

## 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 Systematic Retirement Plan UIN - <<101N143V08>	Part A – Welcome Letter
2.	Policy Number	<<>>	Part A – Welcome Letter and Policy Schedule
3.	Type of Insurance Policy	Deferred Annuity	Part A
4.	Basic Policy Details	<ul style="list-style-type: none"> <li>• Purchase Price/Premium – &lt;&lt;&gt;&gt;</li> <li>• Mode of premium payment – &lt;&lt;&gt;&gt;</li> <li>• Premium Payment Term – &lt;&lt;&gt;&gt;</li> <li>• Policy Term – Whole Life</li> </ul>	Part A – Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> <li>• <b>Benefits payable on maturity</b> – No Maturity Benefit</li> <li>• <b>Benefits payable on death</b> – Death Benefit is payable on death of the Life Assured.</li> <li>• <b>Survival Benefits excluding that payable on maturity</b> – <ul style="list-style-type: none"> <li>1) During deferment – no benefit shall be payable</li> <li>2) After deferment period - Annuity payouts shall be made in arrears as per the chosen payment frequency as long as the annuitant is alive</li> </ul> </li> <li>• <b>Surrender Benefits</b> – 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. Surrender Benefit shall be payable as a lump sum upon surrender of the policy. Surrender benefits shall be payable as specified under Part D (Clause 7).</li> </ul>	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)	Annuity Option - <<>> A. Life Annuity Option B. Life Annuity with Return of Premiums Option <ul style="list-style-type: none"> <li>• Sub-Option – Not Applicable</li> </ul>	Part C

		<ul style="list-style-type: none"> <li>• Deferment Period - &lt;&lt;&gt;&gt;</li> </ul>	
8.	Riders opted, if any	Not Applicable	Not Applicable
9.	Exclusions (events where insurance coverage is not payable), if any.	No Exclusions Apply	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 honour the claim, subject to deduction of the due and unpaid premium from the benefit payable for the applicable Policy year.	Part A – Policy Schedule Part B – (Definitions) Part C – Benefits Payable Under This Policy
12.	Free Look Period	In case the insured is not agreeable to any policy terms and conditions under this product, the insured shall have the option of returning the policy to us stating the reasons thereof, within 30 days from the date of receipt of the policy, as per IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024. On receipt of the letter along with the original policy document (original Policy Document is not required for policies in dematerialised or where policy is issued only in electronic form), we shall refund the premium, subject to deduction of stamp duty charges (if any) and annuity paid (if any). If a policy is purchased out of proceeds of a deferred pension plan of any insurance company, the proceeds from cancellation will be transferred back to that insurance company.	Part B – (Definitions) Part D – Policy Servicing Related Aspects
13.	Lapse, reduced paid-up and revival of the Policy	<p>Lapse:</p> <p>i. If first full years' premium have not been paid by the Policyholder, the policy will lapse on the date of the expiry of Grace period</p> <p>ii. No benefit shall be payable on lapse of the policy and all benefits shall cease</p> <p>Reduced Paid-up:</p> <p>If at least first full years' Premiums have been paid and no further Premiums are paid and the Policy is not surrendered, the Policy will acquire the status of Reduced</p>	Part B – (Definitions) Part D

		<p>Paid Up on the date of expiry of Grace Period up till the Policy is revived for full Benefits.</p> <p>The revised annuity rate payable shall be as follows:</p> <p>Paid- up Annuity rate= Annuity rate × (Total Premiums Paid) / (Total Premiums Payable)</p> <p>Revival:</p> <p>Policy can be reinstated during the policy term but within a period of five years from the date of first unpaid premium by submitting the proof of continued insurability to the satisfaction of the prevailing Board Approved Underwriting Policy of the company prevailing from time to time and making the payment of all due premiums together with payment of late fee calculated at such rate as may be prevailing at the time of the payment.</p>	
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 & condition	Part D
15.	Claims/Claims Procedure	<ul style="list-style-type: none"> <li>• Turn Around Time (TAT) for claims settlement and brief procedure: <a href="https://www.hdfclife.com/content/dam/hdfclifeinsurancecompany/customer-services/pdf/TAT-Poster.pdf">https://www.hdfclife.com/content/dam/hdfclifeinsurancecompany/customer-services/pdf/TAT-Poster.pdf</a></li> <li>• Helpline/Call Centre number: 022-68446530 (Call Charges apply)   NRI Helpline number: +91 89166 94100 (Call charges apply)</li> <li>• Contact details of the insurer: You can email us at <a href="mailto:service@hdfclife.com">service@hdfclife.com</a>   <a href="mailto:nriservice@hdfclife.com">nriservice@hdfclife.com</a> (For NRI customers only)</li> <li>• Link for downloading claim form and list of documents required including bank account details: <a href="https://www.hdfclife.com/customer-service/claims">https://www.hdfclife.com/customer-service/claims</a></li> </ul>	Part F
16.	Policy Servicing	<ul style="list-style-type: none"> <li>• Turn Around Time (TAT): <a href="https://www.hdfclife.com/content/dam/hdfclifeinsurancecompany/customer-services/pdf/TAT-Poster.pdf">https://www.hdfclife.com/content/dam/hdfclifeinsurancecompany/customer-services/pdf/TAT-Poster.pdf</a></li> <li>• Helpline/Call Centre number: 022-68446530 (Call Charges apply)   NRI Helpline number: +91 89166 94100 (Call charges apply)</li> <li>• Contact details of the insurer: You can email us at <a href="mailto:service@hdfclife.com">service@hdfclife.com</a>   <a href="mailto:nriservice@hdfclife.com">nriservice@hdfclife.com</a> (For NRI customers only)</li> <li>• Link for downloading applicable forms and list of documents required including bank account details: <a href="https://www.hdfclife.com/customer-service/forms-and-download">https://www.hdfclife.com/customer-service/forms-and-download</a></li> </ul>	Part F
17.	Grievances /Complaints	<ul style="list-style-type: none"> <li>• 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) E-mail: <a href="mailto:service@hdfclife.com">service@hdfclife.com</a>   <a href="mailto:nriservice@hdfclife.com">nriservice@hdfclife.com</a> (For NRI customers only)</li> </ul>	Part G

		<ul style="list-style-type: none"> <li>• Link for registering the grievance with the insurer's portal: <a href="https://www.hdfclife.com/customer-service/grievance-redressal">https://www.hdfclife.com/customer-service/grievance-redressal</a></li> <li>• Contact details of Ombudsman: <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></li> </ul>	
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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: