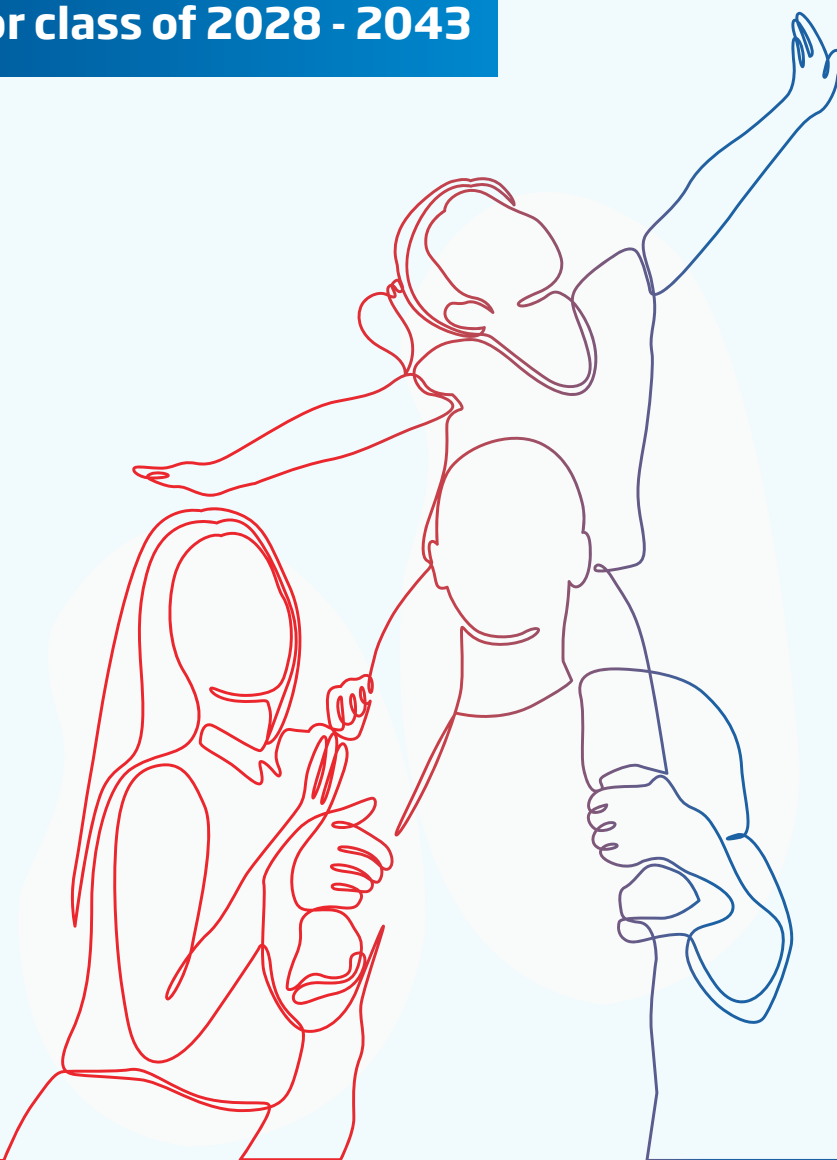


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HDFC Life International US Dollar Global Education Plan

In This Policy, The Investment Risk In Investment Portfolio Is Borne By The Policyholder.

UIN IIOHDFC101ULV01

Regulated by the IFSCA

HDFC Life International

US Dollar Global Education Plan

Has been designed to ensure your child gets the best-in-class education he/she deserves. We offer US Dollar denominated plans to help you be ready when it is time for your child to join the university of his/her choice. As a parent, one of your top priorities is ensuring that your children have the best possible education. But with the cost of education constantly on the rise, it can be a challenge to save and plan for your child's future.

That's where an education investment fund comes in. You can start saving and investing for your child's education early on, giving them the opportunity to pursue their dreams and reach their full potential.

Our plan isn't just about saving for tuition. It's also a way to take advantage of the potential for growth over the long term. With a variety of investment options and the ability to adjust your contributions as your child grows, you can tailor your education plan to meet your specific goals and needs. Don't let the cost of education hold your child back. Start planning for their future today!



Key Features



Save in US Dollars



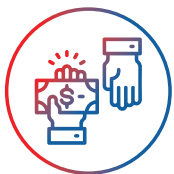
Build your wealth over long term



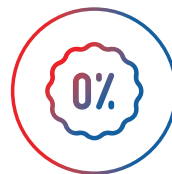
Invest in Global Funds



Plan continues in the event
of death of the policyholder



Lumpsum payout in the event
of death of the policyholder



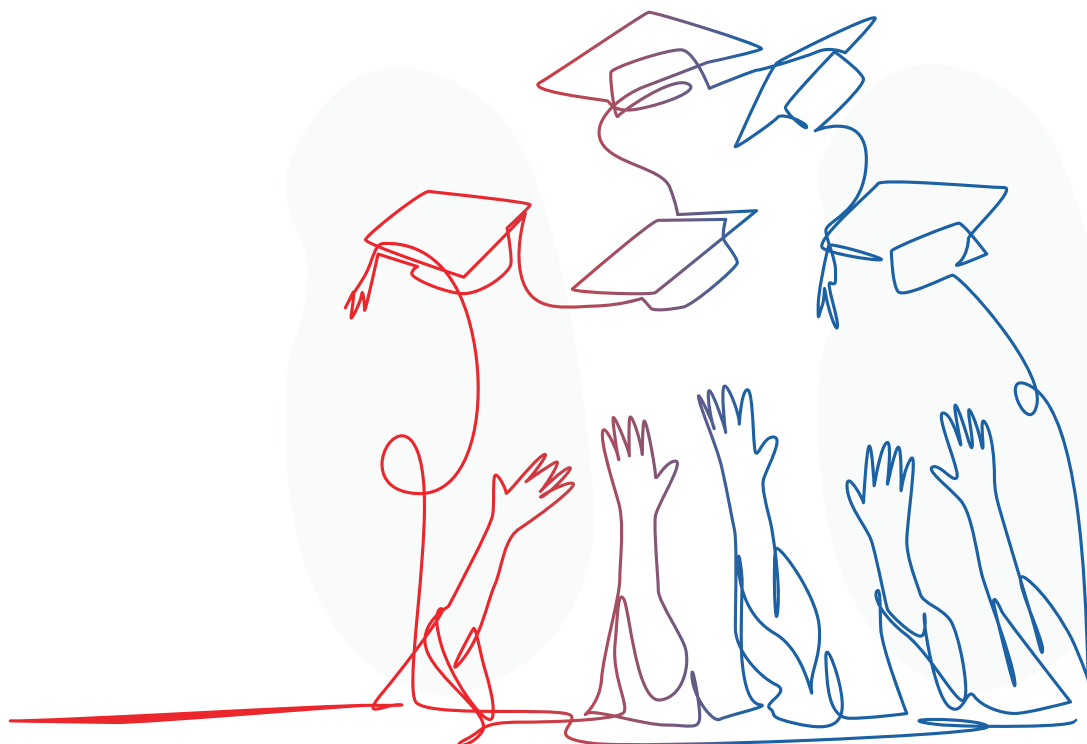
Zero allocation charges



Flexible withdrawals to enable
liquidity

Why invest in the US Dollar Global Education Plan?

- This plan helps you invest in US Dollars and get US Dollar payouts, the preferred currency for most international education institutions
- Additional security for your child's future, even if you are not around
 - Payment of lumpsum benefit upon death of Policyholder (worldwide coverage)
 - Optional Premium Guarantee Benefit in case of death of Policyholder
- Opportunity to invest in global funds through five investment strategies
- Flexible premium payment terms to suit your requirements
- Continued liquidity through partial withdrawal benefits



What is the US Dollar Global Education Plan?

