

## **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 Life ClassicAssure Plus		UIN: 101N089V05		
<b>Aim of the plan</b>	This plan is ideal for individuals who are looking to invest for limited period to build savings for meeting long term financial goals.				
<b>Type of the Plan</b>	This is a non-linked "with profit" Life Insurance plan.				
<b>Premium Payment Term</b>	7 years - for policy term of 10 and 15 years. 10 years - for policy term of 15 and 20 years.				
<b>Policy Term</b>	10, 15 and 20 years				
<b>Premiums</b>	Frequency	Annual	Half Yearly	Quarterly	Monthly
	Minimum installment premium (exclusive of taxes and levies as applicable)	Rs 12000	Rs 6000	Rs 3000	Rs 1000
	There is no limit on the maximum premium amount that can be paid subject to satisfactory underwriting.				
<b>Sum Assured</b>	Depends on age, policy term, premium payment term and premium frequency.				
<b>Maturity Benefit</b>	Aggregate of the following: <ul style="list-style-type: none"> <li>Sum Assured on Maturity</li> <li>Accrued Bonuses</li> </ul>				
<b>Death Benefit</b>	Aggregate of the following: <ul style="list-style-type: none"> <li>Sum Assured on Death or 10 times the annualised premium<sup>^</sup> or 105% of the total premiums paid<sup>#</sup> till the date of death, whichever is higher</li> <li>Accrued Bonuses</li> </ul> <sup>^</sup> Annualised premium shall be the premium amount payable in a year chosen by you, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. <sup>#</sup> Total premiums paid means total of all premiums received, excluding any extra premium, any rider premium and taxes.				
<b>Recipient of Benefits</b>	<ul style="list-style-type: none"> <li>Death Benefit shall be payable to the nominee(s), if the Policyholder and Life Assured are the same; or to the Policyholder if the Life Assured is different than the Policyholder</li> <li>All other benefits shall be payable to the Policyholder.</li> </ul>				
<b>Policy Loans</b>	You can avail loan under the policy provided the policy has acquired a surrender value subject to terms and conditions as the company may specify from time to time.				
<b>Exclusion</b>	In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or 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.				
<b>Free Look period</b>	15 days from the date of receipt of the original policy document. If you have purchased your Policy through Distance Marketing this period will be 30 days.				
<b>Grace Period</b>	15 days for monthly mode. 30 days for other modes.				

<b>Lapsation</b>	If the premiums are not paid before the expiry of the grace period and your Policy has not acquired a Guaranteed Surrender Value, the policy will lapse and the cover will cease.
<b>Paid up</b>	<p>Policy will become paid-up if the premiums are not paid before the expiry of the grace period and the policy has acquired the Guaranteed Surrender Value.</p> <p>Sum Assured will reduce to Paid-up Sum Assured. The Reversionary Bonus accrued to the policy as on the date of Paid-Up will remain attached to the policy. A Paid-Up policy will not accrue any further bonuses.</p> <p>The paid-up sum assured will be calculated as the sum assured multiplied by the ratio of the premiums paid to the premiums payable under the policy.</p> <p>The Maturity Benefit for a paid-up policy shall be the Paid-up Sum Assured on Maturity plus Simple Reversionary Bonus accrued before the policy become paid-up.</p> <p>The Death Benefit for a paid-up policy shall be the sum of:</p> <ul style="list-style-type: none"> <li>• Paid-up Sum Assured on Death or 105% of the total premiums paid till the date of death, whichever is higher</li> <li>• Simple Reversionary Bonuses (accrued before the policy became paid-up)</li> </ul>
<b>Revival</b>	A lapsed or paid up policy can be revived within 5 (five) years subject to the conditions mentioned in the policy document.
<b>Surrender</b>	<p>The policy will acquire a Guaranteed Surrender Value upon payment of at least two years' premiums.</p> <p>The Guaranteed Surrender Value is a percentage of total premiums paid. In addition, the Surrender Value of the bonuses, which is a percentage of accrued bonuses, is also applicable once the policy has acquired a Guaranteed Surrender Value.</p> <p>For details, please refer your policy document.</p> <p>Company may pay a surrender value higher than the Guaranteed Surrender Value and the Surrender Value on bonuses.</p>