

Introducing _____
A US Dollar Life Cover
to protect your family's
limitless, global future!



Live Limitless. Live Proud.
Health | Education | Retirement

A wholly owned
subsidiary of
HDFC Life



Why Choose

US DOLLAR DENOMINATED TERM PLAN?

If you are NRI:



Global Coverage:

A USD-denominated policy ensures your family is protected, no matter where they live or move, with seamless claim processing across borders.



Currency Protection:

Safeguard your family from exchange rate fluctuations with the stability of the most widely accepted currency—the US Dollar—ensuring the payout retains its full value.



Financial Security Abroad:

If your family resides or plans to move to a high-cost country, a USD payout supports their lifestyle without currency conversion issues.

If you are Resident Indian:



Support Global Aspirations:

In your absence, a USD payout ensures your children's education or healthcare abroad is covered, without worrying about fluctuating exchange rates.



Prepare for a Global Future:

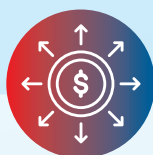
With international coverage, your family is protected wherever they live, work, or study, backed by the globally accepted US Dollar.

WHY CHOOSE UNIVERSAL TERM INSURANCE?



Global Coverage:

Get peace of mind with worldwide dollar cover



Flexible Payment Options:

Choose a payment plan that suits your needs



Comprehensive Benefits:

Financial security through life's uncertainties

KEY BENEFITS



Lump-sum payout in the event of death



Early Payout for Terminal Illness



Accidental death benefit (Additional)

WHAT IS UNIVERSAL TERM INSURANCE?

Universal Term Insurance is a pure term insurance plan designed to provide global protection to policyholders. It ensures that your loved ones are financially secure in the event of unforeseen circumstances, offering a comprehensive safety net no matter where you are in the world.

KEY FEATURES

Currency	United States Dollars (USD)	
Policy term(PT)	Minimum: 3 years, Maximum: (80 minus age at entry) or 40 years whichever is lower	
Eligibility	Minimum age at entry	18 years
	Maximum age at entry	60 years
	Minimum age at maturity	18 years
	Maximum age at maturity	80 years
	Minimum Sum Assured	USD 10,000
	Maximum Sum Assured	Based on underwriting
	Premium Payment Term (PPT)	Single Pay: Yes [1] Limited Pay: Yes [2 to PT-1] Regular Pay: Yes [equal to PT]
Premium payment Option	Single Pay Regular Pay Limited Pay	
Look-in cancellation	If the policy is returned within 30 days from the date of issue, premium paid by the policyholder will be refunded, subject to deduction of the proportionate risk premium for period on cover and the expenses incurred by the company.	
Base benefit	Death due to any cause	
Ancillary / Rider benefit	Accidental death benefit (Additional) Terminal Illness (inbuilt)	



PREMIUM TABLE

Your Age (Years)	Policy Term (Years)	Premium Payment Term (Years)	Premium Payment Option	Annualised Premium (USD)	Coverage (USD)
25	40 (Coverage till 65)	40	Regular Pay	189.12	100,000
30	40 (Coverage till 70)	1	Single Pay	5770.63	100,000
35	40 (Coverage till 75)	40	Regular Pay	333.04	100,000
35	25 (Coverage till 60)	5	Limited Pay	898.86	100,000
40	40 (Coverage till 80)	10	Limited Pay	1294.04	100,000
40	35 (Coverage till 75)	5	Limited Pay	2020.57	100,000
45	35 (Coverage till 80)	1	Limited Pay	13,996.05	100,000
50	30 (Coverage till 80)	10	Limited Pay	1896.17	100,000
55	25 (Coverage till 80)	5	Limited Pay	4142.06	100,000

Disclaimer : The figures provided above are for illustration purposes only and are indicative. For detailed and accurate information, please request a benefit illustration specific to your policy.




HDFC International Life & Re, IFSC Branch,


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Other countries* - 891 692 HDFC (4332)
Monday – Saturday - 8:00 AM – 8:00 PM (IST)

**Local charges may apply. Kindly check with your service provider*

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HDFC International Life and Re Company Limited, IFSC Branch

FCRN: F06803 & IFSCA Registration No.: IFSCA/IIO/006/2022-23 (Regulated by the IFSCA)

HDFC Life International is the brand name of the IFSC Insurance Office (IFSC Branch) of HDFC International Life and Re (a wholly owned subsidiary of HDFC Life)

Registered Branch Office and Address for Correspondence: Office No. 213, Hiranandani Signature, Second Floor, Block 13B, Zone - 1, GIFT SEZ, Gift City, IFSC, Gandhinagar, Gujarat, India - 382355.

The registered marks including the name/letters "HDFC" in the name/logo of the Company/branch belongs to HDFC Bank Limited ("HDFC Bank") and the name/letters "HDFC Life" is used by HDFC Life Insurance Company Limited ("HDFC Life") and its subsidiary, HDFC International Life and Re Company Limited under a licence/ agreement between HDFC Bank and HDFC Life.

For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale.

PLEASE EXERCISE CAUTION REGARDING DECEPTIVE PHONE CALLS AND FRAUDULENT OFFERS.