

Plan now to ensure a lifelong monthly income after your retirement



Lifelong regular income



Joint Life feature with continued payouts for both lives*



Guaranteed[^] fixed rate for life



Deferred Annuity Option offers Rate Guarantee[^] at inception

HDFC Life Pension Guaranteed Plan

A single premium non-participating and non linked annuity plan



Sar utha ke jiyo!

* In the case of Joint Life annuities the payout continues till either of the lives chosen in the policy is alive.

[^] The word "Guaranteed" and "Guarantee" mean that annuity payout is fixed at the inception of the policy.

Everyone loves financial independence, to enjoy and live a comfortable lifestyle. There is no reason why these should stop after retirement. After all the years of hard work, money should not be the concern for you to decide how you would spend your retirement. A smart way to ensure a regular income stream post retirement is buying an Annuity plan.

HDFC Life Pension Guaranteed Plan is a single premium annuity product which provides a regular guaranteed income for lifetime.



HDFC LIFE PENSION GUARANTEED PLAN OFFERS

- Wide range of annuity options to cater to your needs
- Option to take the plan on a Single or Joint Life basis
- Option to receive immediate or deferred annuity
- Option to receive annuity monthly, quarterly, half-yearly or yearly
- Option of Return of Purchase Price on death
- Options for banks/financial institutions to purchase immediate annuities in respect of annuity payments for their commitments to the homeowners under the reverse mortgage schemes.
- Choice of increasing your Annuity Payouts through Top Up option



4 EASY STEPS TO GET YOUR ANNUITY

Step 1 Choose the purchase price that you wish to pay to buy annuity or choose the annuity amount you wish to receive

Step 2 Choose your annuity option

Step 3 Choose your annuity payout frequency- monthly, quarterly, half-yearly, or yearly

Step 4 Receive your annuity payouts through direct credit to your bank account



CHECK YOUR ELIGIBILITY

Parameters		Minimum	Maximum
Entry Age ¹	Immediate Life Annuity	30 years	85 years
	Immediate Life Annuity with Return of Purchase Price	30 years	
	Deferred Life Annuity with Return of Purchase Price	45 years	
Annuity Payout ² (in Rs.) Per instalment	Annually	12,000	No limit
	Half-yearly	6,000	
	Quarterly	3,000	
	Monthly	1,000	
Minimum/ Maximum Purchase Price	Immediate Life Annuity	Rs. 42,076	No limit
	Immediate Life Annuity with Return of Purchase Price	Rs. 160,261	
	Deferred Life Annuity with Return of Purchase Price	Rs. 76,046	
Minimum Group Size (For Group Policies)	5 (Five)		
Premium Payment Term	Single Pay		

The minimum annuity payouts shall be in accordance with IRDAI (Minimum limits for Annuities and other Benefits) Regulations, 2015.

The minimum purchase price that will produce the minimum annuity mentioned above will depend on the minimum annuity rates, as applicable.

All ages are calculated as at last birthday. Risk cover starts from date of commencement of policy for all lives including minors. In all individual cases, the relationship between the proposer and life assured shall be specified.

1. In the case of Joint life annuities the age limits apply to both lives. Annuitant(s) below this age will only be accepted where the proceeds are from a contract issued or administered by the Company where compulsory purchase of an annuity is required. If this product is purchased as QROPS through transfer of UK tax relieved assets, the minimum entry age for payment of annuity will be governed by the rules defined by HMRC from time to time. Higher ages at entry may be allowed for Life Annuity with Return of Purchase Price Option and Joint Life Annuity with Return of Purchase Price options to cater to the needs of NPS subscribers as per extant PFRDA guidelines. In the case of Joint life annuities the age limits apply to both lives.
2. Amounts below this value will only be offered where the proceeds are from a contract issued or administered by the Company where compulsory purchase of an annuity is required and to the subscribers of the National Pension System regulated by the Pension Fund Regulatory and Development Authority (PFRDA)



CHOOSE YOUR ANNUITY OPTIONS

You can choose any of the following annuity options at inception. Plan option once selected cannot be changed.

a) Immediate Life Annuity

b) Immediate Life Annuity with Return of Purchase Price

c) Deferred Life Annuity with Return of Purchase Price

The product is available on a single life as well as joint life basis for all options. The **Primary Annuitant** will be the primary person entitled to receive the payouts, while the **Secondary Annuitant** will be entitled to receive the annuities, if so opted, in the event of death of the Primary Annuitant, if applicable.

