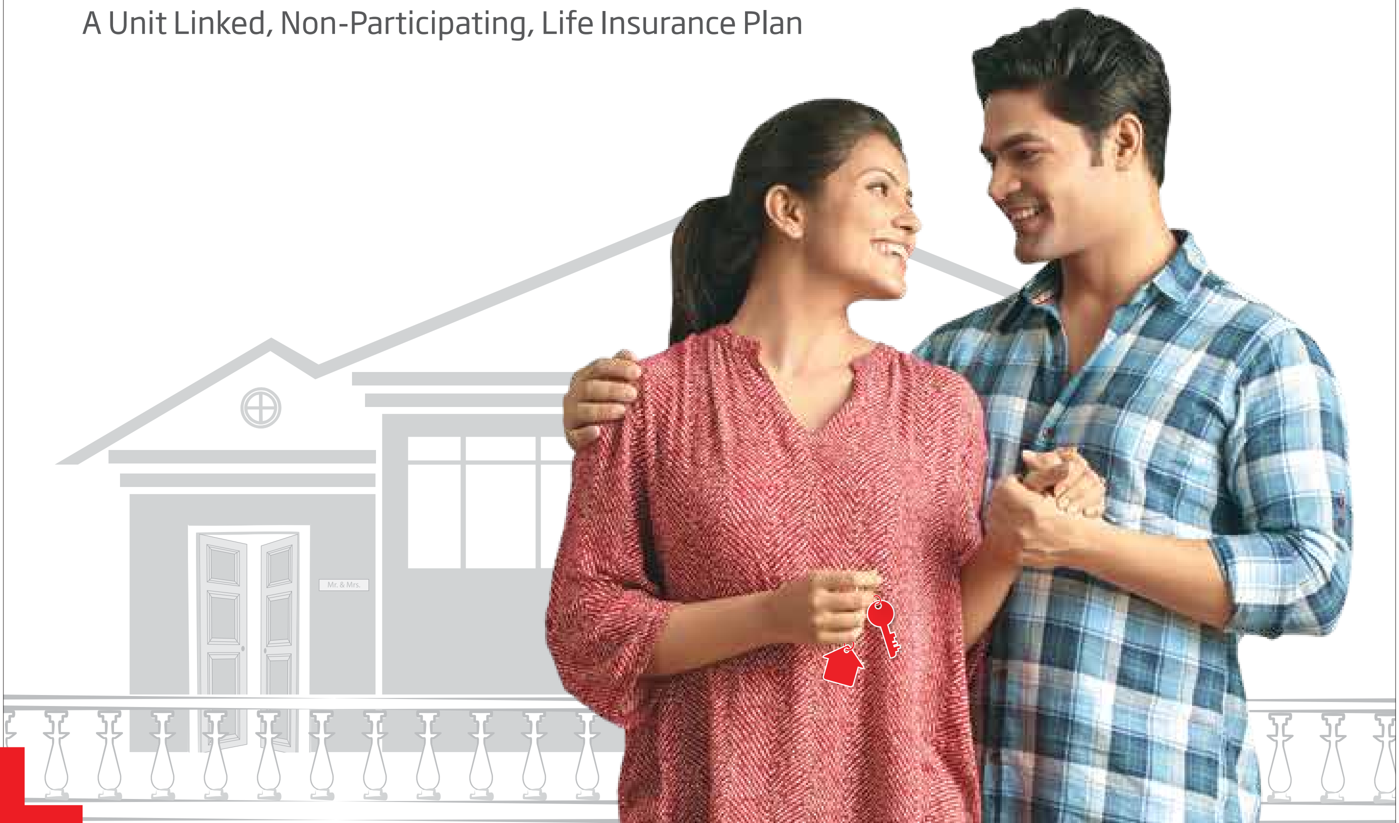
In This Policy, The Investment Risk In Investment Portfolio Is Borne By The Policyholder. The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.

Big plans get even bigger with minimal charges*

HDFC Life Click 2 Wealth

A Unit Linked, Non-Participating, Life Insurance Plan



HDFC Life Click 2 Wealth

A Unit Linked, Non-Participating, Life Insurance Plan

HDFC Life

Sar utha ke jiyo!

* Only Fund Management charge towards managing your funds and Mortality charge towards your life cover.

