

HDFC Standard Life Insurance



HDFC Standard Life, one of India's leading private life insurance companies, offers a range of individual and group insurance solutions. It is a joint venture between Housing Development Finance Corporation Limited (HDFC), India's leading housing finance institution and Standard Life plc, the leading provider of financial services in the United Kingdom. HDFC Ltd. holds 72.43% and Standard Life (Mauritius Holding) Ltd. holds 26.00% of equity in the joint venture, while the rest is held by others.

Following are the Life insurance plans offered by **HDFC Life Insurance Company Ltd.**

Protection Plan : Protection Plans ensures your family's financial independence in the event of your unfortunate demise or critical illness.

Protection Plan - Currently available products to purchase

Following are the Protection Plans offered by HDFC Life Insurance

1. **HDFC Term Assurance Plan** : The Plan is designed to secure your family from any kind of financial uncertainties. It provides you high cover at nominal cost, flexibility to choose the sum assured an additional benefit options can be availed at marginal cost and gives you the option of paying single premium or regular premium.
2. **HDFC Premium Guarantee Plan**: It is an insurance plan that comes with double advantage of protection and return of premiums* on maturity. So, you can enjoy life meaningful that your family's financial independence is secure even in your absence. And your premiums are yours on your survival at maturity.
3. **HDFC Loan Cover Term Assurance Plan** : It protects your family form your loan liabilities in case of your demise within the policy term, a lump sum amount is provided which is a decreasing percentage of the initial Sum Assured.
4. **HDFC Home Loan Protection Plan** : The plan protects your family from your loan liabilities in case of your unfortunate demise within the policy term. In case if you are not there to repay the monthly installment on your housing loan, then a sum of money is available towards repaying your housing loan.

Children Plan - Currently available products to purchase

Children Plan :The children plan helps you to fulfill your child's dreams. The plan secures your child's future financially even though you are not around them.

1. **HDFC Children's Plan**- The plan ensures that you can start building your savings today to give a bright future to your child. A the time of maturity a guaranteed lump sum is given to the beneficiary or in case of your unfortunate demise, early into the policy term.
2. **HDFC Unit Linked Young Star II**- The plan provides a valuable protection to your child in case you are not there to support them. The unit linked plan also gives you an outstanding investment opportunity to maximize your savings by providing you a choice of thoroughly researched & selected investments.

3. HDFC SL YoungStar Super Premium - This plan offers you choice of cover options and benefit payment preferences- all designed to suit your needs.

Children Plan - Old products not available for fresh purchase

1. HDFC Unit Linked Young Star II- The plan provides a valuable protection to your child in case you are not there to support them. The unit linked plan also gives you an outstanding investment opportunity to maximize your savings by providing you a choice of thoroughly researched & selected investments.
2. HDFC Unit Linked Young Star Plus II- The plan provides a valuable protection to your child in case you are not there to support them. The unit linked plan also gives you an outstanding investment opportunity to maximize your savings by providing you a choice of thoroughly researched & selected investments. Along with that a regular Loyalty Units are also provided to improve your fund value every year.
3. HDFC Unit Linked Young Star Champion- The plan provides a valuable protection to your child in case you are not there to support them. The unit linked plan also gives you an outstanding investment opportunity to maximize your savings by providing you a choice of thoroughly researched & selected investments. Along with that the plan also provides Bumper Addition to the funds at the time of maturity.

Retirement Plans- The Retirement Plans of HDFC Life Insurance ensure you to provide a secure life after your retirement. It provides you with financial security in life & you don't need to comprise with your life. The plan gives you a lump sum on retirement, which helps you to get a regular income through an annuity plan.

Retirement Plans - Currently available products to purchase

1. HDFC Personal Pension Plan- A plan that gives you a post retirement income for life. You can choose the premium, sum assured and your retirement date too.
2. HDFC Immediate Annuity- It is a contract that uses your capital to provide you with a guaranteed gross income through out your life. The income is guaranteed & is unaffected by rise or fall of interest rates.

Retirement Plans - Old products not available for fresh purchase

1. HDFC Unit Linked Pension II- A unit linked insurance plan that gives you an outstanding investment opportunity to maximize your saving. It also gives you Bumper Addition.
2. HDFC Unit Linked Pension Maximiser II- It's a unique single premium unit linked plan, designed to provide a post retirement income with maximum investment returns. The plan also gives Bumper Addition of 10% of initial single premium at vesting & on death.

Saving & Investment Plans: The saving & investment plan gives you dual benefit of protection & long term savings. Along with that an assured sum for your future need.

Saving & Investment Plans - Currently available products to purchase

1. HDFC SL Crest – It is insurance cum investment plan that provides valuable financial

protection to your family when needed the most along with an investment option for certainty of highest NAV along with a guarantee on returns.

2. HDFC SL ProGrowth Super II – It is savings-cum-insurance plan that will help you naturally provide the best for your family, be it today or tomorrow.
3. HDFC SL ProGrowth Maximiser - This plan strives to maximize your returns so that ensuring the best for your loved ones is easy.
4. HDFC Endowment Assurance Plan- The plan will give your family a guaranteed lump sum on maturity or in case of your unfortunate demise.
5. HDFC Money Back Plan- The plan gives you proportion of the basis Sum Assured as cash lump sums after every 5 years.
6. HDFC Single Premium Whole of Life Insurance Plan- A single premium investment plan which provides long-term real growth of your money.
7. HDFC Assurance Plan- A long term saving plan that will secure the life of your family too.
8. HDFC Savings Assurance Plan- A plan which comes 'With Profits' savings plan which helps you easily build your long-term savings and ensure that your family is protected even if you are not around.

Saving & Investment Plans - Old products not available for fresh purchase

1. HDFC Unit Linked Endowment Plus II- With this plan you start saving today so that your family remains financially independent, even when you are not around. The plan gives you Loyalty Units to boost your fund value.
2. HDFC SimpliLife- The HDFC SimpliLife Plan gives you the opportunity to maximize your savings & secure your family's future.
3. HDFC Unit Linked Endowment II- The plans comes with additional benefits like Life option, extra life option, life & health option & extra life & health option.
4. HDFC Unit Linked Enhanced Life Protection II- Under this plan the sum assured chosen by you will automatically increased by 5% each year.
5. HDFC Unit Linked Wealth Maximiser Plus - It's a unique single premium investment cum protection plan, which gives you Loyalty Units to enhance your fund value every year.
6. HDFC Unit Linked Endowment Winner- The plan gives you the choice of thoroughly researched & select the investments. It comes with Bumper Addition to the fund value at maturity.

Health Plan - Currently available products to purchase

Health Plan - Health plans give you the financial safety to get together health related contingencies. Due to changing lifestyles, health issues have acquired completely new dimension overtime, becoming more complex in nature. It becomes imperative then to have a health plan in place, which will ensure that no substance how critical your illness is, it does not impact your financial independence.

1. HDFC Critical Care Plan – Its provides for a lump sum payment on survival post diagnosis of a critical illness, so that in the event a critical illness strikes, you don't have to dig into those precious savings of yours.
2. HDFC SurgiCare Plan – Its provides you with timely support in case you have to undergo a



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major surgery and hospitalization, as the case maybe, ensuring your financial independence at all times.

Registered office : HDFC Life Insurance Company Limited,
'Trade Star', 2nd floor,
'A' Wing, Junction of Kondivita and M.V. Road,
Andheri-Kurla Road, Andheri (East),
Mumbai - 400 059.

Website: <http://www.hdfclife.com>