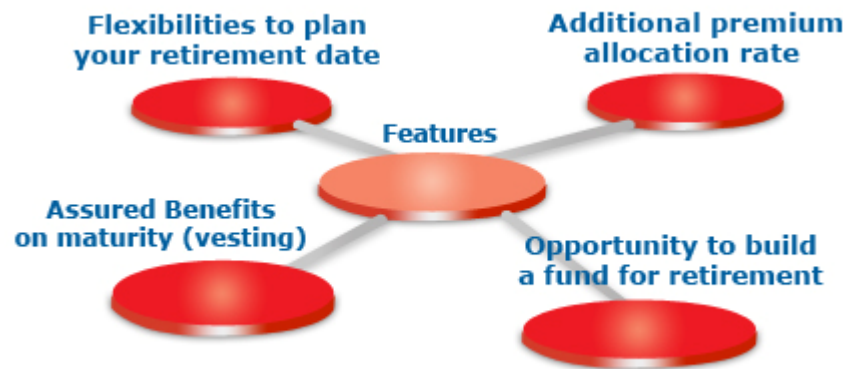


HDFC Life Pension Super Plus Plan

You are thinking about retirement as a time when you would start relaxing, travelling, pursuing your interests - full time. You want to enjoy your retirement on your own terms. All of these are possible only if you have assurance of income after retirement. Investing in a pension plan is a way to financially secure your life - after retirement.

HDFC Life Pension Super Plus is a unit linked pension plan designed to build a corpus during the policy term so that you can enjoy post retirement income for life.

Features



Advantages

- **Benefit of Assured Maturity (Vesting) Value** - At the end of the policy term, you will receive higher of the following
 - Fund Value or
 - Assured benefit of 101% of all premiums including top-up premiums paid till date
- Your maturity (vesting) benefit will be used to provide you with guaranteed regular income i.e. an annuity, which you have to purchase from us.
- **Opportunity to build corpus for post retirement income** - Your premium will be invested in exclusive fund which will allocate assets dynamically between equities and fixed income assets.
- **Benefits on maturity (vesting)** - At vesting, you have to purchase an annuity from us. You can choose from a range of annuity options. You will get guaranteed income for life for yourself and your spouse. You also have the option to commute up to 1/3rd of the benefit at vesting tax free.
- **Benefit on death** - In the event of demise during the policy term, your nominee will receive the death benefit which will provide the much needed financial assistance.
- **Additional allocation of premium from 11th year onwards** - Get benefit from staying invested for longer term with Premium Allocation Rate of 102.5% from 11th year onwards
A significant part of the policy benefits will not available as a lump sum but would need to be mandatorily taken as Annuity from HDFC Life.