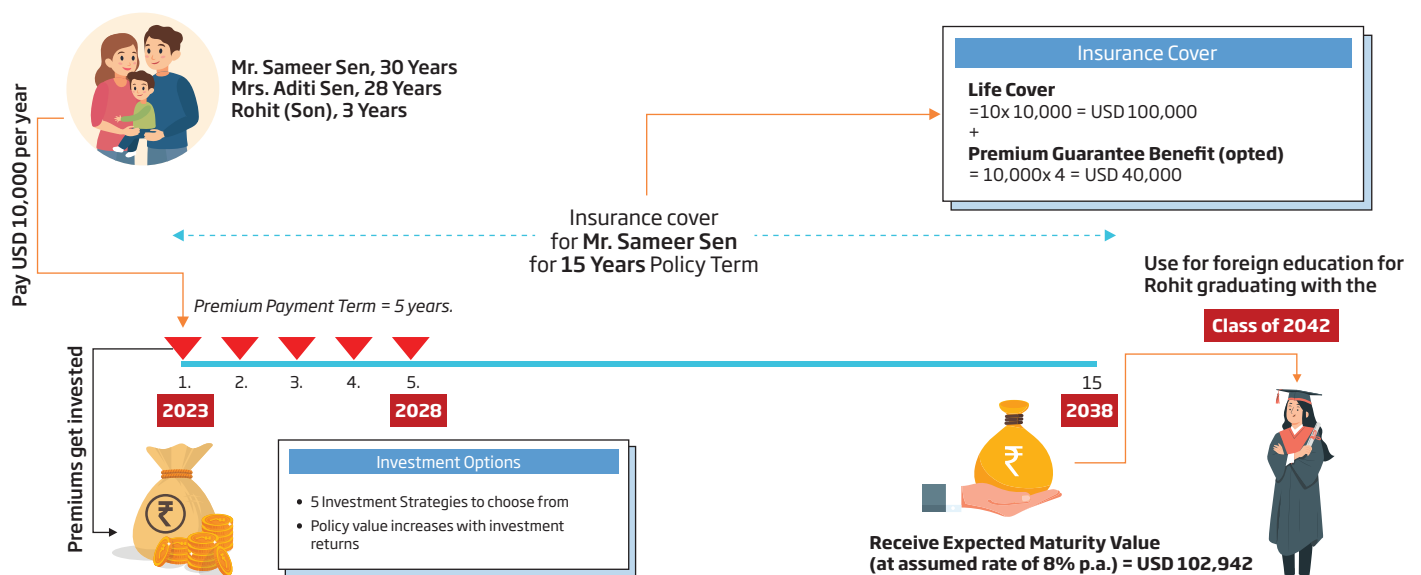
It is a US Dollar denominated Linked Insurance Plan with inbuilt protection benefits available for parents (Policyholders) who wish to save for their children's college education. You can pay premiums for a limited period, whereas the policy benefits would continue till your child is ready to go to college.

Partial withdrawal facility will also help you stay prepared for unforeseen future expenses.

