

## **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>	<table border="1" style="width: 100%;"> <tr> <td style="width: 60%;">HDFC Life Click 2 Invest – ULIP</td> <td style="width: 40%;">UIN: 101L100V03</td> </tr> </table>	HDFC Life Click 2 Invest – ULIP	UIN: 101L100V03										
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<b>Aim of the plan</b>	HDFC Life Click 2 Invest – ULIP is a unit linked plan with life insurance coverage that offers you market linked returns along with valuable financial protection for your family. It offers a competitive charge structure and provides 11 fund options so as to help you optimize your investment.												
<b>Type of the Plan</b>	Unit Linked Insurance Plan. In this plan, the investment risk in the investment portfolio is borne by the policyholder.												
<b>Premiums</b>	<table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">Frequency</td> <td style="width: 15%;">Single</td> <td style="width: 15%;">Annual</td> <td style="width: 15%;">Half Yearly</td> <td style="width: 15%;">Quarterly</td> <td style="width: 15%;">Monthly</td> </tr> <tr> <td>The minimum premium amounts are exclusive of taxes and levies as applicable</td> <td>Rs 24,000</td> <td>Rs 12,000</td> <td>Rs 6,000</td> <td>Rs 3,000</td> <td>Rs 1,000</td> </tr> </table> <p>There is no limit on the maximum premium amount, subject to underwriting.</p>	Frequency	Single	Annual	Half Yearly	Quarterly	Monthly	The minimum premium amounts are exclusive of taxes and levies as applicable	Rs 24,000	Rs 12,000	Rs 6,000	Rs 3,000	Rs 1,000
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<b>Sum Assured</b>	<p>For Single Premium policies: 125% of single premium</p> <p>For Regular &amp; Limited Premium policies:</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 60%;">For Entry age less than or equal to 55 years</td> <td style="width: 40%;">10 x annualized premium</td> </tr> <tr> <td>For Entry Age 56 years and above</td> <td>7 x annualized premium</td> </tr> </table> <p>Annualized Premium means the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any.</p>	For Entry age less than or equal to 55 years	10 x annualized premium	For Entry Age 56 years and above	7 x annualized premium								
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<b>Policy Term</b>	5 to 20 years												
<b>Premium Payment Term options</b>	<p>Single</p> <p>Limited : 5, 7 and 10 years</p> <p>Regular: 5 to 20 years</p>												
<b>Maturity Benefit</b>	Fund value based on prevailing unit price at policy maturity will be paid out on maturity or in periodic installments under settlement option												
<b>Death Benefit</b>	<p>In case of the Life Assured's unfortunate demise, we will pay to the nominee the highest of:</p> <ul style="list-style-type: none"> <li>• Sum Assured,</li> <li>• Fund Value,</li> <li>• 105% of the premium(s) paid.</li> </ul> <p>The policy will terminate thereafter and no more benefits will be payable.</p>												
<b>Recipient of Benefits</b>	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.												
<b>Investment Options</b>	<p>11 funds</p> <p>For details on Funds, please refer Policy document, Part E</p>												
<b>Flexibilities</b>	<p>Following alterations are available under product:</p> <ul style="list-style-type: none"> <li>• Change of Premium frequency is allowed.</li> <li>• Change in fund options</li> <li>• Increase in premium payment term or policy term are allowed.</li> </ul>												
<b>Fund Switch</b>	You can move your accumulated funds from one fund to another anytime. The Policyholder will not be charged for the first four fund switch requests in each Policy year. Thereafter, any fund switch request from the Policyholder will attract a charge of Rs 250 per request or a reduced charge of Rs 25 per request if executed through the Company's web portal.												
<b>Partial Withdrawal</b>	You can withdraw money from your funds to meet any future financial emergencies. Lump sum partial withdrawals can be made from your funds after 5 complete policy years, provided the Life Assured is at least 18 years of age. The Policyholder will not be charged for the first four partial withdrawal requests in each Policy year. Thereafter, any partial withdrawal request from the Policyholder will attract a charge of Rs 250 per request or a reduced charge of Rs 25 per request if executed through the Company's web portal.												
<b>Premium Redirection</b>	You can pay your future premiums into different funds as per your need. The Policyholder will not be charged for the first four premium redirection requests in each Policy year. Thereafter, any premium redirection request from the Policyholder will attract a charge of Rs 250 per request or a reduced charge of Rs 25 per request if executed through the Company's web portal.												
<b>Tax Benefit</b>	<p>Tax benefits under section 80C of the Income-tax Act, 1961, may be available to an individual or HUF for the premiums paid subject to the conditions/ limits specified therein.</p> <p>Benefits received under a life insurance policy may be exempt under section 10 (10D) of the Income-tax Act, 1961, subject to the conditions specified therein.</p> <p>Please note that the above mentioned tax benefits are as per the current tax law. Your tax benefit may change if the tax law changes. Consult your tax advisor for your personal tax liabilities under the Income-tax law.</p>												
<b>Premium Allocation Charge</b>	Nil												
<b>Policy Administration Charge</b>	Nil												
<b>Fund Management Charge</b>	<p>0.80% p.a. of the fund value, charged daily for Secure Managed Fund</p> <p>1.35% p.a. of the fund value, charged daily for all other funds.</p> <p>0.50% p.a. of the amount in the "Discontinued Policy Fund"</p>												
<b>Mortality Charge</b>	The amount of the charge taken each month depends on age and level of cover. The charge will be deducted monthly. Please refer to the policy document for further details on the charge.												
<b>Discontinuance Charge</b>	Nil												
<b>Exclusion</b>	In case of death due to suicide within 12 months from the date of inception of the policy or from the date of the revival of the policy, the nominee or beneficiary of the policyholder shall be entitled to the fund value, as available on the date of death. Any charges recovered subsequent to the date of death shall be paid back to the nominee or beneficiary along with the death benefit.												
<b>Free Look in period</b>	<p>15 days from the date of receipt of the original policy document.</p> <p>If you have purchased your Policy through Distance Marketing this period will be 30 days.</p>												
<b>Grace Period</b>	15 days for monthly mode. 30 days for other modes.												

<b>Policy discontinuance</b>	If you have not paid your premium by the expiry of the grace period, following will be applicable:	
	Discontinuance of the policy during lock-in period	Discontinuance after lock-in period of the policy
	Fund Value less applicable charges will be moved to 'Discontinued Policy Fund (DPF)'. The proceeds from DPF will be paid out upon the completion of the lock-in period	The policy shall be converted into a reduced paid up. The policy can either be revived within the revival period of three years, or completely withdraw the policy.
	Please refer to the policy document for further details on Discontinuance.	
<b>Revival</b>	You have the option to revive a discontinued policy within three consecutive years from date of first unpaid premium, subject to payment of all due and unpaid premiums and underwriting approval. Please refer to the policy document for further details on Revival.	
<b>Surrender</b>	If you surrender during lock in period, your Fund Value less applicable charges will be moved to the DPF and the proceeds from DPF will be paid out on the completion of the lock-in period. If you surrender after lock in period, your Fund Value will be paid out to you. Upon payment of this benefit the policy terminates and no further benefits are payable. Please refer to the policy document for further details on Surrender.	