

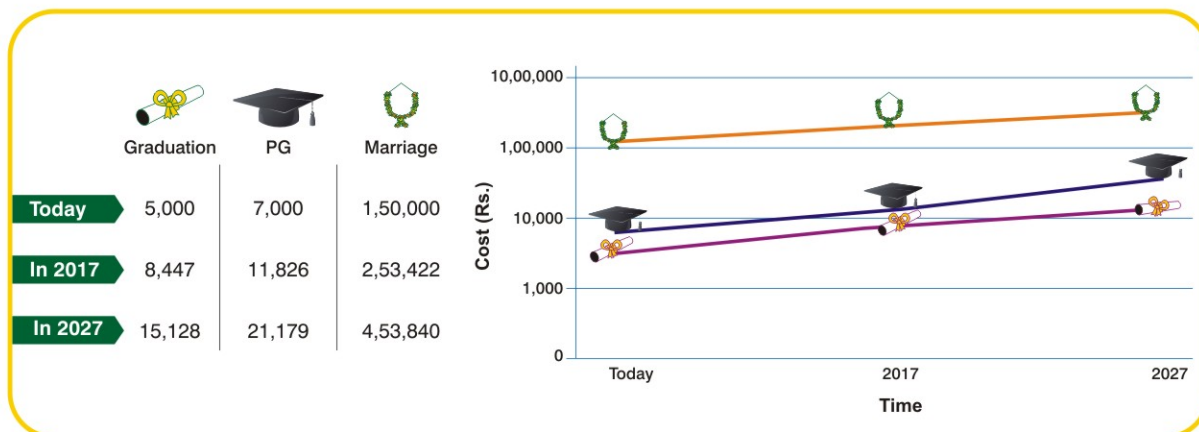


CHILDREN'S PLAN

- Regular Savings
- Multiple Benefit Options
- With Profit Plan

With rising costs, ensuring a modest wedding, higher education or establishing a sound career is proving to be expensive.

IMPACT OF RISING COST



Source : HDFC Standard Life Survey 2008. Inflation assumed as 6% p.a.

HDFC CHILDREN'S PLAN

Plan today to ensure a bright future for your child. Start building your savings from today.

Start savings with **HDFC Children's Plan**. So that your child is able to lead a life of dignity with a secured financial future.

HDFC CHILDREN'S PLAN OFFERS

- Valuable financial protection for your child
- Multiple benefit option

BENEFIT OPTION	DEATH BENEFIT (on death of insured parent during policy term)		MATURITY BENEFIT
Accelerated Benefit Plan	Sum Assured payable immediately on death + Bonuses already attached to the policy. Policy terminates	OR	Sum Assured + Bonuses attached to the policy.
Maturity Benefit Plan	No need to pay future premiums	AND	Sum Assured+ Bonuses attached to the policy.
Double Benefit Plan	Sum Assured will be payable immediately on death + No need to pay future premiums	AND	Sum Assured+ Bonuses attached to the policy.

You can choose only one benefit option. **To know more about other benefits, eligibility and conditions please refer to the brochure.**

TAX BENEFITS

Premiums paid are eligible for tax benefits under Section 80C and Section 10(10D) of the Income Tax Act, 1961, subject to the provisions contained therein

- Under Section 80C, you can save up to Rs. 33,990 from your tax each year (calculated on the highest tax bracket on current rates) as premiums up to Rs. 100,000 are allowed as a deduction from your taxable income.
- Under Section 10 (10D), the benefits you receive from this policy are exempt from tax.

The above mentioned tax benefit are subject to change in the tax laws



An early start can make a significant difference to your savings.



Visit us at www.hdfcinsurance.com



Sar Utha Ke Jiyo

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