

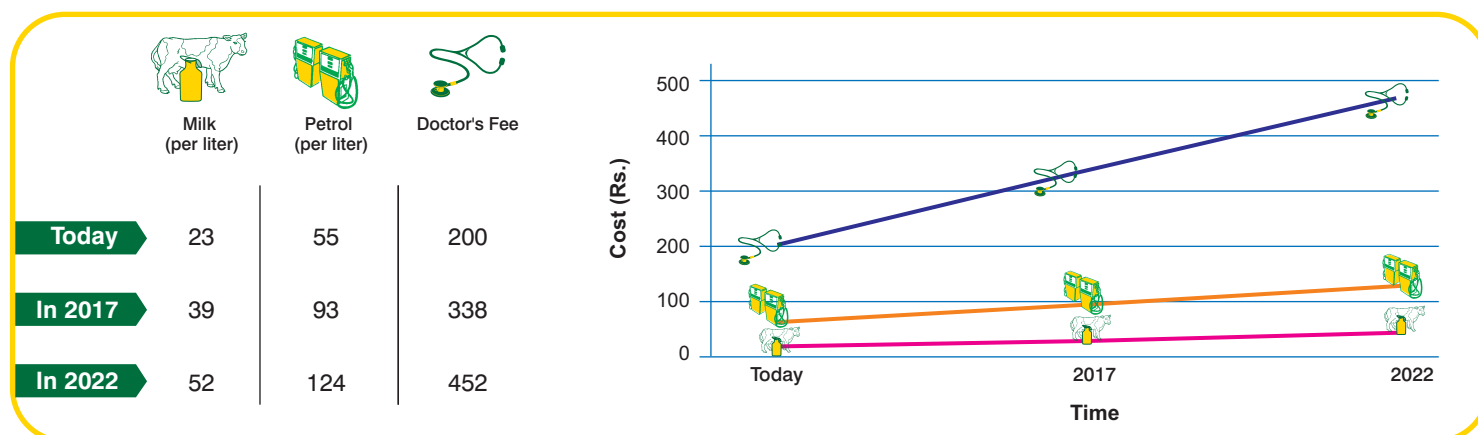


- Post Retirement Income
- With Profit Plan
- Simple Documentation

## PERSONAL PENSION PLAN

Life after retirement should be life without any worry. It's the golden period that has to be enjoyed to the fullest. Health and emotional needs post retirement can be taken care of, only if the financial aspect is handled well today.

### IMPACT OF RISING COST



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

### HDFC PERSONAL PENSION PLAN

Therefore, it's the right time to invest in **Personal Pension Plan** from HDFC Standard Life. A small premium invested annually can give a good monthly income after retirement. Sustaining your current lifestyle even after retirement will be easy. Be financially independent even after retirement.

## HDFC PERSONAL PENSION PLAN GIVES YOU

- A post retirement income
  - Flexibility to plan your retirement age
  - Choice of single premium and regular premium
  - Flexible premium payment options
  - Benefit to nominee in case of unfortunate death
- For more details on benefits, please refer to the brochure*

## BENEFITS

On your chosen retirement (vesting) date you will get the **Sum Assured + Bonuses** which

- You can take up to 1/3<sup>rd</sup> as tax-free lump sum cash. \*\*
- The remaining amount can be used to purchase annuity (pension) from us or any other insurer. \*\*

\*\* As per the prevailing Government regulations

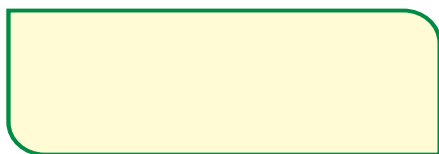
## TAX BENEFITS

You will be eligible for tax benefits under Section 80CCC of the Income Tax Act, 1961. You can save upto Rs. 33,990 from your tax every year (calculated on the highest tax bracket) as premiums up to a maximum of Rs. 1,00,000 are allowed as a deduction from your taxable income.

Tax benefits are subject to changes in the tax laws.

Start the retirement planning now. An early start can make a significant difference.

So, contact us today!



Visit us at [www.hdfcinsurance.com](http://www.hdfcinsurance.com)



**Sar Utha Ke Jiyo**