

HDFC Life Sampoon Samridhi Plus

HDFC Life Sampoon Samridhi Plus Limited premium endowment plan with an option to extend life coverage up to 100 years under whole life coverage

Product Features:

- Limited premium endowment plan with an option to extend life coverage up to 100 years under whole life coverage
- Limited premium payment term equal to policy term less 5 years
- You have the flexibility to choose a policy term from 15 to 40 years
- Guaranteed Additions up to 5% p.a. of "Sum Assured on Maturity" for first 5 years
- The plan participates in the profit of the participating fund by way of bonuses from the 1st year
- Get an additional sum assured in case of accidental death during the policy term
- You have the flexibility to choose the premium payment frequency i.e. monthly/quarterly/half-yearly/annual
- Tax Benefit under Section 80C and Section 10(10D) of Income Tax Act, 1961

Advantages:

- HDFC Life Sampoon Samridhi Plus provides an option to choose between the following Plan option:
 1. **Endowment** - Lump sum amount payable at the end of policy term.
 2. **Endowment with Whole Life** - Lump sum amount payable at the end of policy term + Sum Assured on Maturity payable on survival till age 100 years or death, whichever is earlier
- **Maturity Benefit:**
 1. Endowment : Sum Assured on Maturity + Accrued Guaranteed Additions + Accrued Reversionary bonuses + Interim Bonus (if any) + Terminal Bonus (if any) on maturity
 2. Endowment with Whole Life: Benefit payable under Endowment Option + Sum Assured on Maturity payable on survival till age 100 years or death whichever is earlier
- **Death Benefit:**

In case of the Life Assured's unfortunate demise, we will pay to the nominee the highest of the following:

 1. Sum Assured on Death + Accrued Guaranteed Additions + Accrued Reversionary Bonuses + Interim bonus (if any) + Terminal bonus (if any)
 2. 105% of premiums paid till date
- **Where Sum Assured on Death is :**
 1. Sum Assured on Maturity, which is the absolute amount of benefit guaranteed to be payable on maturity of the policy
 2. An absolute amount assured to be paid on death, which in this case is equal to the Sum Assured on Maturity
 3. 10 times Annualized Premium⁶ for entry age up to 50 years and 7 times Annualized Premium⁶ for entry age greater than 50 years
- **Accidental Death Benefit:**
 1. In case of the Life Assured's unfortunate demise during the term of the policy, an additional sum equal to Sum Assured on Death is payable provided the life assured is aged 18 years & above on the date of death