

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 Sampoorn Nivesh Plus	UIN: 101L180V01
Aim of the plan	HDFC Life Sampoorn Nivesh Plus is a Unit Linked plan which provides financial protection along with market linked returns during the policy term. The plan offers 13 fund options to help you optimize your investment and help you achieve long term savings.	
Type of 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	
Policy Term	<p>1. Fixed Term:</p> <ul style="list-style-type: none"> • 10 to 35 years for Single Pay • (85 minus Age at Entry) for Limited/Regular Pay (Subject to Maximum Age at Maturity for the chosen Death Benefit Option) <p>2. Whole of Life (Under Classic and Classic Plus Options): 99- Age at Entry</p>	
Premiums	<p>Minimum Annual/Single Premium is Rs 12,000 and No limit on Maximum Annual/Single Premium</p> <p>Premiums cannot be increased or decreased. However, Premium Payment Term can be increased</p>	
Premium Payment Term	<p>Regular Premium – Same as policy term;</p> <p>Limited Premium – 5 to (Policy Term - 1) years</p> <p>Single Premium</p>	
Premium Payment Frequency	<p>Premium can be payable single/annually/half yearly/quarterly or monthly. Premium Payment Frequency can also be changed</p>	
Sum Assured	<p>For Regular/Limited Premium-</p> <p>Entry Age less than 50 years: 7 x Annualized Premium (minimum) and There is no maximum limit. However, the acceptance of any case is subject to Board Approved Underwriting Policy (BAUP) (maximum)</p> <p>Entry Age equal to 50 years and more: 5 x Annualized Premium (minimum) and There is no maximum limit. However, the acceptance of any case is subject to Board Approved Underwriting Policy (BAUP) (maximum)</p> <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> <p>For Single Premium-</p> <p>Entry Age less than 50 years: 1.25 times Single Premium (minimum) or Top-up premium and There is no maximum limit. However, the acceptance of any case is subject to Board Approved Underwriting Policy (BAUP) (maximum)</p> <p>Entry Age equal to 50 years and more: 1.10 times Single Premium (minimum) or Top-up premium and There is no maximum limit. However, the acceptance of any case is subject to Board Approved Underwriting Policy (BAUP) (maximum)</p>	
Investment Options	<p>13 Funds</p> <p>For details on Funds, please refer Policy Document.</p>	
Grace Period	<p>For Regular/Limited Premium-</p> <p>Monthly – 15 days; All other modes – 30 days</p> <p>For Single Premium-</p> <p>Not Applicable</p>	

Death Benefit	<p>Death Benefit will be payable to the Nominee based on the Benefit Structure opted as mentioned below:</p> <p>1. Classic Benefit</p> <p><u>Life Option:</u></p> <p>Highest of the following will be paid immediately and the policy will terminate thereafter</p> <ul style="list-style-type: none"> • Sum Assured (less all partial withdrawals as specified in the policy document) plus any additional Sum Assured in respect of Top-ups • Fund Value or • 105% of total premiums paid <p><u>Extra Life Option:</u></p> <p>Highest of the following will be paid immediately and the policy will terminate thereafter</p> <ul style="list-style-type: none"> • Sum Assured (less all partial withdrawals as specified in the policy document) plus any additional Sum Assured in respect of Top-ups • Fund Value or • 105% of total premiums paid <p>PLUS Accidental Death Benefit equal to sum assured is payable in case of Accidental Death</p> <p>2. Classic Plus Benefit</p> <p>Higher of the following will be paid immediately and the policy will terminate thereafter</p> <ul style="list-style-type: none"> • Sum Assured plus any additional Sum Assured in respect of Top-ups plus Fund value, • 105% of the total premium(s) paid <p>3. Classic Waiver Benefit</p> <p>Higher of the following will be paid immediately</p> <ul style="list-style-type: none"> • Sum Assured plus any additional Sum Assured in respect of Top-ups or • 105% of total premiums paid <p>In addition, on each future premium due date(s), an amount equal to the modal premium shall be credited to the Policyholder's Fund Value after deduction of applicable charges.</p> <p>4. Classic Waiver Plus Option</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> <ol style="list-style-type: none"> (i) Sum Assured plus any additional Sum Assured in respect of Top-ups (ii) 105% of total Premiums paid. <p>In addition, on each future Premium Due Date(s), an amount equal to the modal Premium, shall be credited to the Policyholder's Fund Value after deduction of applicable Charges.</p> <p>Further, an Income Benefit equal to a percentage of the Sum Assured (excluding any additional Sum Assured in respect of Top-ups) will also be paid each month till the end of the Policy Term or the chosen Income Term, whichever comes earlier, subject to a minimum of 24 monthly payments. Both, Income percentage and Income Term will have to be chosen at inception.</p> <p>The policy will continue with no risk cover and the fund value will be payable on maturity.</p>
