

HDFC Life Insurance Co. Ltd

Product	Criteria	Exp Rate	Renewal %
ClassicAssure Plus	PPT 7	30	0.9
ClassicAssure Plus	PPT 10	30	0.9
Click to Protect Life	<10 PPT	24	0.6
Click to Protect Life	>=10 PPT	27	0.6
Click to Protect Life - Online		15	-
HDFC Life Uday	PPT 8. Policy term 12	30	0.3
HDFC Life Uday	PPT 8. Policy term 15	30	0.9
HDFC Life Uday	PPT 10. Policy term 15	30	0.9
Sampoorn Samridhi Plus	PPT 10	30	0.9
Sampoorn Samridhi Plus	PPT 11	30	0.9
Sampoorn Samridhi Plus	PPT 12+	30	0.9
Super Income Plan	PPT 8	31.2	0.9
Super Income Plan	PPT 10	31.2	0.9
Super Income Plan	PPT 12	31.2	0.9
Super Income Plan	PPT 5	27	0.9
Sanchay - FMP	PPT 5/15, 6/12	28.8	0.3
Sanchay - FMP	5/10 & 8/10 & 10/10	21	0.3
Sanchay Plus		28.8	0.6% for next 4 years
Sanchay Plus - Online		22.8	-
Sanchay PAR Advantage - Immediate	PPT 6	25.8	0.6% for next 4 years
Sanchay PAR Advantage - Deferred	PPT 8	28.8	0.6% for next 4 years
Sanchay PAR Advantage - Immediate - Online	PPT 6	19.8	-
Sanchay PAR Advantage - Deferred - Online	PPT 8	22.8	-
Cancer Care / Cardiac Care	PPT 10	18	1.5
POS – Guaranteed Savings Plan	50000-100000 (PPT/PT - 7/15)	30	0.6
POS – Guaranteed Savings Plan	25000-49999 (PPT/PT - 7/15)	22.8	0.6
POS – Guaranteed Savings Plan	<25000 (PPT/PT - 7/15)	19.8	0.6
Crest	15000 - 149000	4.2	0.15
Crest	150000 - 499999	3	0.15
Crest	500001 & Above	1.2	0.15

Youngstar Super Premium	15000 - 149000	6	0.15
Youngstar Super Premium	150000 - 499999	2.4	0.15
Youngstar Super Premium	500001 & Above	1.8	0.15
ProGrowth Super II	15000 - 149000	6	0.15
ProGrowth Super II	150000 - 499999	2.4	0.15
ProGrowth Super II	500001 & Above	1.8	0.15
ProGrowth Flexi	Mode - Annual	6	0.15
ProGrowth Flexi	Mode - Half Yearly	6	0.15
ProGrowth Flexi	Mode - Monthly	3.6	0.15
ProGrowth Plus		9	0.15
Click to Invest	Single	0.6	-
Click to Invest	Regular	3	0.6
Classic One	Single	2.4	-
PGP	Immideate Annuity	1.2	-
Deferred Annuity-PGP	Def up to 5 Years	1.8	-
Deferred Annuity-PGP	Def 6 years and above	2.4	-
Systematic Retirement Plan	< 10 Pay	21	0.3
Systematic Retirement Plan	> 10 Pay	30	0.3