

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 Click 2 Invest Plus		UIN: 101L191V01			
Aim of the plan	HDFC Life Click 2 Invest Plus 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 10 fund options so as to help you optimize your investment. This plan comes with three Plan Options- Growth, Loyalty and Loyalty Plus and has four Death Benefit Options- Classic, Classic Plus, Classic Waiver, Classic Waiver Plus.					
Type of the Plan	A Unit Linked Non-Participating Individual Life Insurance Savings Plan. In this plan, the investment risk in the investment portfolio is borne by the policyholder.					
Premiums	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
	There is no limit on the maximum premium amount, subject to underwriting.					
Minimum Sum Assured	For Single Premium policies:					
	For entry age less than 50 years	1.25 x single premium				
	For entry age 50 years and above	1.10 x single premium				
	For Regular & Limited Premium policies:					
	For entry age less than 50 years	7 x annualized premium				
	For entry age 50 years and above	5 x annualized premium				
	Minimum Top up sum assured shall be:					
	Entry Age	Single Pay policy				
	For entry age less than 50 years	1.25 x Top-up Premium				
	For entry age 50 years and above	1.10 x Top-up Premium				
	Annualized Premium means the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium and loadings for modal premiums, if any.					
Maximum Sum Assured	There is no maximum limit. However, the acceptance of any case is subject to Board Approved Underwriting Policy (BAUP).					
Policy Term	Minimum Policy Term: 5 years Maximum Policy Term: <ul style="list-style-type: none"> • Classic Option- 99 years minus Age at Entry • Other than Classic Option- 40 years ^ ^This will be subject to the Maximum Maturity Age allowed under the selected option.					
Premium Payment Term options	Single Pay Limited Pay: 5 to (Policy Term -1) years Regular Pay					
Maturity Benefit	Fund value plus Return of Mortality Charges (if any) based on prevailing unit price at policy maturity will be paid out on maturity or in periodic installments under settlement option. Top Fund Value, if any will also be payable at Maturity					

<p>Death Benefit</p>	<p>The selection has to be made at policy inception and once chosen the plan option and the death benefit option cannot be changed throughout the policy term.</p> <p>1. Classic Option On a valid death claim for a premium paying or a fully paid-up policy, the death benefit shall be the highest of:</p> <ul style="list-style-type: none"> • Sum Assured less partial withdrawals (as defined below) or • Fund value or • 105% of total premiums paid (excluding top up premium) up to the date of death <p>2. Classic Plus Option On a valid death claim for a premium paying or a fully paid-up policy, the death benefit shall be the higher of:</p> <ul style="list-style-type: none"> • Sum Assured plus Fund value or • 105% of total premiums paid (excluding top up premium) up to the date of death <p>3. Classic Waiver Option This option is not available for Single Pay policies.</p> <p>On a valid death claim for a premium paying or a fully paid-up policy, the death benefit shall be the higher of:</p> <ul style="list-style-type: none"> • Sum Assured or • 105% of total premiums paid (excluding top up premium) up to the date of death <p>Also, Waiver of Premium</p> <p>4. Classic Waiver Plus Option This option is not available for single pay policies.</p> <p>On a valid death claim for a premium paying or a fully paid-up policy, the death benefit shall be the higher of:</p> <ul style="list-style-type: none"> • Sum Assured or • 105% of total premiums paid (excluding top up premium) up to the date of death <p>Also, Waiver of Premium and Family Income Benefit</p> <p>For complete details, please refer product brochure or policy document.</p>
<p>Recipient of Benefits</p>	<p>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.</p>

Loyalty Additions

The products offers loyalty addition at different points during the policy term. Where extra units are allocated, the allocation between the funds will be in the same proportion as the value of total units held in each fund at the time of allocation.

All additions shall be applicable till the policy is in force and all due premiums have been paid. The additions shall not be applicable to the charges deducted on top up premiums or to the top up fund value.

The different loyalty additions offered are detailed below:-

A) Plan Option A: Growth

Below are the loyalty additions available in Plan Option A: Growth

a). Return of Mortality Charges (ROMC):

This will only be applicable where 'Classic Waiver Plus' is selected as death benefit option.

Under this loyalty addition, mortality charges (excluding extra mortality charge due to underwriting) deducted between a specified period will be returned back at maturity. This amount shall be payable along with the fund value at maturity.

The specified period will start from policy anniversary after the policyholder has attained age 56 years and provided at least 6 policy years are completed. The period shall continue till policy year in which the policyholder attains age 70 years.

In addition to conditions at start of section, ROMC will not be applicable in case of death claim under the policy.

b). High Death Benefit Multiple Booster:

This will be applicable only where 'Classic' is selected as death benefit option and provided the Death Benefit Multiple is greater than 30 times.

