## **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.

document.							
Plan Name & UIN	HDFC Life Super Income Plan		UIN: 101N098V05				
Aim of the plan	This is a regular income plan wherein you pay premiums for a limited period of 5 to 12 years						
	and receive regular payouts for a period of 8 to 15 years or pay premium once under Single Pay and receive regular payouts from 2nd year to the end of the Policy Term. This plan emphasizes on creating a secured income stream to meet financial goals at various life stages.						
Type of the							
Plan	It is a traditional participating plan which also provides insurance coverage throughout the term of the policy.						
Plan options	Plan Option	Premium Payment	Payout Period	(years) (B)	Policy Term		
•		Term (years) (A)	,	(, , ( ,	(years) (A+B)		
	Option 1	8	8		16		
	Option 2	8	10	)	18		
	Option 3	10	10		20		
	Option 4	10	12	) =	22		
	Option 5	12	12	<u>-                                      </u>	24		
	Option 6	12	15		27		
	Option 7	5	10		15		
	Option 8	5	15		20		
	Option 9	Single Pay	From 2nd yea		15 to 27 years		
			of the Poli	cy Term			
Sum Assured	Depends on premi	um and policy term					
on maturity							
Bonuses		onary Bonus as a p					
		declared at the end of each financial year. Once added to the policy, the bonus is guaranteed to be payable either on death or on maturity, whichever is earlier provided all due premiums					
			nafiirity whiche	ver is earlier	provided all due pr	emiums	
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	are paid. If all du	ie premiums are pa		licy would be			
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Survival Benefit	are paid. If all du bonus and termina Expressed as perce	ie premiums are pa al bonus, if any.	hid, then the po	rity and payab	eligible to receive	interim	
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	<ul> <li>Sum Assured on Maturity</li> <li>10 times Annualised Premium<sup>2</sup>/Single Premium for entry age up to 50 years and 7 times Annualised Premium<sup>2</sup> for entry age greater than 50 years</li> <li>Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.</li> <li>Annualised premium shall be the premium amount payable in a year excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.</li> </ul>
	On payment of the Death Benefit during the policy term, the policy will terminate and no future payouts will be payable.
Recipient of Benefits	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.
Policy Loans	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.
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 in period	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.
Premium discontinuance & Paid-up	If You don't pay the due premiums before the expiry of the grace period, your Policy will:  1. Lapse if it has not acquired a Guaranteed Surrender Value (GSV)  2. Become Paid-Up if it has acquired a GSV
	<ul> <li>Once your Policy lapses, all the benefits including the risk cover will cease.</li> <li>For Limited Pay policies: The Policy will acquire a minimum Guaranteed Surrender Value (GSV) upon the payment of at least two year's premiums.</li> <li>For Single Pay policies: The policy shall acquire a Guaranteed Surrender Value (GSV) immediately upon the payment of the single premium.</li> <li>If your Policy becomes Paid-Up, Your Sum Assured on Maturity/Death will reduce to Paid-up Sum Assured on Maturity/Death. 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 future bonuses.</li> <li>The paid-up sum assured on maturity/death will be calculated as the sum assured on maturity/death multiplied by the ratio of the premiums paid to the premiums payable under the policy.</li> <li>For details on maturity and death benefit of paid-up policy please refer your policy document.</li> </ul>
Revival	A lapsed or paid up policy can be revived within 5 years subject to the conditions mentioned in the policy document.
Surrender	The Guaranteed Surrender Value (GSV) is a percentage of total premiums paid or single premium. In addition, the Surrender Value of the bonuses, which is a percentage of substituting bonuses, is also applicable once the policy has acquired a Guaranteed Surrender Value.  For details, please refer your policy document.  Company may pay a surrender value higher than the Guaranteed Surrender Value on premiums and the Surrender Value on bonuses.

- For any queries or clarification, please feel free to contact us at any of the following touch points:

   Call 1860-267-9999 (local charges apply). DO NOT prefix any country code like `+91' or `00'. Available Mon -Sat from 10 am to 7 pm.
  - Email service@hdfclife.com | NRIservice@hdfclife.com (For NRI customers only)
  - Visit www.hdfclife.com

We request that you also read your Policy Document. It will familiarize you with the benefits, other charges and significant details of the product.