Maturity Benefit	<p>The fund value will be computed based on the prevailing Net Asset Value (NAV) on the date of the maturity and will be paid to the policyholder as:</p> <ul style="list-style-type: none"> • Lump sum amount • Periodical installments over 5 years (if Settlement Option is opted)

Loyalty Additions	<p>For Regular/Limited Premium-</p> <p>Loyalty additions (as percentage of the average fund value) will be added to the fund value every alternate year starting from the end of 11th policy year for limited and regular premium payment policies as specified in policy document. The Loyalty Addition expressed as percentage of average Fund Value, depends on the Premium Paying Term and Frequency of Premium Payment chosen.</p> <p>For Single Premium-</p> <p>Loyalty additions (as percentage of the average fund value) will be added to the fund value at the end of every policy year from year 10 to 14 (both inclusive) as specified in the policy document.</p>																																								
Loyalty Reward (for Distance Marketing Channel)	<p>For Regular/Limited Premium-</p> <p>Loyalty Reward will be payable on maturity in addition to the maturity benefit. Such Loyalty Reward shall only be payable for policies where all due premiums have been paid. The Loyalty Reward shall be 1.5% x Annualized Premium x Policy Term</p>																																								
Return of Mortality Charge (ROMC)	<p>ROMC is only applicable for Classic Waiver Plus option.</p> <p>A percentage of total mortality charges deducted during the policy term (excluding underwriting extra premium and taxes) will be payable along with the fund value at maturity. The Percentage of total mortality charge to be returned is as specified in the table below:</p> <table border="1" data-bbox="409 961 1495 1170"> <thead> <tr> <th data-bbox="409 961 774 994">Age</th><th data-bbox="774 961 1140 994">Policy Term</th><th data-bbox="1140 961 1495 994">ROMC</th></tr> </thead> <tbody> <tr> <td data-bbox="409 994 774 1035">18-45</td><td data-bbox="774 994 1140 1035">10</td><td data-bbox="1140 994 1495 1035">NA</td></tr> <tr> <td data-bbox="409 1035 774 1125" rowspan="2">18-44</td><td data-bbox="774 1035 1140 1098">11-19</td><td data-bbox="1140 1035 1495 1098">50%</td></tr> <tr> <td data-bbox="774 1125 1140 1165">20-30</td><td data-bbox="1140 1125 1495 1165">100%</td></tr> <tr> <td data-bbox="409 1165 774 1208">45-50</td><td data-bbox="774 1165 1140 1208">11-30</td><td data-bbox="1140 1165 1495 1208">100%</td></tr> </tbody> </table> <p>Return of mortality charges will only be applicable if the Life Assured survives till</p>	Age	Policy Term	ROMC	18-45	10	NA	18-44	11-19	50%	20-30	100%	45-50	11-30	100%																										
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Other Benefits	<p>Switching between funds, Premium Redirection of future premiums (for limited and regular premium) partial withdrawal, Top-ups, Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) is allowed under the plan as specified in the policy document.</p>																																								
Recipient of Benefits	<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. For Classic Waiver Benefit, if the Policy holder is not alive, then the nominee shall be entitled to receive all benefits and payments under the Policy.</p>																																								
Tax Benefit	<p>Tax Benefits may be available as per prevailing tax laws. You are requested to consult your tax advisor.</p>																																								
Premium Allocation Charge per annum (% of annual premium)	<p>For Regular/Limited Premium-</p> <table border="1" data-bbox="409 1680 1495 2100"> <thead> <tr> <th data-bbox="409 1680 568 1754">Premium Bands</th><th data-bbox="568 1680 727 1754">Payment Modes</th><th data-bbox="727 1680 886 1754">Year 1</th><th data-bbox="886 1680 1044 1754">Year 2-3</th><th data-bbox="1044 1680 1203 1754">Year 4-5</th><th data-bbox="1203 1680 1495 1754">Year 6 & Above</th></tr> </thead> <tbody> <tr> <td data-bbox="409 1754 568 1866" rowspan="2">Less Than 1 Lakh</td><td data-bbox="568 1754 727 1799">Annual Mode</td><td data-bbox="727 1754 886 1799">9%</td><td data-bbox="886 1754 1044 1799">7%</td><td data-bbox="1044 1754 1203 1799">6%</td><td data-bbox="1203 1754 1495 1799">5%</td></tr> <tr> <td data-bbox="568 1799 727 1866">Non-Annual Mode</td><td data-bbox="727 1799 886 1866">7%</td><td data-bbox="886 1799 1044 1866">6%</td><td