

## YOUR POLICY AT A GLANCE

This is a document that will help you to understand the key features of this product and is not the policy document. In case of any discrepancy between this document and your policy document, the policy document will prevail over this document.

<b>Plan Name &amp; UIN</b>	HDFC SL Crest	UIN: 101L064V03										
<b>Aim of the plan</b>	This plan is a unit linked plan with life insurance coverage that helps you achieve long term savings.											
<b>Type of Plan</b>	Unit Linked Insurance Plan. In this plan, the investment risk in the investment portfolio is borne by the policyholder.											
<b>Policy term</b>	10 years.											
<b>Premium payment term</b>	5 years.											
<b>Premiums</b>	<table border="1" style="width: 100%;"> <tr> <td>Minimum Premium</td> <td>Rs. 50,000</td> </tr> <tr> <td>Maximum Premium</td> <td>No limit</td> </tr> <tr> <td>Premium Payment Frequency</td> <td>Annual</td> </tr> <tr> <td>Premium Payment Term</td> <td>5 years</td> </tr> </table>				Minimum Premium	Rs. 50,000	Maximum Premium	No limit	Premium Payment Frequency	Annual	Premium Payment Term	5 years
Minimum Premium	Rs. 50,000											
Maximum Premium	No limit											
Premium Payment Frequency	Annual											
Premium Payment Term	5 years											
<b>Sum Assured</b>	Age at entry	Minimum	Maximum	Annualized Premium means the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any								
	less than 45 years	10 x Annualized Premium	20 x annualized premium									
	equal to 45 years and above	7 x Annualized Premium										
<b>Investment Options</b>	10 funds i.e. Income Fund, Balanced Fund, Blue Chip Fund , Opportunities Fund, Equity Plus Fund, Diversified Equity Fund, Conservative Fund, Bond Fund, Discovery Fund & Equity Advantage Fund.											
<b>Grace Period</b>	30 days.											
<b>Maturity Benefit</b>	The fund value based on the prevailing Net Asset Value (NAV) on the date of the maturity will be payable.											
<b>Death Benefits</b>	Greater of the following: <ul style="list-style-type: none"> <li>• Sum Assured (less all withdrawals as defined in the policy document) OR</li> <li>• The total fund value OR</li> <li>• 105% of the total premiums paid.</li> </ul> The policy will terminate thereafter and no more benefit will be payable.											
<b>Partial Withdrawal</b>	Partial Withdrawal is allowed after 5 years subject to the conditions mentioned in the section of benefits in the policy document.											
<b>Tax Benefits</b>	Tax benefits under section 80C of the Income-tax Act, 1961, may available to an individual or HUF for the premiums paid subject to the conditions/ limits specified therein. Benefits received under a life insurance policy may be exempt under section 10 (10D) of the Income-tax Act, 1961, subject to the conditions specified therein. Please note that the above mentioned tax benefits are as per the current tax law. Your tax benefit may change if the tax law changes. Consult your tax advisor for your personal tax liabilities under the Income-tax law.											
<b>Recipient of Benefits</b>	Death Benefit shall be payable to the nominee(s), if the Policyholder and the Life Assured are the same; or to the Policyholder if the Life Assured is other than the Policyholder. All other Benefits shall be payable to the Policyholder.											
<b>Premium Allocation (% of annual premium)</b>	Premium Payable during year ->	Year 1 to 2	Year 3	Year 4 and 5								
	Premium Allocation Charge	4%	3%	2%								
	Premium Allocation Rate	96%	97%	98%								
<b>Policy Administration Charge</b>	0.31 % per month of the annual premium will be deducted monthly. The Policy Administration Charge will increase @ 5% p.a. on every policy anniversary subject to a maximum charge of Rs 500 per month.											
<b>Fund Management Charge</b>	1.35% p.a. of the fund's value, charged daily. 0.50% p.a. of the amount in the "Discontinued Policy Fund".											
<b>Mortality Charge</b>	The amount of the charge taken each month depends on age and level of cover. The charge will be deducted monthly. Please refer to the policy document for further details on the charge.											
<b>Discontinuance Charge</b>	Applicable on discontinuance or surrender within first 5 policy years. Please refer to policy document for details on this charge.											
<b>Miscellaneous Charge</b>	May be charged for additional servicing request(s) as referred to in your policy document.											
<b>Conditions where Death Benefit is not payable</b>	In case of death of Life Assured due to suicide within 12 months from the Date of Risk Commencement or Date of Revival of the Policy, the Death Benefit shall be equal to the Unit Fund Value as available on the date of intimation of death. Any Charges recovered subsequent to the date of death shall be paid back to the nominee along with the death benefit.											
<b>Loans</b>	Loans are not allowed under the policy.											
<b>Alterations</b>	Alteration of premiums, sum assured, premium paying term or term is not allowed.											
<b>Free Look in period</b>	<ul style="list-style-type: none"> <li>• 15 days from the date of receipt of the original policy document.</li> <li>• 30 days from the date of receipt of the original policy document for policies purchased through distance marketing (as defined by IRDA).</li> </ul>											
<b>Discontinuance</b>	If you have not paid your premium by the expiry of the grace period, following will be applicable: <p><b>Discontinuance of the policy during lock-in period</b> Fund Value less applicable charges will be moved to 'Discontinued Policy Fund (DPF) The proceeds from DPF will be paid out upon the completion of the lock-in period</p> <p><b>Discontinuance after lock-in period of the policy</b> The policy shall be converted into a reduced paid up. The policy can either be revived within the revival period of three years, or completely withdraw the policy.</p> Please refer to the policy document for further details on Discontinuance.											
<b>Surrender</b>	If you surrender during lock in period, your Fund Value less applicable charges will be moved to the DPF and the proceeds from DPF will be paid out on the completion of the lock-in period. If you surrender after lock in period, your Fund Value will be paid out to you. Upon payment of this benefit the policy terminates and no further benefits are payable. Please refer to the policy document for further details on Surrender.											
<b>Revival of a Discontinued Policy</b>	You have the option to revive a discontinued policy within three consecutive years from the date of first unpaid premium, subject to payment of all due and unpaid premiums and underwriting approval. Please refer to the policy document for further details on Revival.											