

ENDOWMENT ASSURANCE PLAN



Secure your family's
financial independence



Sar Utha Ke Jiyo

You have given your family the very best. And there is no reason why they shouldn't get the very best in the future too. As a judicious family man, your priority is to secure the well-being of those who depend on you. Not just for today, but also in the long term. More importantly, you have to guard your loved ones against any eventuality. How will they sustain their way of life, so lovingly built by you, in your absence?

With our HDFC Endowment Assurance Plan, you can ensure that your family remains financially independent, even if you are not around. You can ensure that they live a life of respect and dignity. Always.

HDFC ENDOWMENT ASSURANCE PLAN

The HDFC Endowment Assurance Plan gives you:

- An ideal way to secure your long-term financial goals
- Valuable protection to your family by way of lump sum payment in case of your unfortunate demise within policy term
- Lump sum payment (basic Sum Assured plus any bonus additions) on survival up to maturity date
- Very flexible benefit options and payment options

In case of your unfortunate demise during the policy term, this participating ('With Profits') insurance plan will pay your family the Sum Assured (together with the attached bonuses) you had chosen.

The plan receives simple Reversionary Bonuses, which are usually added annually. At the end of the term an additional Terminal Bonus may be paid depending on the performance of the underlying investment (See 'Bonuses' for more details).

3 EASY STEPS TO YOUR OWN PLAN

Step 1	Choose the amount of targeted savings and policy term using our Financial Planning Tool
Step 2	Choose from any one of the 4 additional benefit options as per your requirement
Step 3	Work out the premium payable and Sum Assured with our Financial Consultant

STEP 1: CHOOSE THE AMOUNT OF TARGETED SAVINGS

This plan gives you the flexibility to structure the ideal plan to save money for your long-term financial goals.

- Estimate the money, which you might require to meet your future financial needs
- Choose the amount of targeted savings and policy term using the Financial Planning Tool available with our Relationship Manager



STEP 2: CHOICE OF 4 ADDITIONAL OPTIONAL BENEFITS

Let's assume that you are the insured life. You can add from any one of the 4 benefit options available to customise your policy as per your needs. All benefit options must be selected at the outset of your plan.

BENEFIT OPTIONS	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. The Sum Assured is payable only if you survive for 30 days after date of CI Benefit claim.Once such a claim is settled, no further CI Benefit is payable. However, the basic policy continues.
Additional Term Benefit (ATB)	<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.
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, andWithin 90 days of the accident.
Waiver Of Premium (WOP) Benefit	<ul style="list-style-type: none">We will waive off the premiums in case of total disability, which continues beyond 26 weeks from the date of disability.The waiver is applicable during the period of total disability.

STEP 3: PREMIUM YOU NEED TO PAY

Once you have chosen the amount required and the Benefit Option, get an indication of corresponding premium you need to pay. The table below shows the Indicative Premiums for a male life assured, paying annual premiums for a Rs. 5 lakh Sum Assured policy, with the policy maturing after 20 years (i.e. 20 years term period).

YOUR AGE (Yrs.)	BASIC POLICY PREMIUM (Rs.)	ADDITIONAL PREMIUM FOR BENEFIT OPTIONS (Rs.)			
		CI	ATB	ADB	WOP
20	23,255	1,520	1,610	680	993
30	23,575	2,210	1,940	720	1,219
40	24,890	4,625	3,205	780	1,735

You can choose to pay your premium as either quarterly, half-yearly or annually depending on your convenience. We advise you to go for an annual premium payment mode, as it will help you save on the yearly premium payable as compared to other premium modes. You can pay your premium up to 15 days after the due date to fit in with your cash flow.

You also have a range of convenient auto premium payment options. For more details, you can speak to your Financial Consultant or contact our nearest branch.

ELIGIBILITY

You can take the plan on a single-life basis or a joint-life (first claim) basis. The age and term limits for taking out the HDFC Endowment Assurance Plan are as shown below:

BENEFIT OPTIONS	TERM PERIOD (Yrs.)		AGE AT ENTRY (Yrs.)		MAXIMUM AGE AT MATURITY (Yrs.)	
	Minimum	Maximum	Minimum	Maximum		
Basic Policy	10	30	12	60	75	
Basic Policy With Benefit Options	CI	10	30	18	55	70
	ATB	10	30	18	60	75
	ADB	10	30	18	55	65
	WOP	10	30	18	50	60

BONUSES

The Reversionary Bonus is usually declared annually as a percentage of the basic Sum Assured of your policy. Once added to a policy, the bonus is guaranteed to be payable either on death or maturity. The Reversionary Bonus is declared keeping in mind a long-term view of investments returns, expenses, mortality and other experiences.

The Terminal Bonus is sometimes added to a policy on maturity and allows us to pay your fair share of the 'With Profits' fund, based on the experience over your policy term.