In a Joint Life annuity, the secondary annuitant can be the spouse/child/parent/parent-in-law or sibling of the primary annuitant. Other relationships may be considered as long as there is an insurable interest³ between the annuitants.

Let us look at the benefits and features available under different plan options in detail.

1. Immediate Life Annuity Option

This option is available on both single life and joint life basis.

a) Single Life

- The annuity will be payable in arrears as per payment frequency chosen by you, for as long as the annuitant is alive
- On death of the annuitant, the annuity payments will cease and no further benefits will be payable

b) Joint Life

- The annuity will be payable in arrears as per payment frequency chosen by you, for as long as either of the primary or the secondary annuitant is alive
- On the death of both annuitants, the annuity payments will cease and no further benefits will be payable

2. Immediate Life Annuity with Return of Purchase Price Option

This option is available on both single life and joint life basis.

a) Single Life

- The annuity will be payable in arrears as per payment frequency chosen by you, for as long as the annuitant is alive
- On death of the annuitant, Death benefit⁴ is payable as lump sum to the nominee and no further amount will be payable. Upon payment of the death benefit, the policy shall terminate and all other benefits shall cease. Kindly refer the Death benefit section below for further details

b) Joint Life

- The annuity will be payable in arrears as per payment frequency chosen by you, for as long as either of the primary or the secondary annuitant is alive.
- Death benefit is payable as a lumpsum to the nominee, on later of the deaths of the two annuitants. Upon payment of the death benefit, the policy shall terminate and all other benefits shall cease. Kindly refer the Death benefit section below for further details.

³ Annuitants are said to have an 'insurable interest' in the other when they stand to gain or benefit from the continued existence and well being of the other, and would suffer a financial loss if there is a damage to the other.

⁴ In case this option is purchased as a default option by government sector NPS subscriber through funds accumulated in his/her NPS scheme, the utilization of Death Benefit shall be as per Pension Fund Regulatory and Development Authority (Exits and Withdrawals under the National Pension System) Regulations, 2015 amended from time to time.

3. Deferred Life Annuity with Return of Purchase Price Option

This option is available on both single life and joint life basis. Deferment Period may be between 1 to 10 years (Integer values), as chosen by you at inception. The annuity rate shall be as guaranteed at the inception of the Policy.

a) Single Life

- The annuity will be payable in arrears post deferment period as per payment frequency chosen by you, for as long as the annuitant is alive.
- On death of the annuitant, death benefit is payable as lumpsum to the nominee and no further amount will be payable. Upon payment of the death benefit, the policy shall terminate and all other benefits shall cease. Kindly refer the Death benefit section below for further details.

b) Joint Life

- The annuity will be payable in arrears post deferment period as per payment frequency chosen by you, for as long as either of the primary or the secondary annuitant is alive.
- Death benefit is payable as a lumpsum to the nominee, on later of the deaths of the two annuitants. Upon payment of the death benefit, the policy shall terminate and all other benefits shall cease. Kindly refer the Death benefit section below for further details.