Planning for future is one of the most important aspects of your life. May it be planning for your child's future, financially securing your post-retirement years or simply accumulating corpus for a rainy day. You seek an opportunity that ensures your money works for you and at the same time helps you safeguard the wealth created so that your desired goals are met, in case you are not around. A Life Insurance plan offers financial protection against such unforeseen events.

We understand this and therefore are glad to offer "**HDFC Life Click 2 Wealth**" a Unit Linked Life Insurance Plan that offers **market linked returns** and provides **life protection** for you and your family.

KEY FEATURES OF HDFC LIFE CLICK 2 WEALTH

- **Charges** - Only Fund Management charge towards managing your funds and Mortality charge towards your life cover
- **Special Addition:** Get 1% of Annualised premium as special additions to your Fund Value for first 5 years[1]
- **Return of Mortality Charges (ROMC)** on Maturity. In case of Premium Waiver option, Mortality charges pertaining to only the Life Assured would be refunded. ROMC will not be available for the policies where the Waiver of premium benefit is triggered due to the death of the Proposer.
- Three plan options to maximize the benefits
  - Invest Plus Option for Insurance cum Investment
  - Premium Waiver Option to protect milestones for dependents
  - Golden Years Benefit Option for retirement planning with whole life cover
- **Premium waiver benefit** that protects the future of your loved one in your absence
- Choice of **10 fund options** with unlimited free switching
- **Systematic Transfer plan strategy** for advantage of Rupee Cost Averaging
- Premium payment options of Single Pay, Limited pay and Regular Pay

HOW WILL THIS PLAN WORK?

A. Check your Eligibility and Choose your Premium amount, Premium Paying Term and Policy Term

Parameters	Invest Plus	Premium Waiver Option	Golden Years Benefit Option
Age at Entry	Life Assured: 0 years (30 days) to 60 years	Life Assured: 0 years (30 days) to 60 years Proposer: 18 years to 65 years	Life Assured: 0 years (30 days) to 60 years
Age at Maturity	18 years to 75 years	18 years to 75 years	99 years
Minimum Premiums	Single : ₹24,000 Annual: ₹12,000 Half-yearly: ₹6,000 Quarterly: ₹3,000 Monthly: ₹1,000		
Maximum Premiums	No Limit, subject to Board Approved Underwriting Policy (BAUP)		
Policy Term	10 to 40 years		99 minus Age at Entry
Premium Payment Term	Single Pay, Limited: 5, 7 and 10 years Regular: 10 to 40 years	Limited: 5, 7 and 10 years Regular: 10 to 40 years	Limited Pay: 10 to 70 minus Age at Entry

If the policyholder opts for the monthly premium frequency, we may collect three months' premiums in advance on the date of commencement of policy, as a prerequisite to allow monthly mode of premium payment.

1. For Single premium, the special addition is 1% of the Single premium at inception only.

B. Choose your Sum Assured

Parameters		Boundary Conditions	
		Minimum	Maximum
Sum Assured	Single Pay[2]	1.25 x Single Premium	Maximum Sum Assured shall be as per Board Approved Underwriting Policy (BAUP).
	Regular & Limited Pay	10 x Annualized Premium	
	Top-up	1.25 x Top-up Premium	

All ages are of last birthday.

Risk cover shall start from date of commencement of the policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years. Under Waiver of Premium option, on death of the Proposer, the policy will vest on the Life Assured.

Maximum entry age and Sum Assured combination shall be such that the maturity benefit calculated at 4% interest rate is at least 90% of the Total Premiums paid.

2. Not Applicable for Premium Waiver option and Golden Years Benefit option

C. Choose your Plan Option

This plan offers 3 Plan options that you can choose from depending on your Protection and Investment needs:

1) **Invest Plus Option:** An option that provides life cover and takes care of your Investment needs by providing accumulated Fund Value at Maturity.

2) **Premium Waiver Option:** An option that takes care of all your financial responsibilities in your absence. In case of your (Proposer's) unfortunate death, all future premiums shall be waived to make sure that your fund does not stop growing. Thus, we make sure that we continue to build the corpus on your behalf for the dreams you have for your loved ones. The Policy continues with risk cover for Life Assured and the accumulated Fund Value is paid on Maturity. On death of the Policyholder, the Life Assured will become the Policyholder. In case the Life assured is a minor, then on attaining age 18 years, the Life assured automatically becomes the Policyholder and the erstwhile Policyholder/ Proposer continues to be the premium Payor under the Policy.

