

# HD**FC** Life **Sanchay Plus**

Non-Linked Non-Participating Savings Insurance Plan



# Your favourite product is now available in **Single Pay!!**

**Industry  
First**

- **Single Pay** : Pay once, wait for 5\* years, Get lump sum or income for 10/12/25/30/whole of life

- **Pay 1 Cr and Get 3.35 Cr** guaranteed lump sum after 20 yrs (6.24% IRR)

OR

- Pay 1 Cr, wait for 10 years and Get 23.96L guaranteed for 12 years (6.36% IRR)

**i.e. Pay 1 Cr and Get 2.87 Cr**

OR

- Pay 1 Cr, wait for 5 years and Get 9.51L guaranteed for 30 years + ROP 1 Cr (6.60% IRR)

**i.e. Pay 1 Cr and Get 3.85 Cr**

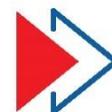
OR

- Pay 1 Cr, wait for 5 years and Get 9.08L guaranteed for whole of life (44 years)+ ROP 1 Cr (6.51% IRR)

**i.e. Pay 1 Cr and Get 4.99 Cr**

\* Deferment upto 20 years

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# Sanchay Plus MM (introduction of new stories)

## Industry First

- **Single Pay** : Pay once, wait for 5\* years, Get income for 10/12/25/30/whole of life



- Pay 1 Cr, wait for 5 years and Get 9.51L guaranteed for 30 years + ROP 1 Cr (6.60% IRR)

- **Tax deferment(settlement) in GI to counter tax incidence in lumpsum:** Pay 5 years, wait for 5 years, Get income for 10 years



- Pay 10L for 5 years, wait for 5 years and Get 9.6L for 10 years (96L) v/s Pay 10L for 5 years, Get 68.8L at 10th year
- Tax incidence from 15<sup>th</sup> year v/s 10<sup>th</sup> year

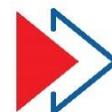
## Addressing Portfolio Gaps

- **SP Lump sum with 10 year+PT:** 10+ PT not allowed under Sanchay FMP
- **Higher deferments under Life Long** (0 to 10 years) **and Long Term Income** (6 to 10 years)
- **Change in Min-max entry ages**



- Pay 1 Cr and Get 3.35 Cr guaranteed lump sum after 20 yrs (6.24% IRR)
- Pay 10L for 10 years, wait for 5 years and Get 13.55L guaranteed for 30 years + ROP (6.39% IRR)
- Pay 10L for 11 years, wait for 7 years and Get 15.89L guaranteed for 31 years + ROP (6.16% IRR)

\* Deferment upto 20 years  
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# Guaranteed Maturity Option

- ✓ **Min entry age reduced to 0 years (30 days)**
- ✓ **Addition of Single Pay with Policy Term of 5 to 20 years**
- ✓ **Wide range of Premium Payment term options**
- ✓ **Flexibility to choose the Policy Term**
- ✓ **Enhanced benefits for Annual / Single premium above 1.5 Lakhs**

## PPT option

Guaranteed Maturity option offers a wide range of PPTs to choose from

- ✓ **Single Pay**
- ✓ 5 Pay
- ✓ 6 Pay
- ✓ 7 Pay
- ✓ 8 Pay
- ✓ 9 Pay
- ✓ 10 Pay

## Flexible Policy Terms

Avail the flexibility to choose the Policy term

- ✓ 5 to 20 years
- ✓ 10 to 20 years for 5 Pay
- ✓ 12 to 20 years for other PPTs



# Guaranteed Maturity Option (SP at 1.25x cover)

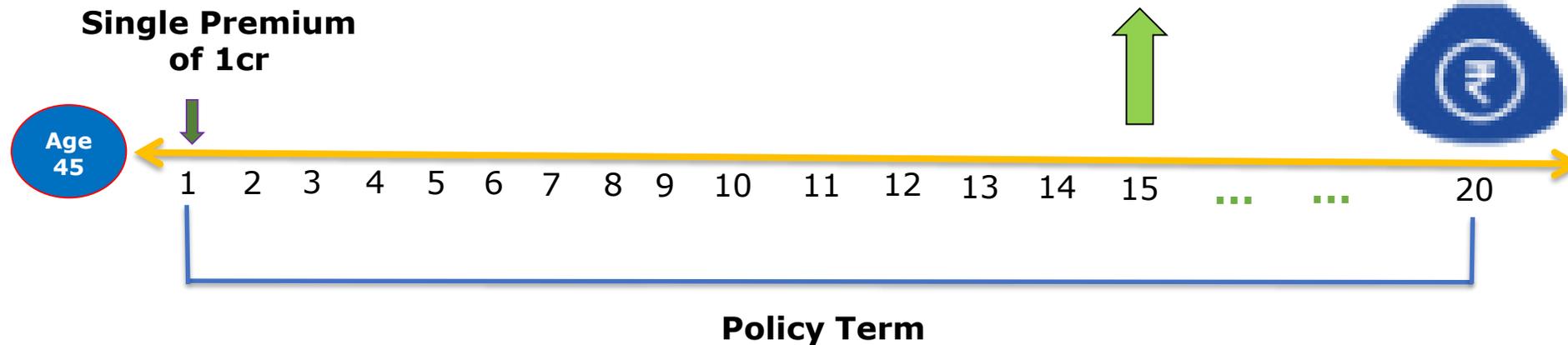
- With Single Pay enjoy a wider Policy term upto 20 years

Single pay under Sanchay FMP has high SV, hence PT > 10 years is not allowed

In case of **surrender** at 15<sup>th</sup> policy year get ~ **Rs. 1.75 Cr**

**IRR**  
**6.24%**

**GET**  
~ **Rs. 3.35 Cr**  
at Maturity



# Guaranteed Income Option

- ❑ Min- max entry age : **0 years (30 days) to 65 years**
- ❑ Addition of Single Premium with Policy Term of 5 to 20 years
- ❑ Flexibility to choose the Policy Term (deferment period)
- ❑ Flexibility to choose income period

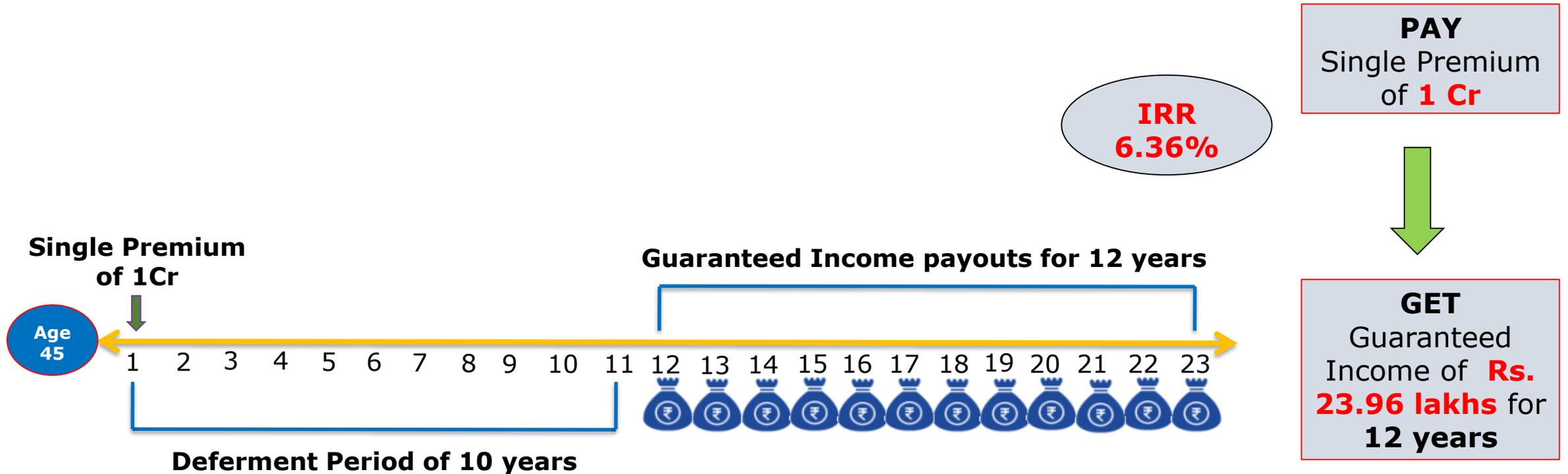
PPT / PT combinations		
PPT	Policy Term	Income Period
<b>Single Pay</b>	<b>5 to 20 years</b>	10/ 12 years  Maturity benefit paid as a guaranteed income for a fixed term of 10 or 12 years starting from (Policy Term + 1)th year in arrears.
<b>5 years</b>	<b>5 to 15 years</b>	
<b>6 years</b>	<b>6 to 15 years</b>	
7 years	7 to <b>15years</b>	
8 years	8 to <b>15 years</b>	
9 years	9 to <b>15 years</b>	
10 years	10 to <b>20 years</b>	
11 years	11 to <b>20 years</b>	
12 years	12 to <b>20 years</b>	

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# Guaranteed Income Option – Single Pay

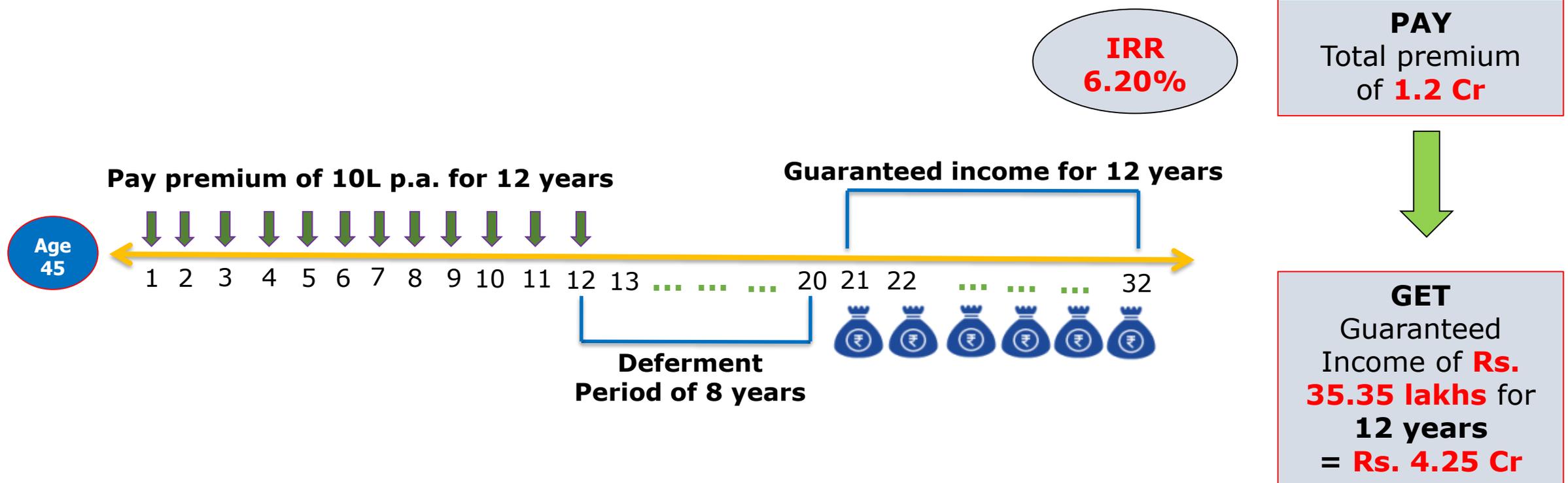
- Pay one time, wait for 5-20 years & get income for 10/12 years



# Guaranteed Income Option - Higher Deferment Period

(Higher deferment -> Higher Income -> Higher IRR)

- Pay for 5/6/7/8/9/10/11/12 years, wait for 0-10 years & get income for 10/12 years



# Long Term Income Option

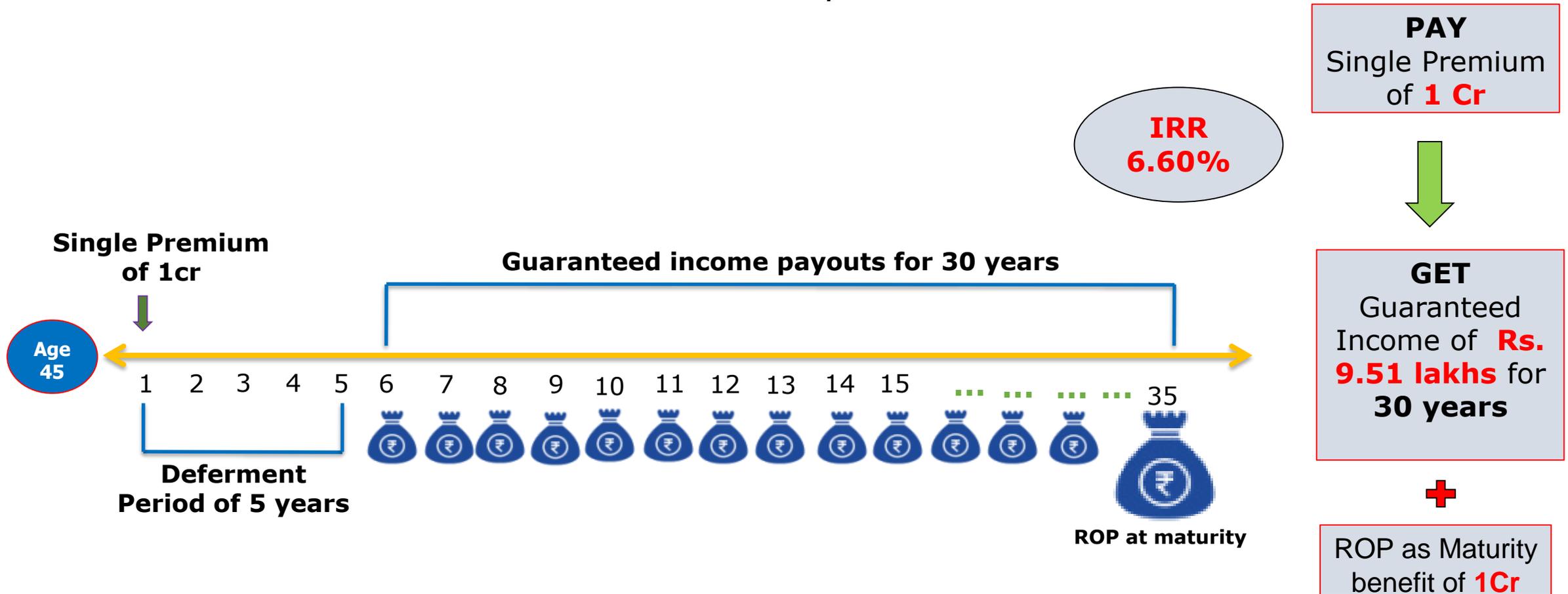
- ❑ Min entry age reduced to **3 years**
- ❑ Premium Payment Terms (PPTs) of Single Pay, 5, 6, 7, 8, 9, 10, 11 and 12 years
- ❑ Flexibility to choose deferment period for Income Payouts from 0 – Upto 14 years
- ❑ Flexibility to choose income period between 25 or 30 years

PPT / PT combinations		
PPT	Policy Term	Income Period
Single Pay	5 to 15 years	25 or 30 years (Paid in arrears)  Maturity benefit paid as a guaranteed income for a fixed term of 25 or 30 years starting from (Policy Term + 1)th year in arrears.
5 years	5 to 15 years	
6 years	6 to 15 years	
7 years	7 to 15 years	
8 years	8 to 15 years	
9 years	9 to 15 years	
10 years	10 to 15 years	
11 years	11 to 15 years	
12 years	12 to 15 years	