Sample Illustration

Purchase Price ₹ 1 cr ⁵		Annuity with Return of Purchase Price (Joint Life Feature)					
Annuity Option		Immediate Annuity Option		Deferred Annuity Option			
Primary Annuitant Age	Secondary Annuitant Age	Payable Immediately		Payable after 5 Years Deferment		Payable after 10 Years Deferment	
		Monthly Annuity for Life ⁶	Annual Annuity Amount	Monthly Annuity for Life ⁶	Annual Annuity Amount	Monthly Annuity for Life ⁶	Annual Annuity Amount
50	45	₹ 43,411	₹ 542,640	₹ 59,478	₹ 743,475	₹ 80,422	₹ 1,005,280
55	50	₹ 43,894	₹ 548,670	₹ 60,762	₹ 759,520	₹ 83,385	₹ 1,042,310

Your Annuity Payout

A single premium is payable in advance at the start of a contract. Your annuity (for annual frequency) will be calculated as follows:

- Annuity Payout = Applicable Annuity Rate * Purchase Price

The purchase price referred above excludes applicable taxes and other statutory levies if applicable.

Your annuity will be payable in arrears at the end of chosen annuity payment frequency from the date of purchase of the plan. This implies that

- For yearly frequency the annuity payout will be after one year from the purchase.
- For half-yearly frequency the annuity payout will be after 6 months from the purchase.
- For quarterly frequency the annuity payout will be after 3 months from the purchase.
- For monthly frequency the annuity payout will be one month from date of purchase.

⁵ Purchase price is exclusive of GST & other statutory levies. Please check for prevailing annuity rates at the time of purchasing policy.

⁶ Monthly Annuity = Annuity Rate*96%*Purchase Price/12.

Annuity instalments for frequencies other than annual shall be as specified below:

Frequency	Annuity Instalment (per frequency)
Half-yearly	98% of Yearly Annuity x 1/2
Quarterly	97% of Yearly Annuity x 1/4
Monthly	96% of Yearly Annuity x 1/12

Note: Yearly Annuity refers to the annuity paid in respect of annual frequency.

Top Up Option

The plan offers a choice to increase your annuity payouts through top-up option.

- The additional annuity amount payable is based on the top-up amount and the annuity rates prevailing at the time of top-up.
- Age considered for annuity rate would be the age at the time of availing top-up.

Am I eligible for any discounts?

Discounts in the form of higher annuity rates for Higher Purchase Price will be offered.

Please note that All Joint Life rates are unisex.

For all Single Life policies, the rates offered to a female life will be equal to a male life with a three year setback.

Death Benefit

The Death Benefit will vary depending on the annuity option selected by the policy holder. The table below sets out the Death Benefits for different annuity options:

S No.	Annuity Option	Death Benefits
1	Immediate Life Annuity Option	None
2	Immediate Life Annuity with Return of Purchase Price Option	100% of the Purchase Price of the annuity
3	Deferred Life Annuity with Return of Purchase Price Option	Higher of <ul style="list-style-type: none"> • Purchase Price + Guaranteed Additions(GA) - Total Annuity Payouts till date of death • 110 % of Purchase Price Where, GA = Purchase Price * Annuity Rate/12 And are accrued at the end of every policy month during the deferment period. GA stops accruing at the end of the deferment period.

The purchase price referred above excludes applicable taxes and other statutory levies, if applicable.

Surrender Benefit

It is advisable to continue your policy in order to enjoy full benefits of your plan. However we understand that in certain circumstances you may want to surrender your policy. Surrender benefit available under different plan options is as follows:

a) Immediate Life Annuity Option (Single and Joint life option): Surrender not allowed.

b) Immediate and Deferred Life Annuity with Return of Purchase Price (Single and Joint life option):

Surrender Value shall be equal to the Present Value (PV) of expected future benefits discounted at the then prevailing interest + 2%.

Illustration:

Age at entry: 45 (male)

Option: Deferred Life Annuity with Return of Purchase Price (Single Life)

Deferment Period: 10 years

Purchase Price: Rs. 200,000

Annuity Rate: 10.00%

Annuity Frequency: Annual

End of Policy Year	Surrender Value (At various interest rates prevailing at the time of surrender)		
	5.5%	6.5%	7.5%
1	Rs. 1,50,000	Rs. 1,50,000	Rs. 1,50,000
5	Rs. 1,80,000	Rs. 1,80,000	Rs. 1,80,000
10	Rs. 2,55,512	Rs. 2,29,688	Rs. 2,08,474
15	Rs. 2,62,417	Rs. 2,37,939	Rs. 2,17,461

Details of Surrender Value computation has been outlined in the Policy Document.