3) **Golden Years Benefit Option:** The right blend of Retirement planning for you is to not only build a corpus for your golden years, but also make sure you leave a legacy behind for your loved ones. This plan option offers you the solution to build your fund value while also having life cover for whole of life (till 99 years of age). You can opt for systematic withdrawal facility to generate recurring post retirement income from your accumulated fund.

Option once chosen cannot be altered throughout the policy term. Charges will vary as per the Plan option chosen.

Choose how you want to manage your Investment Portfolio

You have a choice of **10 different funds** that helps you manage your money as per your risk appetite. You can also opt for **Systematic Transfer Plan (STP)** which gives you the benefits of rupee cost averaging.

For more details please refer to the Investment Strategy section.

Sample Illustration

Plan Option	Invest Plus	Premium Waiver	Golden Years
Age at Entry in years	35	35 (Life Assured) 40 (Proposer)	35
Annual Premium (INR)	50,000	50,000	50,000
Sum Assured (INR)	5,00,000	5,00,000	8,75,000
Policy Term (years)	20	20	64
Premium Payment Term (years)	20	20	35
Maturity value at an Assumed Investment return - 8% p.a.#	21,90,010	21,23,700	5,18,47,753
Maturity value at an Assumed Investment return - 4% p.a.#	13,88,581	13,43,799	73,84,712

These assumed rates of returns are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of the policy is dependent on a number of factors including future investment performance

A. This snapshot of illustration is only for HDFC Life Click 2 Wealth for a healthy male life with 100% of premium invested in the Liquid Plus - Segregated Fund.

B. The values shown are for illustrative purpose only. C. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked "Guaranteed" in the illustration table. If your policy offers variable benefits then the illustrations page will show two different rates of assumed future investment returns. These assumed rates of returns are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of the policy is dependent on a number of factors including future investment performance. Request you to refer the Benefit Illustration separately to understand the benefits applicable.

UNDERSTANDING YOUR BENEFITS

A. Maturity Benefit: Benefits payable at the end of your policy term

At maturity you will receive your Fund Value. Fund Value will be calculated by multiplying balance units in your fund by the then prevailing unit price. Your policy matures at the end of policy term you have chosen. All your risk cover ceases at the end of policy term.

You can also take your fund value at maturity in periodical instalments under settlement option. Please refer Terms and Conditions section for more details.

B. Death Benefit: Benefits payable in case of unfortunate death

On a valid death claim for an in-force policy where all due premiums have been paid, the death benefit shall be:

- On Death of **Life Assured** - Highest of:
- Total Sum Assured less an amount of Partial withdrawals# made, if any, where Total Sum Assured is Basic Sum Assured plus any additional Sum Assured in respect of Top-ups.
- Fund Value
- 105% of Total Premiums paid

The partial withdrawals to be deducted from the Total Sum Assured shall be:
All partial withdrawals (except from the top-up fund value) made during the two year period immediately preceding the date of death.

Upon payment of the death benefit, the Policy shall terminate and no further benefits are payable

- On Death of **Proposer** - Applicable for Premium Waiver Option ONLY (where Proposer is different from Life Assured)

On a valid death claim of the Proposer for a premium paying policy, **All future premiums are waived**. On each future premium due date(s), an amount equal to the modal premium, shall be credited to your Fund Value.

The Policy shall continue until maturity with risk benefits continued on the life of the Life Assured. Upon maturity, the maturity benefit shall become payable.

C. Fund Boosters

1. Return of Mortality Charges (ROMC)

At maturity date, the total amount of mortality charges[3] deducted in respect of the insurance cover of Life Assured throughout the policy (including mortality charge deducted on top-up Sum Assured as applicable) will be added to the fund value.

For Golden Years Benefit Option, which has a whole of life policy term, the total cumulative amount of mortality charges deducted will be added to the fund value at the end of policy year coinciding or immediately following 70th birthday of Life Assured.

This benefit will not be applicable in case of a surrendered, discontinued or Paid-up policy and will be added provided all due premiums have been paid.

ROMC will not be available for the policies where the Waiver of premium benefit is triggered due to death of the Proposer.

2. Special Addition

For Regular and Limited Pay Policies, 1% of your Annualised premium shall be added to the Fund Value at the time of allocation of premium for first 5 policy years.

For Single Pay Policies, 1% of your Single premium shall be added at the time of allocation of single premium.

Special Addition will be available under all the 3 Plan options, viz. Invest Plus, Premium Waiver Option and Golden Years Benefit Option.

