

Protect your family from a life of compromises

with **HDFC Life Click2Protect 3D Plus**

A non-linked non-participating term insurance plan.



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Sometimes the simplest choice is the best one for you. A protection plan is a simple way to get comprehensive protection at an affordable price and protect your loved ones against the uncertainties that life may throw at you.

This leaflet aims at explaining the features of Life Option of HDFC Life Click 2 Protect 3D Plus. For further details, please refer product brochure available on HDFC Life website.

KEY FEATURES & BENEFITS

- Provide financial protection to you and for your family at an affordable cost
- All future premiums are waived on Accidental Total Permanent Disability
- Special premium rates for female lives
- Attractive premium rates for non-tobacco users
- Tax benefits* as per prevailing tax laws

Life Option: Under this option your nominee gets a Lumpsum Benefit on death or diagnosis of Terminal Illness. Your future premiums are waived upon Accidental Total Permanent Disability.

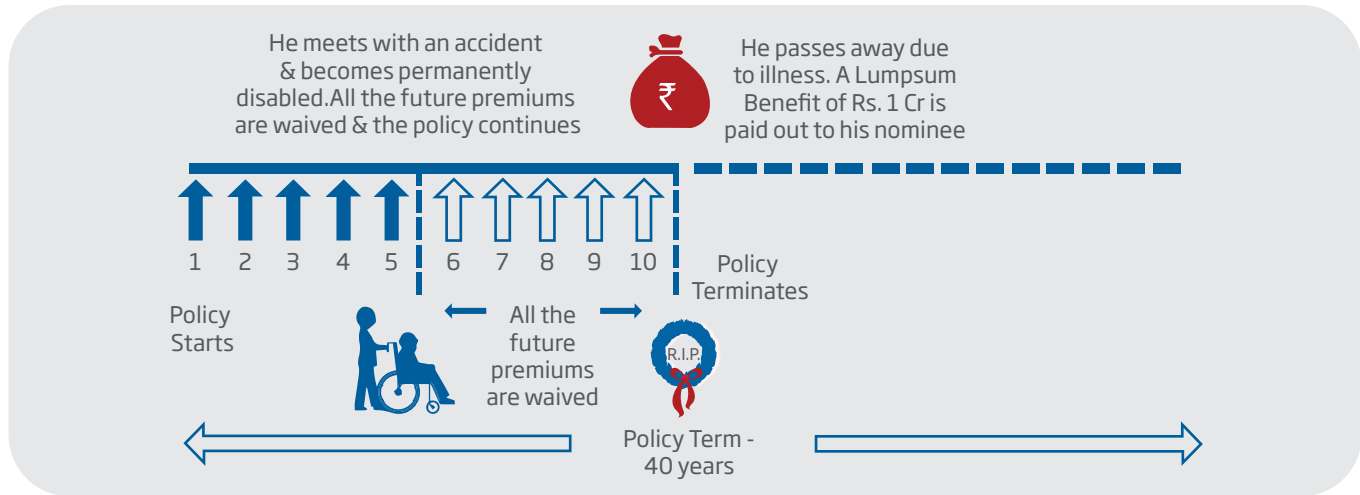
Sample Illustration - Mr. Aggarwal is a 25 year old software engineer. He buys an HDFC Life Click 2 Protect 3D Plus Plan. The details of his policy are as follows:

Plan Option	Sum Assured	Policy Term	Premium Payment Term
Life	Rs. 1 Crore	40 years	40 years

- During the 5th Policy Year, he meets with an accident which renders him permanently disabled.
- During the 10th Policy Year, he passes away due to illness.

(* Tax benefits are subject to change from time to time)

The benefit payable to his nominee is as follows:



The benefit(s) available under Life Option are as follows:

EVENT →	On Death/ Diagnosis of Terminal Illness	On Accidental Total Permanent Disability
Benefit(s) Payable →	Sum Assured on Death paid as Lumpsum Benefit to the nominee and the policy terminates	All future premiums are waived & the Policy continues

The policy shall terminate on the earlier of death, diagnosis of terminal illness and expiry of the policy term.

DEATH BENEFIT

Death Benefit is the sum of:

Sum Assured on Death **AND** Additional Benefits

Sum Assured on Death is defined as:

A. For Single Pay Policies

Highest of:

125% of Single Premium

"Sum Assured on Maturity"[#]

Absolute amount assured" to be paid on death

B. For Regular Pay & Limited Pay Policies

Highest of:

▣ 10 times of the ⁵Annualised Premium

▣ 105% of [^]Total Premiums Paid

▣ "Sum Assured on Maturity"[#]

▣ "Absolute amount assured" to be paid on death

[#]"Sum Assured on Maturity" means the amount which is guaranteed to become payable on maturity of the policy, in accordance with the terms and conditions of the policy.

^{\$}Annualised premium shall be the premium amount payable in a year excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

[^] Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes

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(Available all days 9am to 9pm)

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HDFC Life

Sar utha ke jiyo!

HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245.

IRDAI Registration No. 101.

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HDFC Life Click 2 Protect 3D Plus (UIN No: 101N115V05, Form No:501-145-01) is a non-linked non-participating term insurance plan. Life Insurance Coverage is available in this product. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BA/12/19/17299 .

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- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.