At the end of each month starting from policy year 11, a multiple (1X or 2X) of the mortality charge (excluding extra mortality charges due to underwriting) deducted in the policy month which is 120 months prior shall be added back to the fund. E.g. A multiple of mortality charge deducted in the 1st policy month shall be added back in the 121st month, multiple of mortality charge deducted in the 2nd policy month shall be added back in the 122nd month and so on until the end of the policy term. The multiple for return of mortality charge would vary depending on the policy year and is as given below:

Policy Year	Return of Mortality Charge Multiple
11 to 20	1X
21 and above	2X

In addition, at the end of each policy year starting from policy year 21, 1.35% of Fund value shall be added back to the fund. This loyalty shall be added to the fund in the form of allocation of extra units.

B) Plan Option B: Loyalty

Below are the loyalty additions available in Plan Option B: Loyalty

a) Fund Value Enhancer:

Loyalty additions as specified below, shall be added to the fund in the form of allocation of extra units every 5 year starting from the 10th year policy anniversary.

Policy Anniversary	Loyalty Addition
10-25	0.15% of Average Fund Value
26 and above	0.25% of Average Fund Value

The average fund value shall be calculated based on the fund values at the end of the policy month, for the immediately preceding 12 policy months.

b). Return of Policy Administration Charges

Sum total of Policy Administration charges (excluding applicable taxes) collected till 25th policy year will be added to the fund in the form of allocation of extra units at the end of 25th year.

c). Return of Mortality Charges (ROMC):

This will only be applicable where 'Classic Waiver Plus' is selected as death benefit option.

Under this loyalty addition, mortality charges (excluding extra mortality charges due to underwriting) deducted between a specified period will be returned back at maturity. This amount shall be payable along with the fund value at maturity.

The specified period will start from policy anniversary after the policyholder has attained age 56 years and provided at least 6 policy years are completed. The period shall continue till policy year in which the policyholder attains age 70 years.

In addition to conditions at start of section, ROMC will not be applicable in case of death claim under the policy.

d). High Death Benefit Multiple Booster:

This will be applicable only where 'Classic' is selected as death benefit option and provided the Death Benefit Multiple is greater than 30 times.

At the end of each month starting from policy year 11, a multiple (1X or 2X) of the mortality charge (excluding extra mortality charges due to underwriting) deducted in the policy month which is 120 months prior shall be added back to the fund. E.g. A multiple of mortality charge deducted in the 1st policy month shall be added back in the 121st month, multiple of mortality charge deducted in the 2nd policy month shall be added back in the 122nd month and so on until the end of the policy term. The multiple for return of mortality charge would vary depending on the policy year and is as given below:

Policy Year	Return of Mortality Charge Multiple
11 to 20	1X
21 and above	2X

In addition, at the end of each policy year starting from policy year 21, 1.35% of Fund value shall be added back to the fund. This loyalty shall be added to the fund in the form of allocation of extra units.

	<p>C) Plan Option C: Loyalty Plus</p> <p>Below are the loyalty additions available in Plan Option C: Loyalty Plus</p> <p>a) Fund Value Enhancer:</p> <p>Loyalty additions as specified below, shall be added to the fund in the form of allocation of extra units every 5 year starting from the 10th year policy anniversary.</p> <table border="1" data-bbox="467 420 1315 472"> <thead> <tr> <th>Policy Anniversary</th> <th>Loyalty Addition</th> </tr> </thead> <tbody> <tr> <td>10 and above</td> <td>1% of Average Fund Value</td> </tr> </tbody> </table> <p>The average fund value shall be calculated based on the fund values at the end of the policy month, for the immediately preceding 12 policy months.</p> <p>b). Return of Policy Administration Charges</p> <p>Sum total of Policy Administration charges (excluding applicable taxes) collected till 10th policy year will be added to the fund in the form of allocation of extra units at the end of the policy year as mention below.</p> <table border="1" data-bbox="373 661 1425 730"> <thead> <tr> <th>Policy Term</th> <th>% of Charges Allocated to Fund</th> </tr> </thead> <tbody> <tr> <td>15-19 Years</td> <td>100% of Policy Admin Charge at the end of 15th year</td> </tr> <tr> <td>>= 20 Years</td> <td>100% of Policy Admin Charge at the end of 20th year</td> </tr> </tbody> </table> <p>c). Return of Mortality Charges (ROMC):</p> <p>Under this loyalty addition, 40% of mortality charges (excluding extra mortality charges due to underwriting) deducted during specified periods will be added back to the fund as per the below table.</p> <table border="1" data-bbox="422 856 1421 976"> <thead> <tr> <th>Age Band for Mortality Charges</th> <th>Age at Addition</th> </tr> </thead> <tbody> <tr> <td>Inception until - 60</td> <td>Age 60</td> </tr> <tr> <td>61 - 70</td> <td>Age 70 or at maturity, if maturity is between age 61-70</td> </tr> <tr> <td>71 - 80</td> <td>Age 80 or at maturity, if maturity is between age 71-80</td> </tr> <tr> <td>81 - 90</td> <td>Age 90 or at maturity, if maturity is between age 81-90</td> </tr> </tbody> </table>	Policy Anniversary	Loyalty Addition	10 and above	1% of Average Fund Value	Policy Term	% of Charges Allocated to Fund	15-19 Years	100% of Policy Admin Charge at the end of 15 th year	>= 20 Years	100% of Policy Admin Charge at the end of 20 th year	Age Band for Mortality Charges	Age at Addition	Inception until - 60	Age 60	61 - 70	Age 70 or at maturity, if maturity is between age 61-70	71 - 80	Age 80 or at maturity, if maturity is between age 71-80	81 - 90	Age 90 or at maturity, if maturity is between age 81-90
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Investment Options	10 funds For details on Funds, please refer Policy document, Part E																				
Flexibilities	<p>Following alterations are available under product:</p> <p>The following alterations (subject to boundary conditions) are available under the product:</p> <ul style="list-style-type: none"> • Fund Switches • Premium Redirections • Cancellation in the Free-Look Period • Reduction in Sum Assured • Increase in Policy Term • Premium Frequency • Increase in Premium Payment Term • Decrease in Premium Payment Term post completion of 5 policy years <p>The following alterations are not allowed under the product:</p> <ul style="list-style-type: none"> • Premium • Plan Option • Death Benefit option • Increase in Sum Assured • Decrease in Policy Term 																				
Fund Switch	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.																				
Partial Withdrawal	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.																				
Premium Redirection	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.																				
Tax Benefit	Tax Benefits may be available as per prevailing tax laws. You are requested to consult your tax advisor.																				
Premium Allocation Charge	Nil																				