3. Excluding extra mortality charge, mortality charge on account of waiver of premium for Proposer & taxes levied on mortality charge as applicable

D. Top-Up Premiums

The Policyholder has the option of paying Top-up premiums, subject to the following conditions:

- Top-up premiums are not permitted during the last 5 years of the contract.
- Total Top-up Premiums cannot exceed sum total of the regular/limited premiums paid till that point of time or initial single premium paid, as applicable.
- Top-Up Premium will carry a Sum Assured of 125% of the amount of Top-Up Premium

NON FORFEITURE BENEFITS

A. Discontinuance of Policy due to Non Payment of Premiums

Under this plan you get a grace period from your premium due date to pay your premiums. This plan has a grace period of 15 days for monthly mode and 30 days for other modes. During the grace period, the policy is considered to be in-force with the risk cover without any interruption.

The product shall have a lock-in period of five years from the date of inception of the policy.

<u>Discontinuance of the policy during lock-in period</u>

a) **For other than single premium policies**, upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease.

b) Such discontinuance charges shall not exceed the charges, stipulated in "Charges" section of this document. All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium. On such discontinuance, the company will communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the option to revive the policy within the revival period of three years.

   i. In case the policyholder opts to revive but does not revive the policy during the revival period, the proceeds of the discontinued policy fund shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied.

   ii. In case the policyholder does not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to the policyholder and the policy shall terminate.

   iii. However, the policyholder has an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.

c) **In case of Single premium policies**, the policyholder has an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund.

   i. Such discontinuance charges shall not exceed the charges stipulated in "Charges" section of this document.

   ii. The policy shall continue to be invested in the discontinued policy fund and the proceeds from the discontinuance fund shall be paid at the end of lock-in period. Only fund management charge can be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

The minimum guaranteed interest rate applicable to the 'Discontinued Policy Fund' shall be as per the prevailing regulations and is currently 4% p.a. The proceeds of the discontinued policy shall be refunded only upon completion of the lock-in period.

Proceeds of the discontinued policies means the fund value as on the date the policy was discontinued, after addition of interest computed at the interest rate stipulated as above.

<u>Discontinuance of the policy after the lock-in period</u>

a) **For other than Single Premium Policies:**

i. Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy. The policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the policy shall be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.

ii. On such discontinuance, the company will communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the following options:

1. To revive the policy within the revival period of three years, or
2. Complete withdrawal of the policy.

i ii. In case the policyholder opts for (1) above but does not revive the policy during the revival period, the fund value shall be paid to the policyholder at the end of the revival period.

iv. In case the policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to the policyholder and the policy shall terminate.

v. However, the policyholder has an option to surrender the policy anytime and proceeds of the policy fund shall be payable.

b) **In case of Single Premium Policies,** the policyholder has an option to surrender the policy any time. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable.

B. Revival of Discontinued Policies

The revival period for this product is three years from date of first unpaid premium.

<u>**Revival of a Discontinued Policy during lock-in Period:**</u>

a) Where the policyholder revives the policy in accordance with Board approved Underwriting policy, the policy shall be revived restoring the risk cover, along with the investments made in the segregated funds as chosen by the policyholder, out of the discontinued fund, less the applicable charges as in sub-section (b) below, in accordance with the terms and conditions of the policy.

b) At the time of revival:

i. all due and unpaid premiums which have not been paid shall be payable without charging any interest or fee.

ii. policy administration charge and premium allocation charge as applicable during the discontinuance period shall be levied. Guarantee charges, if applicable during the discontinuance period, shall be deducted provided the guarantee continues to be applicable. No other charges shall be levied.

iii. the discontinuance charges deducted at the time of discontinuance of the policy shall be added back to the fund.

<u>**Revival of a Discontinued Policy after lock-in Period:**</u>

a) The policyholder can revive the policy subject to BAUP. Where the policyholder revives the policy, the policy shall be revived restoring the original risk cover in accordance with the terms and conditions of the policy.

b) At the time of revival:

i. all due and unpaid premiums under base plan which have not been paid shall be payable without charging any interest or fee. The policyholder also has the option to revive the rider.
ii. premium allocation charge as applicable shall be levied. The guarantee charges shall be deducted, if guarantee continues to be applicable.
iii. No other charges shall be levied.

C. Loans

No policy loans are available for this product.

CHOOSE YOUR INVESTMENT STRATEGY

This is a unit linked plan; the premiums you pay in this plan are subject to investment risks associated with the capital markets. The unit prices of the funds may go up or down, reflecting changes in the capital markets.

HDFC Life Click 2 Wealth allows you to invest in a combination of funds by allocating your fund between 10 different fund options, giving you complete control over your money.

Each fund has its own asset allocation structure. Equity based funds invest in stock markets while debt based funds invest primarily in safe and liquid instruments like bonds and government securities for secured growth. You can decide your allocation ratio between these funds and also switch between funds using fund switching option at any time. The different fund options are given in the below table:

Fund Name	SFIN	Details	Asset Class			Risk & Return Rating
			Money Market Instruments, Cash & Deposits*, Liquid mutual funds**	Government Securities, Fixed Income Instruments & Bonds	Equity	
			Fund Composition			
Diversified Equity Fund	ULIF05501/08/13DivrEqtyFd101	To generate long term capital appreciation by investing in high potential companies across the market cap spectrum	0% to 40%	0% to 40%	60% to 100%	Very High
Blue Chip Fund	ULIF03501/01/10BlueChipFd101	Exposure to large cap equities & equity related instruments	0% to 20%	-	80% to 100%	Very high
Balanced Fund	ULIF03901/09/10BalancedFd101	Dynamic Equity exposure to enhance the returns while the Debt allocation reduces the volatility of returns	0% to 20%	0% to 60%	40% to 80%	Moderate to High
Bond Fund	ULIF05601/08/13BondFunds101	Active allocation across all fixed income instruments	0% to 60%	40% to 100%	-	Moderate
Discovery Fund	ULIF06618/01/18DiscvryFnd101	Long term capital growth by investing predominantly in mid-cap companies. The fund may invest upto 25% of the portfolio in stocks outside the mid-cap index capitalisation range. Upto 10% of the fund may be invested in Fixed income instruments, money market instruments, cash, deposits and Liquid mutual funds.	0% to 10%	0% to 10%	90% to 100%	Very high

Equity Advantage Fund	ULIF06723/03/18EqtyAdvtFd101	Long term capital growth through diversified investments in companies across the market capitalisation spectrum. Upto 20% of the fund may be invested in Fixed income instruments, money market instruments, cash, deposits and Liquid mutual funds.	0% to 20%	0% to 20%	80% to 100%	Very High
Opportun-ities Fund	ULIF03601/01/10Opprtnty Fd101	Exposure to mid cap equities & equity related instruments	0% to 20%	-	80% to 100%	Very High
Liquid Fund	ULIF00102/01/04Liquid Fund101	The Liquid fund invests 100% in bank deposits and high quality short-term money market instru-ments	0% to 100%	-	-	Very Low
Bond Plus Fund	ULIF06814/06/19Bond PlusFd101	Steady returns from interest accruals from high grade bonds and moderate duration risk which will be enhanced with exposures to equity securities and instruments and investment trusts	0% to 20%	30% to 100%	0% to 50%	Moderate to High
Secure Advantage Fund	ULIF06914/06/19SecAdv Fund101	Steady returns from higher interest accruals from high grade bonds	0% to 40%	60% to 100%	-	Moderate

* In all the above Funds, Deposits means deposits issued by Banks included in the Second Schedule to the Reserve Bank of India Act 1934, or a Primary Dealer duly recognised by Reserve Bank of India as such. (IRDAI (Investment) Regulations 2016, Section 3 (b) (3)).
** Investment in Mutual Funds will be made as per Mutual Fund limits prescribed by IRDAI regulations and guidelines.

The asset allocation for the Discontinued Policy Fund (SFIN: ULIF05110/03/11DiscontdPF101) shall be as per the prevailing regulatory requirements. Currently, the asset allocation is as follows:

(i) Money Market Instruments: 0% to 40%

(ii) Government securities: 60% to 100%.

You can access the value of policy wise units held by you, through a secured login, as per the format D02 prescribed under IRDAI Investment Regulations, 2016.

Apart from choosing your basic fund allocation, you can also choose to avail **Systematic Transfer Plan (STP)** which gives you the benefits of rupee cost averaging.

- Policyholder can invest all or some part of his investment in Bond Fund and Liquid Fund and transfer a fixed amount in regularmonthly instalments into any one of the following funds: Diversified Equity Fund, Blue Chip Fund, Equity Advantage Fund, Discovery Fund, Opportunities Fund or Balanced Fund.
- The transfer will be done in 12 equal instalments. The transfer date can be either 1st or 15th of every month as chosen by the Policyholder.
- At the time of transfer, the required number of units will be withdrawn from the fund chosen, at the applicable unit value, and new units will be allocated in the chosen destination fund.
- The Systematic Transfer Plan will be regularly processed for the Policyholder till the Company is notified, through a written communication, to discontinue the same. Systematic Transfer Plan will not apply if the source Fund Value is less than the chosen transfer amount.

- No additional charges apply on selecting Systematic Transfer Plan.
- This strategy will be available only if premium is paid on Annual mode or for the Single Premium payment option.

For risk factors please refer Terms & Conditions section below.

FLEXIBILITIES

- **Switching:** You can move your accumulated funds from one fund to another anytime. A policyholder can make unlimited free switches during the policy tenure.
- **Premium Redirection:** You can pay your future premiums into different funds.
- **Partial Withdrawal: Accessing your Money in case of Emergencies**
    - You can withdraw money from your funds to meet any future financial emergencies.
    - Lump sum partial withdrawals can be made from your funds after completion of 5 policy years, provided the Life Assured is at least 18 years of age.
    - Top-up premiums once paid cannot be withdrawn from the fund for a period of 5 years from the date of payment of the Top-up premium, except in case of complete surrender of the policy.
    - The Policyholder can also submit a request for Systematic (recurring) withdrawals.
    - The partial withdrawals shall not be allowed which would result in termination of a contract.
    - The partial withdrawals with respect to the fund values from the base premiums shall only be counted for the purpose of adjusting the sum assured to be payable on death. Partial withdrawals made from the top-up premiums shall not be deducted for this purpose.

CHARGES

The charges under this product are stated below:

<table>
<tr><th>Charge</th><th>Description</th><th>How much</th></tr>
<tr><td>Premium Allocation Charge</td><td colspan="2">Nil</td></tr>
<tr><td>Policy Administration Charge</td><td colspan="2">Nil</td></tr>
<tr><td>Fund Management Charge (FMC)</td><td>The daily unit price is calculated allowing for deductions for the fund management charge, which is charged daily. This charge will be subject to the maximum cap as allowed by IRDAI</td><td>0.80% p.a. of the fund value for Liquid Fund, Bond Plus Fund & Secure Advantage Fund and 1.35% p.a. of the fund value for Diversified Equity, Blue Chip, Balanced, Bond, Discovery, Equity Advantage and Opportunities Funds charged daily.</td></tr>
<tr><td>Mortality Charge</td><td>Every month we levy a charge for providing you with the death benefit in your policy. This charge will be taken by cancelling units proportionately from each of the fund(s) you have chosen. The mortality charge and other risk benefit charge are guaranteed for the entire duration of the policy term. For Premium Waiver option, Mortality charges are also deducted on the life of the Policyholder when he is not the Life Assured.</td><td>The amount of the charge taken each month depends on your age and level of cover.
Sample mortality charges per annum per thousand of sum at risk for a healthy male life is shown below:
<table>
<tr><th>Age of Life Assured</th><th>Risk Charges per ₹1000/- Sum at Risk</th></tr>
<tr><td>25</td><td>1.024</td></tr>
<tr><td>30</td><td>1.075</td></tr>
<tr><td>35</td><td>1.322</td></tr>
<tr><td>40</td><td>1.848</td></tr>
<tr><td>45</td><td>2.837</td></tr>
<tr><td>50</td><td>4.880</td></tr>
<tr><td>55</td><td>8.264</td></tr>
<tr><td>60</td><td>12.278</td></tr>
</table>
The Sum at Risk for Life Assured is Death Benefit less Fund Value
For Premium Waiver option:
Risk charges are per thousand sum at risk
<table>
<tr><td>Age of Life Assured</td><td>25</td><td>30</td><td>35</td><td>40</td><td>45</td><td>50</td></tr>
<tr><td>Risk Charges</td><td>1.024</td><td>1.075</td><td>1.322</td><td>1.848</td><td>2.837</td><td>4.880</td></tr>
<tr><td>Age of Proposer</td><td>50</td><td>55</td><td>60</td><td>65</td><td></td><td></td></tr>
<tr><td>Risk Charges</td><td>4.880</td><td>8.264</td><td>12.278</td><td>17.525</td><td></td><td></td></tr>
</table>
For Premium Waiver option, the Sum at Risk for Proposer will be present value of future premiums discounted at 5%
The Sum at Risk for Life Assured is Death Benefit less Fund Value</td></tr>
<tr><td>Partial withdrawal charge</td><td colspan="2">Nil</td></tr>
<tr><td>Switching charge</td><td colspan="2">Nil</td></tr>
<tr><td>Premium Redirection Charge</td><td colspan="2">Nil</td></tr>
<tr><td>Discontinuance Charge</td><td colspan="2">Nil</td></tr>
<tr><td>Miscellaneous Charges</td><td colspan="2">Nil</td></tr>
</table>