Eligibility

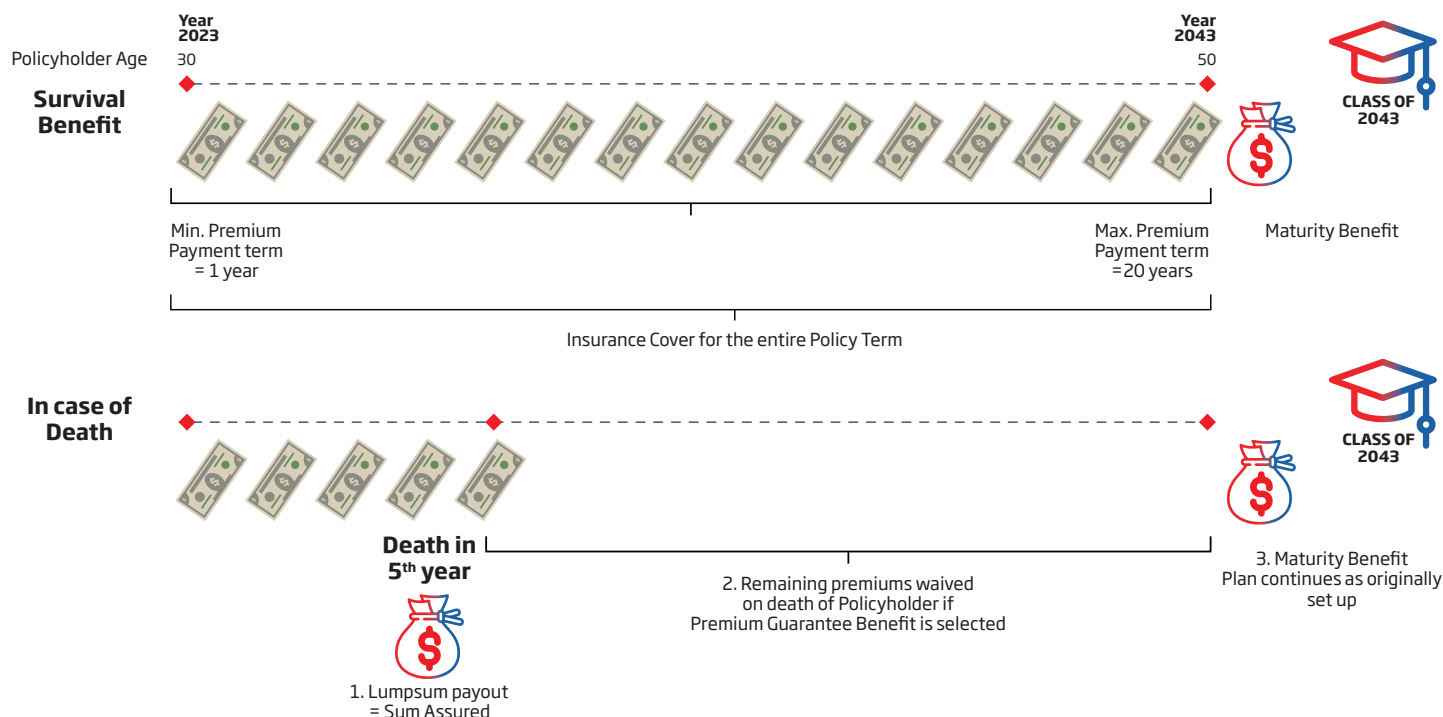
Currency	United States Dollars (USD)
Minimum Issue Age	20 years (age at last birthday) of the Policyholder
Maximum Issue Age	65 years (age at last birthday) of the Policyholder
Maximum Cover Age	80 years (age last birthday) of the Policyholder
Premium Payment Term	Minimum - 1 year Maximum - 20 years
Policy Term	Minimum - 5 years Maximum - 20 years
Minimum Premium	USD 200 monthly USD 500 quarterly USD 1,000 semi-annually USD 2,000 annually USD 5,000 - single premium
Premium Alteration	Allowed after 36 months

Example



Disclaimer: Above figures are for illustrative purposes and for healthy life. Please note that the above-mentioned assumed rate of return of 8%p.a., is only illustrative, after considering all applicable charges. These returns are not guaranteed. Linked Life Insurance products are subject to market risks. The various strategies offered under this contract are the names of the strategies and do not in any way indicate the quality of these plans and their future prospects or returns. For more information, please request for your policy specific benefit illustration.

Benefits



Death Benefit	Death Benefit: For Single Premium (Premium Payment Term = 1) Minimum Sum Assured = 1.1 * Annual Premium Maximum Sum Assured = 10 * Annual Premium For Premium Payment Term = 3 to 20 years Minimum Sum Assured = 1.1 * Annual Premium Maximum Sum Assured = 20 * Annual Premium
	Optional Premium Guarantee Benefit (In case of Death of Policyholder): Premium Guarantee Benefit for the balance premium payment term
Premium Mode	Single Premium, Monthly, Quarterly, Semi-annual, or Annual
Increase/Decrease in Sum Assured	Allowed, subject to underwriting
Partial Withdrawals	Allowed, after 36 months from date of Policy Issuance to a maximum of 50% of the Strategy Value at the time of withdrawal
Look-in Period	30 days from date of policy issuance
Grace Period	15 days from premium due date (monthly mode) 30 days from premium due date (all modes except monthly mode)
Top ups	Allowed after 36 months of the Policy issuance date Minimum top-up amount = USD 5,000 Top up policy management charge of 0.29% per month applicable for the first 12 months from the date of top up

Benefit Table

Your Age	Policy Term	Premium Payment Term	Annualized Premium (USD)	Cumulative Premium (USD)	Assumed Value at Growth Rate of 4% (USD)	Assumed Value at Growth Rate of 8% (USD)	Death Benefit (USD)
30	15	15	10,000	150,000	172,988	240,655	150,000
35	10	5	15,000	75,000	86,328	117,297	75,000
40	15	10	15,000	150,000	177,502	268,726	150,000
45	10	10	10,000	100,000	106,359	132,655	100,000

*Above figures are for illustrative purposes and for healthy life. Please note that the above-mentioned assumed rates of returns @4% p. a & 8%p.a., are only illustrative scenarios, after considering all applicable charges. These are not guaranteed and they are not higher or lower limits of returns. Linked Life Insurance products are subject to market risks. The various strategies offered under this contract are the names of the strategies and do not in any way indicate the quality of these plans and their future prospects or returns. For more information, please request for your policy specific benefit illustration.

