

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sl. no.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Product Name - HDFC Life Smart Pension Plus UIN - <<101N173V12>	Part A – Welcome Letter
2.	Policy Number	<<>>	Part A – Welcome Letter and Policy Schedule
3.	Type of Insurance Policy	<Immediate Annuity / Deferred Annuity>	Part A
4.	Basic Policy Details	<ul style="list-style-type: none"> • Purchase Price/Premium – <<>> • Mode of premium payment – <<Monthly/ Quarterly/ Half Yearly/Yearly/Single>> • Premium Payment Term – <<>> • Policy Term – Whole Life 	Part A – Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> • Benefits payable on maturity – No Maturity Benefit • Benefits payable on death – Death Benefit is payable on death of the Life Assured. • Survival Benefits excluding that payable on maturity – Annuity paid in arrears • Surrender Benefits – means the amount, if any, that becomes payable on surrender of a policy during its term, in accordance with the terms and conditions of the policy. Cancellation/Surrender is not allowed for annuity policies purchased from NPS exit proceeds as per Regulation 10(3) of the PFRDA (Exits and withdrawal under the NPS) Regulations, 2015 & as per the PFRDA Circular dated 24th Oct, 2024 (Circular No.: PFRDA/2024/18/SUP-ASP/01). • Options to policyholders for availing benefits, if any, covered under the policy – <<Early ROP>> (in case policyholder opts for Life Annuity with Early Return Option) or <Not Applicable> • Other benefits/options payable, specific to the policy, if any – <ol style="list-style-type: none"> 1. Policy Loan 2. Liquidity Option 3. Advanced Annuity Option 4. Supplementary Annuity Option 	Part C Part D

6.	Options available (in case of Linked Insurance Products)	Not Applicable	Not Applicable
7.	Option available (in case of Annuity product)	<ul style="list-style-type: none"> • Annuity Option - <<>> • Sub-Option - <<>> • Deferment Period - <<>> 	Part C
8.	Riders opted, if any	<ul style="list-style-type: none"> • Rider Name – <<>> or <Not Applicable> • Rider UIN – <<>> or <Not Applicable> • Rider Sum Assured – <<>> or <Not Applicable> 	Part A – Policy Schedule – Rider Policy Details
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide - In case of death due to suicide within 12 months from the Risk Commencement Date under the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.</p> <p>In case of joint life policy, the above clause is applicable on first death (of either of the two lives) due to suicide within 12 months from the commencement of risk under the policy or from revival of the policy, as applicable.</p>	Part F (General Terms & Conditions)
10.	Waiting /lien Period, if any	Not Applicable	Not Applicable
11.	Grace period	The grace period for payment of the premium for all types of life insurance policies shall be fifteen days, where the policyholder pays the premium on a monthly basis and 30 days in all other cases. We will not accept part payment of the Premium. The Policy is considered to be in-force with the risk cover during the grace period without any interruption, as per the terms and conditions of the policy. Should a valid claim arise under the Policy during the grace period, but before the payment of due premium, we shall still honor the claim.	Part A – Policy Schedule Part B – (Definitions)
12.	Free Look Period	<p>In case you are not agreeable to any of the terms and conditions stated in the Policy, you have the option to return the Policy to the Company stating the reasons thereof, within 30 days from the date of receipt of the Policy whether received electronically or otherwise. On receipt of your letter along with the original Policy document (original Policy Document is not required for policies in dematerialized form or where policy is issued only in electronic form), the Company shall arrange to refund the Premium paid by you, subject to deduction of the proportionate risk Premium for the period on cover and the expenses incurred by the Company for medical examination (if any) and stamp duty (if any).</p> <p>Free-look cancellation proceeds will be transferred to the Trustee Bank for policies purchased from NPS exit</p>	Part A - Welcome Letter Part B – (Definitions) Part D

		proceeds. The Amount transferred to the Trustee Bank will be utilized only for the purpose of issuance of another annuity from either from the same ASP or from another ASP of the choice of the subscriber. ASP stands for Annuity Service Providers which are empaneled Insurance Companies with PFRDA.	
13.	Lapse, paid-up and revival of the Policy	<p>Lapse – If a due premium is unpaid upon the expiry of the Grace Period, the Policy shall lapse if the policyholder has not paid premiums for one full year.</p> <p>Paid-up – On discontinuance of premiums, the Policy shall become paid-up if the policyholder has paid premiums for one full year.</p> <p>Revival - The revival period shall be of five years from the due date of first unpaid premium or is as allowed under applicable Product Regulations</p>	Part B – (Definitions) Part D
14.	Policy Loan, if applicable	Loan can be availed under the options where there is a Return of Premiums Paid as per the prevailing terms & conditions	Part D
15.	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure: https://www.hdfclife.com/content/dam/hdfclifeinsurancecompany/customer-services/pdf/TAT-Poster.pdf • Helpline/Call Centre number: 022-68446530 (Call Charges apply) NRI Helpline number: +91 89166 94100 (Call charges apply) • Contact details of the insurer: You can email us at service@hdfclife.com nriservice@hdfclife.com (For NRI customers only) • Link for downloading claim form and list of documents required including bank account details: https://www.hdfclife.com/customer-service/claims 	Part F
16.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT): https://www.hdfclife.com/content/dam/hdfclifeinsurancecompany/customer-services/pdf/TAT-Poster.pdf • Helpline/Call Centre number: 022-68446530 (Call Charges apply) NRI Helpline number: +91 89166 94100 (Call charges apply) • Contact details of the insurer: You can email us at service@hdfclife.com nriservice@hdfclife.com (For NRI customers only) • Link for downloading applicable forms and list of documents required including bank account details: https://www.hdfclife.com/customer-service/forms-and-download 	Part F
17.	Grievances /Complaints	<ul style="list-style-type: none"> • Contact details of Grievance Redressal Officer of the insurer: Tel: 022-67516666, Helpline number: 022-68446530 (Call charges apply) NRI Helpline number +91 89166 94100 (Call charges apply) 	Part G

		E-mail: service@hdfclife.com nriservice@hdfclife.com (For NRI customers only) • Link for registering the grievance with the insurer's portal: https://www.hdfclife.com/customer-service/grievance-redressal • Contact details of Ombudsman: https://www.cioins.co.in/Ombudsman	
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Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date: