



Plan for your family's financial security with this savings insurance plan

Key features

- Non-linked, non-participating, savings insurance plan
- Guaranteed maturity benefits
- Guaranteed benefits as a lumpsum or regular income
- Lifelong income option- tax-free guaranteed income till 99 years of age
- Long-term income option- tax-free guaranteed income for a fixed term of 25 to 30 years
- Additional protection with optional riders

Rates & charges

As per underwriting norms, rates are defined which is individual customer specific

Eligibility criteria

Eligibility Criteria	Plan Option	Minimum	Maximum
Age at Entry Age (years)	Guaranteed Income	5 ¹	60
	Guaranteed Maturity	5 ¹	
	Life Long Income	50	
	Long Term Income	5 ¹	
Age at Maturity (years)	Guaranteed Income	18	73
	Guaranteed Maturity	18	80
	Life Long Income	56	71
	Long Term Income	18	71
Minimum instalment Premium	All Options	Annual: ₹ 30,000 Half yearly: ₹ 15,000 Quarterly: ₹ 7,500 Monthly: ₹ 2,500	
Maximum instalment Premium	All Options	No limit, subject to Board Approved Underwriting Policy (BAUP)	
Riders	All Options	HDFC Life Income Benefit on Accidental Disability Rider (101B013V03) HDFC Life Critical Illness Plus Rider (101B014V02)	

- All ages mentioned above are age last birthday. The minimum premium amounts are exclusive of taxes and levies as applicable
- ¹Risk cover starts from the date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the life assured on the attainment of age 18 years

Documents required

- KYC documents- identity proof and address proof
- As per underwriting guidelines, additional documents may be required