BENEFICIARIES

If you have not assigned the policy;

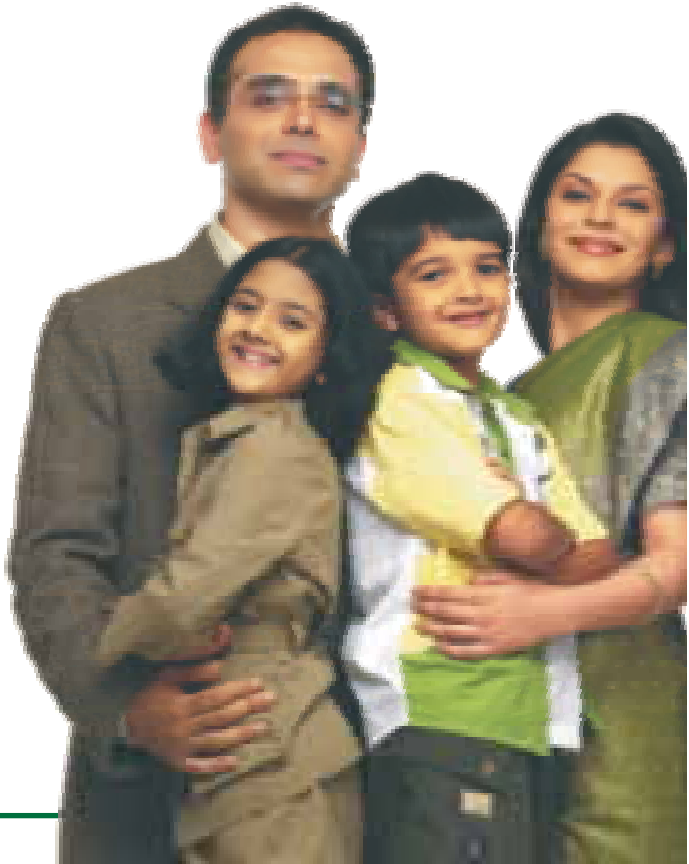
- You will receive the benefits due on maturity or on claims during the policy term against the benefit options chosen by you at the outset of the policy.
- In case of your unfortunate demise during the policy term, your nominee will receive the benefits due.

TAXBENEFITS (Based on current tax laws)

You will be eligible for tax benefits under Section 80C, 80D and Section 10 (10D) of the Income Tax Act, 1961.

- Under Section 80C, you can save up to Rs. 33,990 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 premiums paid for Critical Illness (CI) Benefit and Waiver Of Premium (WOP) Benefit Options qualify for a tax deduction up to Rs. 15,000 (and Rs. 20,000 for Senior Citizens).
- Under Section 10 (10D), the benefits you receive from this policy are completely tax-free.

The above-mentioned tax benefits are subject to changes in the tax laws.



SURRENDERING THE POLICY

- The HDFC Endowment Assurance Plan is designed to provide you and your family with the maximum possible value over the longer term and the product features support this aim. However, we realise that early surrender is sometimes necessary. If you have paid premiums continuously for 3 years, then the contract acquires a guaranteed minimum surrender value.
- The guaranteed minimum surrender value is 50% of all premiums paid subsequent to the first year, excluding any extra premium paid for increased mortality risk.
- If the investment conditions allow, then we may pay a significantly higher discretionary surrender value over the minimum guaranteed surrender value after the 3 years' regular premium has been paid.



TERMS & CONDITIONS

A) Exclusions:

- No benefit will be paid if the death of the life assured or the first to die of the lives assured is caused directly or indirectly by suicide within one year from the date of first being covered under the policy.
- We will not pay Critical Illness Benefit if:
 - o The critical illness has occurred within 6 months of the start of the contract.
 - o We do not receive a duly completed claim form within 26 weeks of the illness, disability, operation or other circumstances giving rise to the claim.
- We will not pay Accidental Death Benefit if death occurs after 90 days from the date of the accident.
- We will not pay Waiver Of Premium Benefit if the life assured is totally disabled directly or indirectly:
 - o During the first 12 months of the policy.
 - o By Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS).
- We will not pay Critical Illness Benefit or Waiver Of Premium Benefit if critical illness is caused or if the life assured is totally disabled directly or indirectly by:
 - o Intentionally self-inflicted injury or attempted suicide, irrespective of mental condition.
 - o Pregnancy or childbirth or complications arising there from.
- We will not pay Additional Term Benefit, Accidental Death Benefit or Waiver Of Premium Benefit if the death is caused directly or indirectly from taking part or practicing for any hazardous hobby or pursuit or race unless previously agreed to by us in writing.
- We will not pay Critical Illness Benefit or Additional Term Benefit, Accidental Death Benefit or Waiver Of Premium Benefit if the critical illness or death is caused directly or indirectly by any of the following:
 - o Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner.
 - o War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
 - o Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft.
 - o Taking part in any act of a criminal nature.

B) Critical Illnesses Covered: The Critical Illnesses, which are covered, provide this benefit is opted for, are:

- Cancer, Coronary Artery By Pass Graft Surgery (CABGS), Heart Attack, Kidney Failure, Major Organ Transplant (as recipient), Stroke.

For full details, particularly relating to exclusions and critical illness definitions, please refer to the policy documents.


C) The premiums mentioned in this document are indicative and may vary as a result of underwriting. As per IRDA regulations, your levels of benefits are subject to certain limits. Please speak to our Financial Consultant for more details.

D) Prohibition of Rebates: Section 41 of the Insurance Act, 1938 states:

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- (2) Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to five hundred rupees.

E) Service Tax: As per the Service Tax Laws, service tax is applicable on the life insurance premium.

Ensure a life of respect and dignity for you and your family.
Contact us today.

 1800-227-227/6000 9191*
sms NOW to 5676727
Email: life@hdfcinsurance.com

Visit us at www.hdfcinsurance.com



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Registered Office: HDFC Standard Life Insurance Company Ltd., Ramon House, 169 Backbay Reclamation, Mumbai - 400 020.

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