# Long Term Income – Single Pay

- Pay one time, wait for 5-10 years & get income for 25/30 years



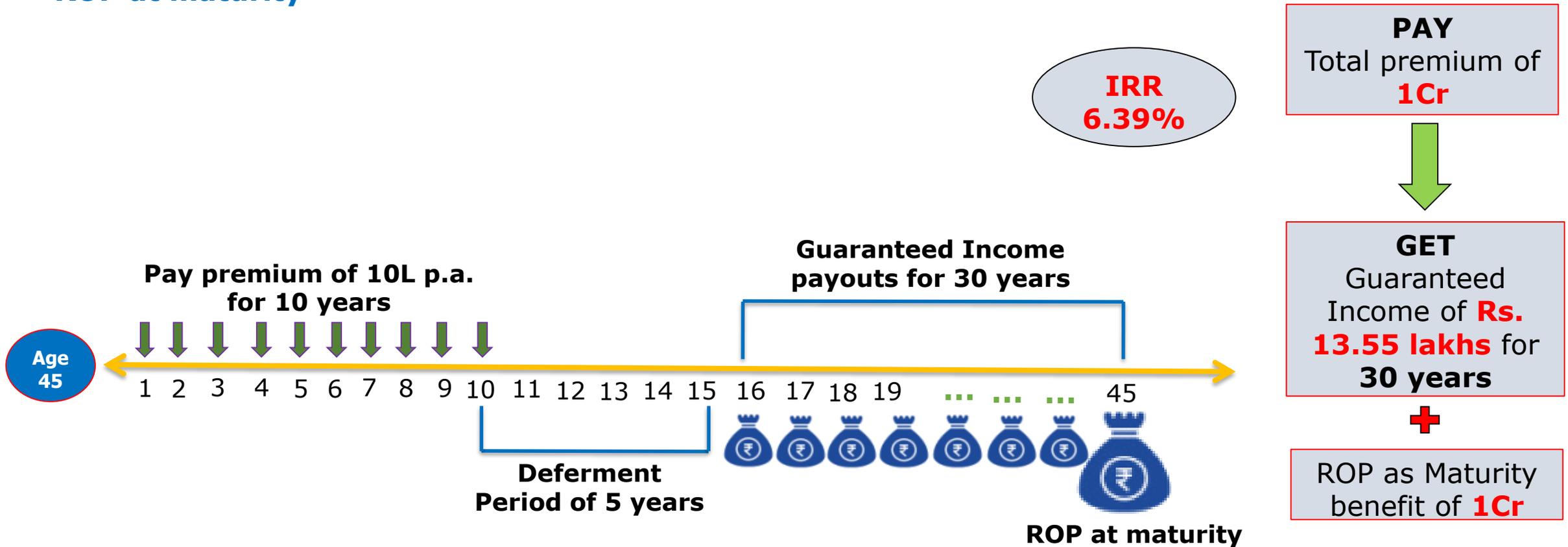
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# Long Term Income Option - Higher Deferment Period

(Higher deferment -> Higher Income -> Higher IRR)

- Pay for 5/6/7/8/9/10/11/12 years, wait for 0-10 years & get income for 25/30 years along with ROP at maturity