Policy Administration Charge	Plan option	Single Pay	Regular Pay/ Limited Pay
	Growth	Nil	Nil
	Loyalty	0.03% per month of the single premium till 25 th Policy year	0.25% per month of the Annualized Premium till 25 th Policy year
	Loyalty Plus	0.05% per month of the single premium from 2 nd policy year till 10 th policy year	0.2% per month of the Annualized Premium from 2 nd policy year till 10 th policy year
The policy administration charge is subject to the cap of Rs 500 per month as per IRDAI (Insurance Products) Regulations, 2024.			
Fund Management Charge	1.35% p.a. of the fund value, charged daily for all other funds. 0.50% p.a. of the amount in the "Discontinued Policy Fund"		
Mortality Charge	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.		
Discontinuance Charge	The discontinuance charges for limited and regular pay policies are as follows.		
	Where the policy is discontinued during the policy year	Discontinuance Charges for policies having annualized premium up to Rs.50,000/-	Discontinuance Charges for policies having annualized premium above Rs.50,000/-
	1	Lower of 20% * (AP or FV) subject to maximum of Rs.3,000/-	Lower of 6% * (AP or FV) subject to maximum of Rs.6,000/-
	2	Lower of 15% * (AP or FV) subject to maximum of Rs.2,000/-	Lower of 4% * (AP or FV) subject to maximum of Rs.5,000/-
	3	Lower of 10% * (AP or FV) subject to maximum of Rs.1,500/-	Lower of 3% * (AP or FV) subject to maximum of Rs.4,000/-
	4	Lower of 5% * (AP or FV) subject to maximum of Rs.1,000/-	Lower of 2% * (AP or FV) subject to maximum of Rs.2,000/-
	5 and onwards	NIL	NIL
	<u>AP – Annualised Premium</u> <u>FV – Fund Value on the date of discontinuance</u>		
	The discontinuance charges for single pay policies are as follows.		
	Where the policy is discontinued during the policy year	Discontinuance Charges for policies having single premium up to Rs.3,00,000/-	Discontinuance Charges for policies having single premium above Rs.3,00,000/-
	1	Lower of 2% * (SP or FV) subject to maximum of Rs.3,000/-	Lower of 1% * (SP or FV) subject to maximum of Rs.6,000/-
	2	Lower of 1.5% * (SP or FV) subject to maximum of Rs.2,000/-	Lower of 0.70% * (SP or FV) subject to maximum of Rs.5,000/-
3	Lower of 1% * (SP or FV) subject to maximum of Rs.1,500/-	Lower of 0.50% * (SP or FV) subject to maximum of Rs.4,000/-	
4	Lower of 0.5% * (SP or FV) subject to maximum of Rs.1,000/-	Lower of 0.35% * (SP or FV) subject to maximum of Rs.2,000/-	
5 and onwards	NIL	NIL	
No discontinuance charge shall be imposed on top-up premiums. SP – Single Premium FV – Fund Value on the date of discontinuance This charge will be deducted by cancellation of units.			
Exclusion	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.		
Free Look in 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.		
Policy discontinuance	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 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	Discontinuance after lock-in period of the policy 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.			
Revival	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.		

Surrender	<p>If you surrender during lock in period, your Fund Value less applicable charges will be moved to the Discontinued Policy Fund and the proceeds from Discontinued Policy Fund will be paid out on the completion of the lock-in period.</p> <p>If you surrender after lock in period, your Fund Value will be paid out to you.</p> <p>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.</p>
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