

# HDFC Life Launches Click 2 Achieve Par Advantage to Enable Dreams and Goals for Everyone

Category: Business

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**HDFC Life**, one of India's leading life insurers, has launched its latest product [HDFC Life Click 2 Achieve Par Advantage](#). This participating product has been designed keeping in mind milestones associated with the different life stages of an individual. As one continues to save for their growing aspirations/goals, it is observed that there is a preference for early liquidity (for short term needs), flexibility and financial security for the future.



**Aneesh Khanna – Head Products & Segments, HDFC Life**

**HDFC Life Click 2 Achieve Par Advantage comes with following key features:**

- **Policy Continuance Benefit (PCB)** – Through this option, future premiums are waived in case of death of the Life Assured. The Death Benefit is paid out as a lump sum immediately and also the future benefits under the plan continue for the nominee or survivor.
- **Choice of Death Benefit Multiple** – This option enables one to choose a customised Death Benefit Multiple – 5x, 7x or 11x – as per their need.
- **Paid Up Addition** – Through this option, one can convert partial or the entire cash bonus payable into Paid-Up Additions which can be encashed anytime during the term of the policy.

Customers can choose any combination from the above options as per their future needs.

Along with [life insurance](#) cover for financial security of the family, the plan also offers:

**Additional Life Coverage** – One can choose to cover one's spouse

**[Tax benefits](#)** – As applicable for an individual, based on prevailing tax laws

[Life insurance](#) is a necessity for every working individual with financial responsibilities. HDFC Life has been an innovator in the [life insurance](#) space offering customisable products that meet the ever-evolving needs of Indian consumers. The [Company offers a robust digital](#) platform that provides multiple servicing options to customers as per their convenience. HDFC Life's [commitment to customers](#) is reflected in its consistently high claim settlement ratio, which was 99.50% for FY24.

Speaking on the product launch, **Aneesh Khanna – Head Products & Segments, HDFC Life**, commented, *"We, at HDFC Life, believe that [life insurance](#) products need to be designed to fit the specific needs of every individual, depending on their age, life stage, current income and future plans. Every individual dreams of a financially secure future for their loved ones and also of [achieving goals](#) such as buying a home, sending their children for higher education to a prestigious institute, etc. These dreams need long-term planning with an instrument that offers flexibility, liquidity and financial security. HDFC Life Click 2 Achieve Par Advantage has been designed to offer a solution to individuals who endeavour to create a better future and protect their dreams against uncertainties with a financial safety net."*