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# Life Long Income Option

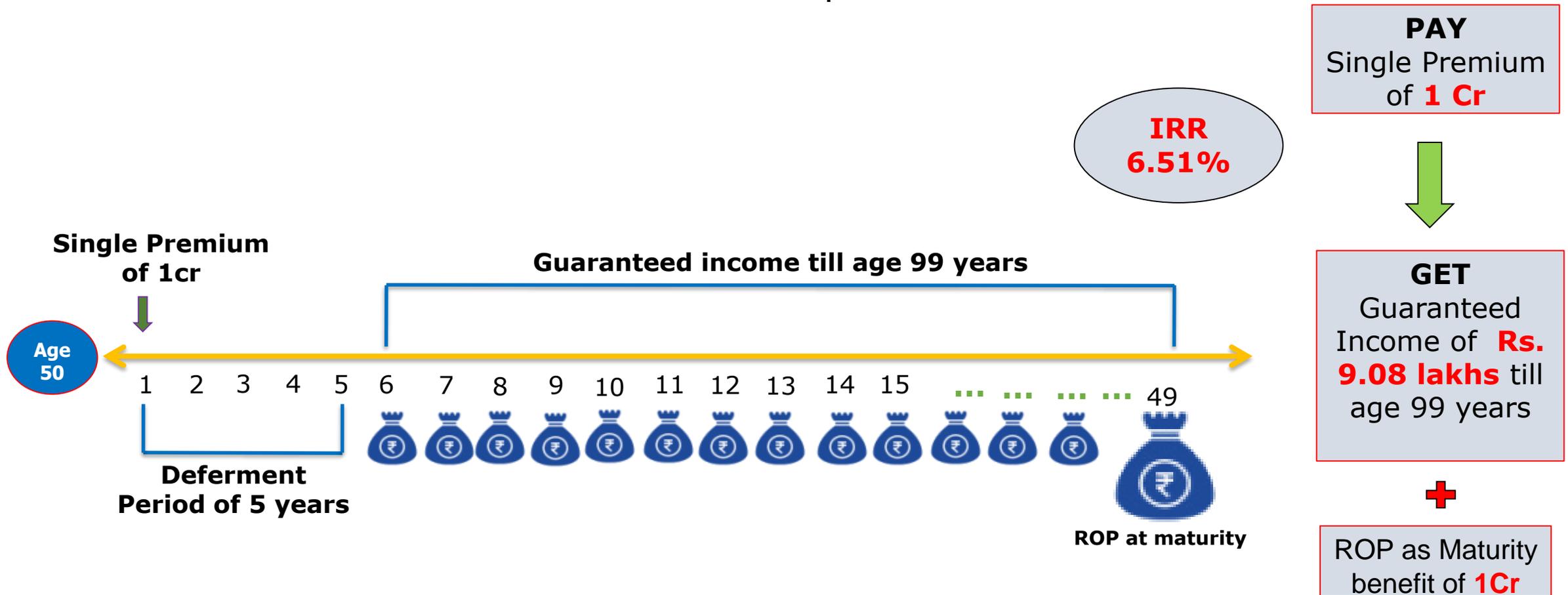
- ❑ Max entry age increased to 65 years
- ❑ Premium Payment Terms (PPTs) of Single Pay, 5, 6, 7, 8, 9, 10, 11 and 12 years
- ❑ Flexibility to choose deferment period for Income Payouts from 0 – Upto 10 years
- ❑ Guaranteed Income till age 99 years

PPT / PT combinations		
PPT	Policy Term	Income Period
Single Pay	5 to 10 years	Upto age 99 years (Paid in arrears)  Maturity benefit paid as a guaranteed income from (Policy Term + 1)th year in arrears till individual attains age 99 years.
5 years	5 to 15 years	
6 years	6 to 15 years	
7 years	7 to 15 years	
8 years	8 to 15 years	
9 years	9 to 15 years	
10 years	10 to 20 years	
11 years	11 to 20 years	
12 years	12 to 20 years	



# Life Long Income Option – Single Pay

- Pay one time, wait for 5-10 years & get income till age 99 years



# Life Long Income Option – Limited Pay

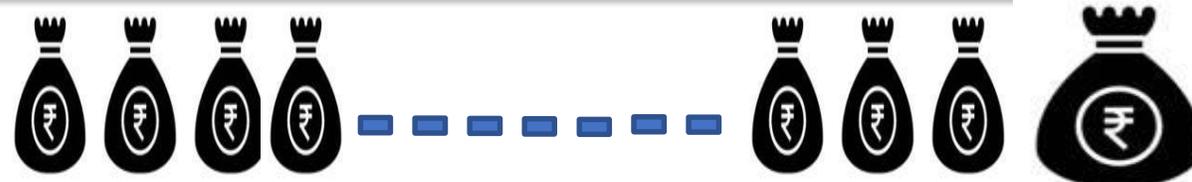
**IRR : 6.08%**

Pay Rs. 5,00,000 for 12 years



1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16..... age 99

**Give – 60 Lac**  
**Get - ~2.79 Cr**



Get income of Rs. 6,08,750 p.a.  
till age 99 years

ROP

Important combination		
PPT	Policy Term	Income Period
12 years	13 years	Up to age 99 years

At age 50 years  
Guaranteed income will be starting from (PT+1)th year in arrears

IRR @ 5L p.a. AP (excl tax)

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# Thank You

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