



- Invaluable protection
- High covers at nominal cost
- Additional Optional benefit

HDFC Term Assurance Plan

You have been prudent to plan every detail of your family's future. You have ensured that your loved ones live a life of dignity and self respect. Always. But life can be uncertain and knowing that you would be keen to secure their future, so that their dreams are fulfilled even when you are not around.

HDFC TERM ASSURANCE PLAN

HDFC Term Assurance Plan is a pure protection plan designed to secure your family's financial needs, in your absence. This plan provides a lump sum to your family, so that your family can live with dignity and the way you wanted them to live, even when you are not around. This plan will help you in ensure a life of dignity and respect for those who matter the most to you.

This plan gives you

- An ideal way to secure the financial future of your loved ones
- High cover at a very nominal cost
- Choice of premium payment option – regular premium or a single one time premium
- Choice of paying premiums yearly, half yearly and quarterly
- High Sum Assured Discount of 35% on premiums for sum assured more than Rs. 25 Lakh.*
- Choice of taking the plan on a single life basis or a joint life (first claim) basis

Option of adding additional benefits to cover for other eventualities

ADDITIONAL OPTIONAL BENEFIT	SUMMARY
Critical Illness (CI) Benefit	<ul style="list-style-type: none">We will pay an amount, equal to the Sum Assured selected under this benefit, on diagnosis of any one of the 6 critical illnesses covered under the rider. The Sum Assured is payable only if you survive for 30 days after the date of CI diagnosis.Once such a claim is settled, no further CI Benefit is payable. However, the basic policy continues.
Accidental Death Benefit (ADB)	<ul style="list-style-type: none">We will pay an additional amount, equal to the Sum Assured selected under this benefit, in case of your unfortunate demise:<ul style="list-style-type: none">- Due to an accident, and- Within 90 days of the accident.
Accelerated Sum Assured (ASA) Benefit	<ul style="list-style-type: none">We will pay an amount, equal to the Sum Assured selected under this benefit, on diagnosis of any one of the 6 critical illnesses covered under the rider.Once such a claim is settled, your basic policy terminates without value.

The two optional benefits CI Benefit and ASA Benefit cannot be taken together. All optional benefits must be selected at the outset of your plan and the benefit amount available is subject to certain product and regulatory restrictions.

Please refer to the sales brochure for more details on other benefits & conditions.

HIGH COVER AT LOW PREMIUMS

You can choose the level of cover you desire. Your premiums will be depending on your sum assured, term, age, frequency of premiums, mode of payment and gender.

Indicative Premiums for a healthy male life assured for a term of 20 years will be

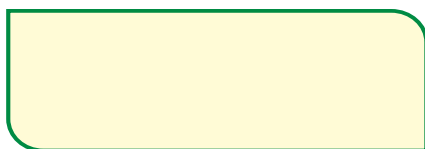
Age/ Sum Assured (Rs.)	10,00,000	25,00,000	50,00,000
30 yrs	2,440	5,875	9,596
35 yrs	2,950	7,150	11,700
40 yrs	4,260	10,425	17,104

The above mentioned premiums are for yearly frequency and are for ECS/SI mode of payment and are exclusive of Service tax and education cess.

THE TAX BENEFITS

Premiums paid are eligible for tax benefits under Section 80C, 80D 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. 30,900 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.
- Under Section 80D, the additional premium paid for Critical Illness (CI) Benefit or Accelerated Sum Assured (ASA) Benefit qualifies for a deduction upto Rs. 30,000 (and Rs. 15,000 for Senior Citizens) from your taxable income.
- Under Section 10 (10D), the benefits received from this policy are exempt from tax. The above-mentioned tax benefits are subject to changes in the tax laws.



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Sar Utha Ke Jiyo