

# Achieve your dreams with guaranteed<sup>@</sup> returns.

## NEW HDFC Life Click 2 Achieve

An individual non-participating, non-linked savings life insurance plan



As you grow in life, your dreams and aspirations grow as well – finding your dream home, making sure your child gets a good education, or a perfect retirement. We understand the significance of these milestones. Life Insurance plan can help you achieve such goals whilst safeguarding the family's future against the unforeseen events. That's why we're introducing **HDFC Life Click 2 Achieve** – designed to enable dreams and goals for everyone.

At **HDFC Life**, we believe in granting you the autonomy to shape your financial future in alignment with your unique aspirations and needs. **HDFC Life Click 2 Achieve** is meticulously designed to offer versatility, presenting you with a spectrum of options to safeguard your loved ones' futures and attain your financial objectives.

### KEY FEATURES



### PLAN OPTIONS



Plan Option once chosen at inception cannot be changed throughout the policy term. Premium will vary depending upon the Option chosen

### SMART STUDENT

We firmly believe that your children possess limitless potential, and to truly harness it, they deserve nothing but the finest education. Whether it's learning from the best dance institute or pursuing a global MBA, the escalating fees and financial requirements necessitate strategic financial planning. While they diligently pursue their dreams, make sure you're accumulating savings to ensure their ambitions can flourish. Introducing the HDFC Life Click 2 Achieve – Smart Student – A plan designed to provide flexibility to devise a tailored strategy that guarantees their aspirations materialize into reality.

### ELIGIBILITY

Eligibility Criteria	Minimum	Maximum
Age at Entry Age <sup>1</sup> (years)	0 (30 days)	13
Age at Maturity (years)	19	23
Premium Payment Term (Years)	5	12
Policy Term (Years)	10	23 – Non POS, 20 – POS
Survival Benefit Term	3/4/5 years	
Survival Benefit Start Age (Life Assured)	16 or 18 years	
Minimum Sum Assured on Death	Rs. 50,000/-	
Maximum Sum Assured on Death	No limit, subject to Board Approved Underwriting Policy (BAUP) (Non POS) Rs 25,00,000 (POS)	
Maximum Instalment Premium	No limit, subject to Board Approved Underwriting Policy (BAUP) (Non POS) as per maximum Sum Assured (POS)	

<sup>0</sup>0% GST is applicable on Individual Life Insurance policies, effective from September 22, 2025.

<sup>1</sup> Risk cover starts from date of commencement of policy and the policy will vest on the Life Assured on attainment of age 18 years. All ages mentioned above are age last birthday. The minimum premium amounts are exclusive of taxes and levies as applicable. POS variant shall be available without medical.

<sup>@</sup> Provided all due premiums have been paid and the policy is in force.

<sup>^</sup> Flexibility to choose Death Benefit, Premium Payment Term, Policy Term, Benefit structure as per structure chosen by customer.

<sup>2</sup> 1 to 10% simple interest per annum, depending upon the increasing income percentage chosen. Applicable for income and early income structure.

## DREAM ACHIEVER

Introducing our versatile and comprehensive savings solution, meticulously crafted to effortlessly align with your financial aspirations. Discover the perfect avenue to safeguard your future, regardless of your savings objectives.

Eligibility Criteria	Minimum	Maximum
Age at Entry Age (years)	0 <sup>1</sup> (30 days)	65
Age at Maturity (years)	18	99
Premium Payment Term (Years)	5	35
Policy Term (Years)	5	40
Minimum Sum Assured on Death	Rs. 50,000/-	
Maximum Sum Assured on Death	No limit, subject to Board Approved Underwriting Policy (BAUP)	
Minimum Instalment Premium	As per minimum Sum Assured on Death	
Maximum Instalment Premium	No limit, subject to Board Approved Underwriting Policy (BAUP)	
Riders	HDFC Life Income Benefit on Accidental Disability Rider – Non Linked (101B041V01); HDFC Life Protect Plus Rider – Non Linked (101B040V01); HDFC Life Waiver of Premium Rider – Non Linked (101B032V02); HDFC Life Health Plus Rider – Non Linked (101B031V02);	

<sup>1</sup>Risk cover starts from 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 attainment of age 18 years

- All ages mentioned above are age last birthday.
- The minimum premium amounts are exclusive of taxes and levies as applicable.
- Maximum income term for maturity benefit shall be 40 years less Policy Term.
- This option is not available under POS

## Know the brand

**99.68%**  
Individual death  
claim settlement ratio<sup>#</sup>



Recognised as a  
**Superbrand** for the  
10<sup>th</sup> time

**49.7 million**  
Lives insured  
in FY 24-25<sup>##</sup>



*Sar utha ke jiyoo!*

\*0% GST is applicable on Individual Life Insurance policies, effective from September 22, 2025.

#Overall death claim settlement ratio by number of policies as per annual audited statistics for FY 2025

## The numbers are as on 31st March 2025. Source: HDFC Life Integrated Annual Report 2024-2025 available on HDFC Life website ([www.hdfclife.com](http://www.hdfclife.com)).

**HDFC Life Insurance Company Limited ("HDFC Life").** CIN: L65110MH2000PLC128245, IRDAI Registration No. 101.

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HDFC Life Click 2 Achieve (UIN: 101N186V06) A Non-Linked, Non-Participating, Individual, Savings Life Insurance Plan. HDFC Life Income Benefit on Accidental Disability Rider – Non Linked (101B041V01) is a Non-Linked, Non-Participating/Participating, Pure risk premium, Individual Life rider. HDFC Life Protect Plus Rider – Non Linked (101B040V01) is a Non-Linked, Non-Participating/Participating, Pure risk premium, Individual Life/Health rider. HDFC Life Health Plus Rider – Non Linked (101B031V02) is a Non-Linked, Non- Participating/Participating, Pure risk premium, Individual Health rider. HDFC Life Waiver of Premium Rider – Non Linked (101B032V02) is a Non-Linked, NonParticipating/Participating, Pure risk premium, Individual Life/Health rider Life Insurance Coverage is available in this product. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN:MC/09/25/26552.

### **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS**

- IRDAI or its officials do not involve in any activities of insurance business like selling insurance policies, announcing bonus or investment of premiums, refund of amounts.  
Policyholders or the prospects receiving such phone calls are requested to lodge a police complaint