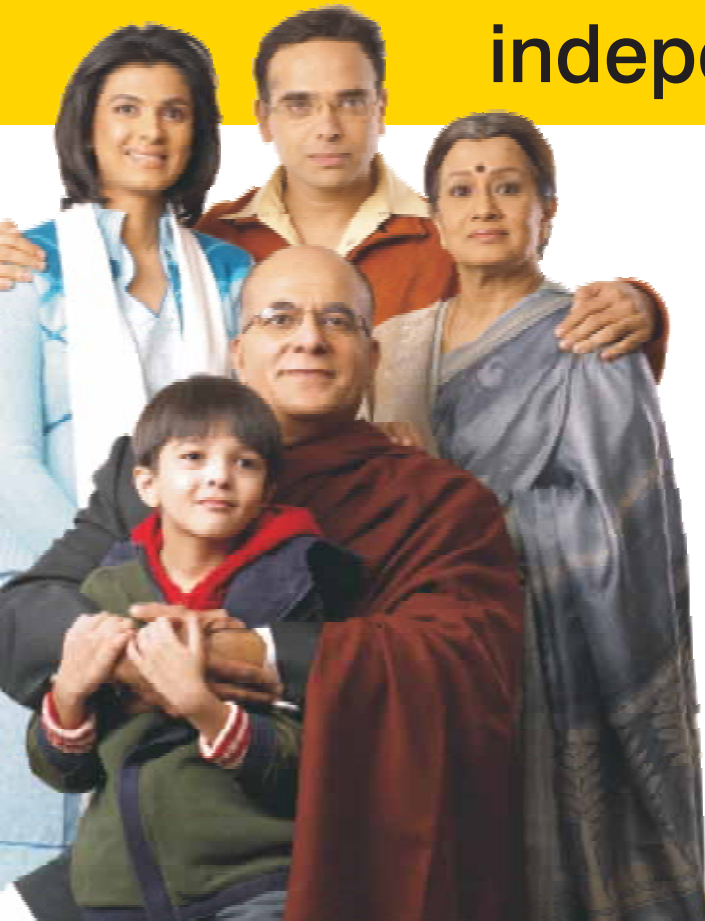


SINGLE PREMIUM WHOLE OF LIFE INSURANCE PLAN

Secure your financial
independence



Sar Utha Ke Jiyo

“Money is like manure. You have to spread it around or it smells.”

- J. Paul Getty

The well-informed rightly said and proves how important investments are in today's date and age. The question that we all fear is : What about the risks attached?

GOOD NEWS for all the people who are anxious the same way! HDFC Standard Life Insurance brings to you a safe investment plan that would take care of your savings and nurture your earnings.

HDFC SINGLE PREMIUM WHOLE OF LIFE INSURANCE PLAN

HDFC Single Premium Whole Of Life Insurance Plan is a tailor-made plan well suited to meet your long-term investment needs. This participating plan offers you the following benefits:

- Whole of life plan aimed at providing long-term real growth of your money
- Single premium investment plan
- In case of your unfortunate demise during the policy term, this participating ('With Profits') insurance plan will pay your family the Sum Assured and compound Reversionary Bonuses, which are usually added annually. An additional Terminal Bonus may be paid depending on the performance of the underlying investments.
- During Guaranteed Surrender Periods you get the Sum Assured and all bonuses vested as at the date of surrender.

PLAN FEATURES

A Sound Investment: Your money will be invested in a 'With Profits' fund. The fund aims to provide secure and stable long-term growth. Normally, under Single Premium Whole of Life, we expect to declare a compound reversionary bonus for your policy every year and add it to your policy. In addition, on death, a terminal bonus might be payable based on company's experience. You pay a single premium and the policy will pay you a lump sum.

Flexibility of Term: By nature, this is a whole life policy where the term extends for the life. However, you can decide on the policy term by using a feature built into it. For a period of 4 weeks, after any one of the 10th, 15th, 20th and subsequent five-year anniversaries, you can choose to receive the sum assured plus any attaching bonuses, in full. Once the

money has been received, your policy will cease or you may also continue the policy for your whole life.

Surrender Value: You can terminate the policy any time, after it has been in force for at least 6 months and receive a surrender value. We will pay discretionary surrender value based on our experience. However, after completion of 3 years there will be a guaranteed surrender value of 50% of premium paid. In addition to the guaranteed surrender value, we may pay additional discretionary surrender value based on our experience. Contract ends on the payment of the same.

In case of Unfortunate Death: Your nominee gets the sum assured plus any attaching bonuses.

No Medical requirements: We do not require you to undergo any medical test for this plan.

ELIGIBILITY

Minimum age at entry: 18 years

Maximum age at entry: 70 years

You can buy the product on a single life basis.



PAYMENT OPTIONS

A single premium can be paid by cash, cheque or demand draft.

Minimum Sum Assured: Rs. 25,000

Maximum Sum Assured: Rs. 50,00,000

Minimum premium: Rs. 23,750

Maximum premium: Rs. 47,50,000

Premium Rate: Rs. 950 per Rs. 1,000 of Sum Assured

POLICY LOANS

Policy loans are available post 6 months provided the eligible loan amount is at least Rs. 25,000. The terms and conditions of the loan will vary at company's discretion.

TAX BENEFITS (Based on the current tax laws)

This is a single premium plan and is subject to appropriate tax treatment as per prevailing tax laws. Currently Section 80C benefit is available for the premium paid under the plan to the extent of 20% of the sum assured. In the event of a death claim the money paid is exempt as per Section 10(10D), of the Income Tax Act 1961. We would recommend you to consult your tax consultant for further clarifications.

TERMS & CONDITIONS

A) Section 41 of the Insurance Act, 1938 states: 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.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to five hundred rupees.

B) Non-Disclosure: Section 45 of the Insurance Act, 1938 states: No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a

material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

C) Service Tax: As per the Service Tax Laws, service tax is applicable on the life insurance premium. Any other indirect tax or statutory levy becoming applicable in future may become payable by you by any method we deem appropriate including by levy of an additional monetary amount in addition to the premium.

RISK FACTORS

Any surrender value payable is at our discretion. It will reflect our performance over the term of your policy. It may go up or down. Future bonuses are dependent on our future experience. If any of the information provided by you is incorrect, we reserve the right to vary any benefits which may be payable. Further, if there has been non-disclosure of a material fact, then we may treat your policy as void.

EXCLUSIONS


The following exclusion applies:

Single Premium Whole Of Life Insurance Plan

We shall not be liable to pay the benefit amount indicated in your policy schedule if the death of the life assured or the death of the first to die of the lives assured is caused directly or indirectly by suicide within one year of the date of commencement, or the date of issue of the policy, if later.



Ensure a life of respect and dignity for you and your family!
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sms **NOW** to **5676727**

Email: life@hdfcinsurance.com

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