data-bbox="1044 1799 1203 1866">5%</td><td data-bbox="1203 1799 1495 1866">5%</td></tr> <tr> <td data-bbox="409 1866 568 1978" rowspan="2">1 Lakh - 4,99,999</td><td data-bbox="568 1866 727 1911">Annual Mode</td><td data-bbox="727 1866 886 1911">6%</td><td data-bbox="886 1866 1044 1911">6%</td><td data-bbox="1044 1866 1203 1911">6%</td><td data-bbox="1203 1866 1495 1911">3%</td></tr> <tr> <td data-bbox="568 1911 727 1978">Non-Annual Mode</td><td data-bbox="727 1911 886 1978">6%</td><td data-bbox="886 1911 1044 1978">6%</td><td data-bbox="1044 1911 1203 1978">5%</td><td data-bbox="1203 1911 1495 1978">3%</td></tr> <tr> <td data-bbox="409 1978 568 2046">5 Lakh - 9,99,999</td><td data-bbox="568 1978 727 2023">All Modes</td><td data-bbox="727 1978 886 2023">5%</td><td data-bbox="886 1978 1044 2023">5%</td><td data-bbox="1044 1978 1203 2023">5%</td><td data-bbox="1203 1978 1495 2023">3%</td></tr> <tr> <td data-bbox="409 2046 568 2113">10 Lakh and above</td><td data-bbox="568 2046 727 2091">All Modes</td><td data-bbox="727 2046 886 2091">4%</td><td data-bbox="886 2046 1044 2091">4%</td><td data-bbox="1044 2046 1203 2091">4%</td><td data-bbox="1203 2046 1495 2091">3%</td></tr> </tbody> </table> <p>For Single Premium-</p>	Premium Bands	Payment Modes	Year 1	Year 2-3	Year 4-5	Year 6 & Above	Less Than 1 Lakh	Annual Mode	9%	7%	6%	5%	Non-Annual Mode	7%	6%	5%	5%	1 Lakh - 4,99,999	Annual Mode	6%	6%	6%	3%	Non-Annual Mode	6%	6%	5%	3%	5 Lakh - 9,99,999	All Modes	5%	5%	5%	3%	10 Lakh and above	All Modes	4%	4%	4%	3%
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Policy Administration Charge	<p>For Regular/Limited Premium- 0.35 % per month of the annualized premium will be deducted monthly from 6th policy year and will increase at 5% on every policy anniversary subject to Rs 500 per month. There is no policy administration charges during the first 5 policy years</p> <p>For Single Premium-</p> <table border="1"> <tr> <td>Policy Year</td><td>Charge</td></tr> <tr> <td>Year1-5</td><td>0.12% of Single Premium/month</td></tr> <tr> <td>Year 6 onwards</td><td>0.07% of Single Premium / month increasing at 5% per annum on each Policy Anniversary</td></tr> </table> <p>The maximum charge that can be levied will be subject to cap of Rs.500 per month</p>	Policy Year	Charge	Year1-5	0.12% of Single Premium/month	Year 6 onwards	0.07% of Single Premium / month increasing at 5% per annum on each Policy Anniversary		
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Fund Management Charge	1.35 % p.a. of the fund value, charged daily 0.50 % p.a. for Discontinued Policy Fund								
Miscellaneous Charge	Any Policy alteration request initiated by the Policyholder will attract a charge of Rs. 250 per request. The charge may be increased subject to prior approval from IRDAI and is subject to a cap of Rs 500.								
Conditions where the Death benefit will not be payable	<p>In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death.</p> <p>Further any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.</p>								
Loans	Not applicable								
Alterations	<ul style="list-style-type: none"> • Fund Switches • Premium Redirections • Cancellation in the Free-Look Period • Plan option (i.e. from Life Option to Extra Life Option and vice-versa) • Sum Assured (other than the policy becoming reduced paid-up) • Increase in Policy Term • Premium Frequency • Premium Payment Term 								
Free Look period	30 days from the date of receipt of the original policy document								

Policy Discontinuance	<p>If you have not paid your premium by the expiry of the grace period, following will be applicable:</p> <table border="1"> <tr> <td data-bbox="425 309 933 384">Discontinuance of the policy during lock-in period</td><td data-bbox="933 309 1430 384">Discontinuance after lock-in period of the policy</td></tr> <tr> <td data-bbox="425 384 933 586"> 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 </td><td data-bbox="933 384 1430 586"> 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. </td></tr> </table> <p data-bbox="425 586 1430 646">Please refer to the policy document for further details on Discontinuance.</p>		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.
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Revival	<p>For Regular/Limited Premium- 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.</p> <p>For Single Premium- Not Applicable</p>					
Surrender	<p>If you surrender before the completion of 5th policy year, 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.</p> <p>If you surrender after the completion of 5th policy year, 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.</p> <p>Please refer to the policy document for further details on Surrender.</p>					