

## 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.

Plan Name & UIN	HDFC Life Smart Income Plan	UIN:101N166V03										
Aim of the plan	This plan is ideal for individuals who are looking to invest for limited period to build savings for meeting long term financial goals.											
Type of the Plan	An Individual Non-Linked Participating Savings Life Insurance Plan											
Premium Payment Term	PPT 6:19 years, PPT 8:25 years, PPT 10:31 years and PPT 12:37 years											
Minimum Premium	Annual : Rs. 30,000 Half-Yearly : Rs. 18,000 Monthly : Rs. 3,000											
Minimum Sum Assured	Minimum : As per minimum premium Maximum: No Limit (subject to Board approved underwriting policy)											
Maturity Benefit	<ul style="list-style-type: none"> <li>• Option 1: Enhanced Maturity: Last installment of GIB (10% of Basic Sum Assured) plus Accrued Simple Reversionary Bonus, if any, plus Terminal Bonus, if any, is payable, on survival of the life assured till the end of the policy term, as maturity benefit.</li> <li>• Option 2: Enhanced Income: Last installment of GIB (10% of Basic Sum Assured) plus Accrued and unpaid Simple Reversionary Income bonus, if any, plus Terminal Bonus, if any, is payable on survival of the life assured till the end of the policy term, as maturity benefit.</li> </ul>											
Death Benefit	<ul style="list-style-type: none"> <li>• Option 1 – Enhanced Maturity: Sum Assured on Death + accrued Simple Reversionary Bonus till the date of death + Terminal Bonus as on date of death</li> <li>• Option 2 – Enhanced Income: Sum Assured on Death + accrued and unpaid Simple Reversionary Income Bonus till the date of death + Terminal Bonus as on date of death</li> </ul>											
Survival Benefit	<input type="checkbox"/> Option 1: Enhanced Maturity <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>PPT</th> <th>GIB Payout commences from (the end of)</th> </tr> </thead> <tbody> <tr> <td>6</td> <td>8<sup>th</sup> policy year</td> </tr> <tr> <td>8</td> <td>10<sup>th</sup> policy year</td> </tr> <tr> <td>10</td> <td>12<sup>th</sup> policy year</td> </tr> <tr> <td>12</td> <td>14<sup>th</sup> policy year</td> </tr> </tbody> </table>		PPT	GIB Payout commences from (the end of)	6	8 <sup>th</sup> policy year	8	10 <sup>th</sup> policy year	10	12 <sup>th</sup> policy year	12	14 <sup>th</sup> policy year
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Rider Benefits	<ul style="list-style-type: none"> <li>HDFC Life Income Benefit on Accidental Disability Rider – Non Linked</li> <li>HDFC Life Protect Plus Rider – Non Linked</li> </ul>																											
Other Benefits	Premium Size Discount: <table border="1"> <thead> <tr> <th>Annual Premium/ PPT</th> <th>6</th> <th>8</th> <th>10</th> <th>12</th> </tr> </thead> <tbody> <tr> <td>Rs.60,000 to Rs.95,999</td> <td>-</td> <td>-</td> <td>-</td> <td>3.00%</td> </tr> <tr> <td>Rs.96,000 to Rs.1,43,999</td> <td>-</td> <td>0.50%</td> <td>1.00%</td> <td>4.25%</td> </tr> <tr> <td>Rs.1,44,000 to Rs.1,91,999</td> <td>0.50%</td> <td>1.25%</td> <td>1.75%</td> <td>5.00%</td> </tr> <tr> <td>Rs.1,92,000 and above</td> <td>1.00%</td> <td>1.50%</td> <td>2.00%</td> <td>5.25%</td> </tr> </tbody> </table>			Annual Premium/ PPT	6	8	10	12	Rs.60,000 to Rs.95,999	-	-	-	3.00%	Rs.96,000 to Rs.1,43,999	-	0.50%	1.00%	4.25%	Rs.1,44,000 to Rs.1,91,999	0.50%	1.25%	1.75%	5.00%	Rs.1,92,000 and above	1.00%	1.50%	2.00%	5.25%
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Policy Loans	Once the policy has acquired a Surrender Value, you can take a policy loan up to 80% of the surrender value of your policy, subject to the applicable terms and condition.																											
Exclusion	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.																											
Free Look period	30 days from the date of receipt of the original policy document.																											
Grace Period	15 days for monthly mode:30 days for other modes.																											
Lapsation	If at least 1 full year premiums have not been paid within the grace period, the policy will lapse on the date of expiry of grace period.																											
Alterations	No alterations are allowed other than the change in premium payment mode in this policy.																											
Paid up	If at least 1 full year premiums have been paid and further premiums are unpaid and the policy is not surrendered, the policy will acquire the status of reduced paid up on the date of expiry of grace period until the policy is revived for full benefits. <ul style="list-style-type: none"> <li>Reduced Paid-Up Death Benefit.</li> <li>Reduced Paid-up Survival Benefit.</li> <li>Reduced Paid-Up Maturity Benefit.</li> </ul>																											
Revival	A lapsed or paid up policy can be revived within a period of 5 consecutive complete years subject to the conditions mentioned in the policy document.																											
Surrender	This policy can be surrendered after completion of first policy year provided one full year premium has been received.																											