For the purpose of computing the surrender benefits, the purchase price excludes applicable taxes and other statutory levies, if applicable. Upon payment of the surrender benefit the policy shall terminate and all other benefits shall cease.

Any change in surrender value calculation method shall only be after prior approval of the authority.

In case of surrender of a group policy, the individual members of the group will be given an option to continue the policy as an individual policy.

For Deferred Life Annuity with Return of Purchase Price option, the guaranteed surrender value shall be the sum of guaranteed surrender value and the surrender value of any guaranteed additions already attached to the policy. The guaranteed surrender value shall be at least:

- i. 75% of the total premiums paid* less any survival benefits already paid, if surrendered any time within 3 policy years.
- ii. 90% of the total premiums paid* less any survival benefits already paid, if surrendered from fourth year onwards.

* Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Access to benefits/payout if this product is purchased as QROPS (Qualifying Recognized Overseas Pension Scheme), through transfer of UK tax relieved assets

Notwithstanding anything stated under this document, the following terms & conditions shall apply to QROPS policyholders:

- i) Cancellation in the Free-Look Period - If this product is purchased as QROPS through transfer of UK tax relieved assets, the proceeds from cancellation in the free-look period shall only be transferred back to the fund house from where the money was received.
- ii) Non-Forfeiture Benefits - If this product is purchased as QROPS through transfer of UK tax relieved assets, access to benefits from policy proceeds would be restricted till the policyholder attains 55 years of age.
- iii) Overseas transfer charge - In the event of applicable tax charge arising as a result of an overseas transfer (Her Majesty Revenue & Customs (HMRC) - policy paper - The overseas transfer charge - guidance, published 8th March 2017) for which the Scheme Manager i.e. HDFC Life Insurance Company may become liable, we shall deduct an amount only to the extent of the applicable tax charge from the policy value and remit the same to HMRC.

We recommend that you read this brochure & benefit illustration and understand what the plan is, how it works, the risks involved before you purchase.

A. Cancellation in the Free Look period:

Individual:

In case the policyholder is not agreeable to any policy terms and conditions under this product, the policyholder shall have the option of returning the policy to us stating the reasons thereof, within 15 days from the date of receipt of the policy, as per IRDA (Protection of Policyholders' Interests) Regulations, 2017. If the policyholder has purchased the policy through the Distance Marketing mode, this period will be 30 days. However this option will not be available in the event of purchase of this policy from the vesting proceeds of an accumulation pension product previously purchased by the policyholder. On receipt of the letter along with the original policy document, we shall refund the premium, subject to deduction of the expenses incurred by us for medical examination (if any) and stamp duty (if any).

Group:

In case the Master Policyholder/Scheme Member is not agreeable to any policy terms and conditions under this product, the Master Policyholder/Scheme Member shall have the option of returning the Policy/Certificate of insurance to us stating the reasons thereof, within 15 days from the date of receipt of the Policy/Certificate of insurance, as per IRDA (Protection of Policyholders' Interests) Regulations, 2017. If the Master Policyholder/Scheme Member has purchased the policy through the Distance Marketing mode, this period will be 30 days. However this option will not be available in the event of purchase of this policy from the vesting proceeds of an accumulation pension product previously purchased by the Master Policyholder/Scheme Member. On receipt of the free-look intimation and Policy/Certificate of Insurance, the company shall refund the premium, subject to deduction of the expenses incurred by us for medical examination (if any) and stamp duty (if any). For Administrative purposes, all such free-look requests should be registered by Master Policyholder on behalf of Scheme Member.

Distance Marketing refers to insurance policies sold through any mode apart from face-to-face interactions such as telephone, internet etc (Please refer to "Guidelines on Distance Marketing of Insurance Product" for exhaustive definition of Distance Marketing)

If this product is purchased through proceeds from subscribers NPS funds, the proceeds from cancellation in the free-look period shall only be transferred back to the CRA from where the money was received.

B. Tax Benefit:

All annuity payouts may be subject to income tax as per the law prevailing on the date of payout. For specific details, please contact your tax consultant.

C. Nomination as per Section 39 of the Insurance Act 1938 as amended from time to time:

- 1) The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
- 2) Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
- 3) Nomination can be made at any time before the maturity of the policy.
- 4) Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.

- 5) Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
- 6) A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
- 7) A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
- 8) The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Amendment) Act, 2015, a nomination is made in favor of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

D. Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time.

- 1) This policy may be transferred/assigned, wholly or in part, with or without consideration.
- 2) An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
- 3) The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
- 4) The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
- 5) The transfer or assignment shall not be operative as against an Insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the Insurer.
- 6) Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
- 7) On receipt of notice with fee, the Insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
- 8) The Insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bonafide or (b) not in the interest of the policyholder or (c) not in public interest or (d) is for the purpose of trading of the insurance policy.
- 9) In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.

Section C (Nomination) and D (Assignment or Transfer) are simplified versions prepared for general information only and hence are not comprehensive. For full texts of these sections please refer to Section 38 and Section 39 of the Insurance Act, 1938 as amended by The Insurance Laws (Amendment) Act, 2015

E. Policy Loans Provision:

Under Deferred Life Annuity option, Policy Loans will be available during deferment period subject to such terms and conditions as the company may specify from time to time. Our current terms and conditions are stated below:

- The loan amount will be subject to maximum 80% of the surrender value;

- The interest rate on loan is currently 9% p.a. It shall be calculated as the Average Annualised 10 year benchmark G-Sec Yield (over last 6 months & rounded up to the nearest 50 bps) + 2%. The interest rate shall be reviewed half-yearly and any change in the interest rate shall be effective from 25th February and 25th August each year. In case upon review the interest rate is revised, the same shall apply until next revision. The source of 10-year benchmark G-sec yield shall be RBI Negotiated Dealing System-Order Matching segment (NDS-OM).
- If loan amount plus accrued interest is greater than the surrender value the policy will be foreclosed. At the end of the deferment period, if the surrender value exceeds the loan amount plus accrued interest, such excess will be paid to the customer and policy stands terminated.

F. Alterations: No alterations can be made after the annuity has been purchased.

G. There is no maturity benefit in this plan.

H. Prohibition of Rebates : In accordance with Section 41 of the Insurance Act, 1938 as amended from time to time:

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 liable for a penalty, which may extend to ten lakh rupees

I. Non-Disclosure: In accordance with Section 45 of the Insurance Act, 1938 as amended from time to time:

1. No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
2. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
3. Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
4. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy

on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

5. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal



TAX

J. Taxes:

Indirect Taxes

Taxes and Levies as applicable will be charged and payable by you by any method including by levy of an additional monetary amount in addition to premium and/or charges.

Direct Taxes

Tax will be deducted at the applicable rate from the payments made under the policy, as per the provisions of the Income Tax Act, 1961.

K) Policyholder can now have his life insurance policies in dematerialized form through a password protected online account called an electronic Insurance Account (eIA). This eIA can hold insurance policies issued from any insurer in dematerialized form, thereby facilitating the policy holder to access his policies on a common online platform. Facilities such as online premium payment, changes in address are available through the eIA. Furthermore, you would not be required to provide any KYC documents for any future policy purchase with any insurer. For more information on eIA visit <http://www.hdfclife.com/customer-service/life-insurance-policy-dematerialization>

Contact us today



To buy: 1800-266-9777 (Toll free)
(Available all days 9am to 9pm)



Visit us at www.hdfclife.com



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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

- 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.