Plan Charges

Administrative charges	USD 4.99 per month										
Mortality charges	As per attained age										
Fund management charges (% of Strategy Value)	0.149% per month										
Allocation charges	Nil										
Policy management charges (% of annualized premium)	0.33% per month of First Year Annualized Premium, applicable only for the first year of the policy										
Partial withdrawals	0.5% of total withdrawal value										
Surrender charges (% of Strategy Value)	<p>In the event of full surrender, a surrender charge will apply. This charge is calculated based on the following table:</p> <table> <tr> <th>Surrender Year</th><th>Surrender Charge</th></tr> <tr> <td>Year 1</td><td>15.99%</td></tr> <tr> <td>Year 2</td><td>10.99%</td></tr> <tr> <td>Year 3</td><td>5.99%</td></tr> <tr> <td>Year 4 onwards</td><td>2.99%</td></tr> </table> <p>Above to be calculated from date of policy issuance.</p>	Surrender Year	Surrender Charge	Year 1	15.99%	Year 2	10.99%	Year 3	5.99%	Year 4 onwards	2.99%
Surrender Year	Surrender Charge										
Year 1	15.99%										
Year 2	10.99%										
Year 3	5.99%										
Year 4 onwards	2.99%										
Switching charges	<p>1. 5 switches are allowed free in a year</p> <p>2. USD 9 per request beyond 5 switches</p>										
Premium redirection charges	Nil										

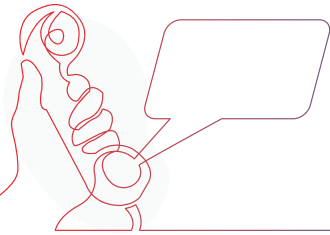
Investment Strategies

Investment Strategy	Description
Global Equity Index Funds Strategy	Objective of the strategy is to invest in instruments that follow a benchmark index and generate returns that are commensurate with the performance of the index.
Global Diversified Equity Funds Strategy	Objective of the strategy is to provide long term capital appreciation and income through investments in diversified equity fund(s). The strategy helps meet long term financial goals like wealth creation, children's education, etc. These funds offer investors an opportunity to benefit from the growth of the economy.
Global Balanced Funds Strategy	Objective of the strategy is to invest in two or more asset classes, including a mix of low to medium-risk stocks and bonds and provides diversification benefits. The strategy invests with the dual goal of income and capital appreciation.
Global Fixed Income Funds Strategy	Objective of the strategy is to invest in a portfolio of fixed-income fund(s). Investment approach is focused on preservation of capital and income. It typically includes investments in global fixed income funds which invest in government and corporate bonds, CDs and money market funds.
Global Gold Funds Strategy	Objective of the strategy is to invest in instruments that offer exposure to gold funds and acts as an alternative choice to policyholders who wish to hedge against perceived inflation risks. The strategy helps generate income instead of worrying about storage costs, safety and liquidity problems concerned with physical gold.

Note: The Policyholder can choose to allocate premium in one or across various strategies.



CONTACT US



Toll Free number - 1800 309 HDFC(4332) Accessible across India




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*

HDFC International Life & Re, IFSC Branch,

Office No. 213, Hiranandani Signature,
Second Floor, Block 13B, Zone - 1,
GIFT SEZ, Gift City, IFSC,
Gandhinagar, Gujarat, India - 382355.

 **Website:** www.hdfclife-international.com  **Email:** buy@hdfclife-international.com  **WhatsApp:** +91 8655652846

RISK BORNE BY THE POLICYHOLDER

IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

Linked life insurance products are different from the traditional insurance products and are subject to market risks. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of underlying funds and factors in influencing the capital market and the Policyholder/Insured is responsible for his/her decisions.

HDFC International Life and Re Company Limited, IFSC Branch

FCRN: F06805 & IFSCA Registration No.: IFSCA/IIIO/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.

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