Taxes & Applicable Levies: As per the current Tax Laws, Goods & Services Tax and other statutory levies are applicable. Any other indirect tax or statutory levy becoming applicable in future may become payable by you by any method we deem appropriate including by levy of an additional monetary amount in addition to the premium; cancellation of units or from the unit fund.

Rider Options

We offer the following Rider options (as modified from time to time) to help you enhance your protection

Rider	UIN	Scope of Benefits**
HDFC Life Income Benefit on Accidental Disability Rider	101B013V03	A benefit equal to 1% of Rider Sum Assured per month for the next 10 years, in case of an Accidental Total Permanent Disability. There is no maturity benefit available under this rider.
HDFC Life Critical Illness Plus Rider	101B014V02	A lump sum benefit equal to the Rider Sum Assured shall be payable in case you are diagnosed with any of the 19 Critical Illnesses and survive for a period of 30 days following the diagnosis. There is no maturity benefit available under this rider.

**For all details on Riders, kindly refer to the Rider Brochures available on our website

TERMS & CONDITIONS

We recommend that you read and understand this product brochure & customised benefit illustration and understand what the plan is, how it works and the risks involved before you purchase.

A) Risk Factors:

- **In this policy, the investment risk in the investment portfolio is borne by the policyholder.**
- Unit linked insurance products are different from traditional insurance products and are subject to the risk factors.
- The premiums paid in Unit Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of funds and factors influencing the capital market and the insured is responsible for his/her decisions.
- HDFC Life Insurance Company Limited is only the name of the Life Insurance Company and "HDFC Life Click 2 Wealth" is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by insurance company.
- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.

B) Unit Prices:

We will set the Unit Price of a fund as per the IRDAI's guidelines. The unit price of Unit Linked Funds shall be computed as: Market Value of Investments held by the fund plus the value of any current assets less the value of current liabilities and provisions, if any. Dividing by the number of units existing at the valuation date before any units are allocated/redeemed, gives the unit price of the fund under consideration. We round the resulting price to the nearest Re. 0.0001. This price will be daily published on our website and in leading national newspapers. Units shall only be allocated on the day the proposal is accepted and results into a policy by adjustment of application money towards premium. The premium will be adjusted on the due date even if it has been received in advance and the status of the premium received in advance shall be communicated to the policyholder.

C) Top-Up Premium:

The amount of premium that is paid by the policyholders at irregular intervals besides basic regular premium payments or single premium stated in the contract and is treated as single premium for all purposes.

The Policyholder has the option of paying Top-up premiums, subject to all the following conditions:

- Top-up premiums are not permitted during the last 5 years of the contract
- Total Top-up Premiums cannot exceed sum total of the regular/limited premiums paid at that point of time or initial single premium paid

D) Suicide Exclusions:

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. 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.

In case of death of the proposer, where proposer is different than life assured in the Premium Waiver option, due to suicide within 12 months, the policy shall continue without the benefit of waiver of future premiums.

E) Settlement Option:

The Policyholder can avail of the settlement option for maturity benefit, subject to the following conditions:

- The investment risk during the settlement period continues to be borne by the Policyholder.
- The policyholder has the option to take the fund value in periodical instalments over a period which may extend to 5 years.
- The first instalment will become payable on the maturity date.
- The policyholder shall be given a choice to decide the payout frequency and the settlement period at the time of opting for settlement option. The payout frequency and the settlement period once selected cannot be altered any time. The proportion of units redeemed per instalment shall be the number of units available at instalment payout date divided by the number of outstanding instalments.
- The Fund Value at Maturity is greater than or equal to Rs 1 Lakh.
- In case of settlement period after maturity, the risk cover will be maintained at 105% of the total premiums paid. Accordingly, mortality charges will be deducted. The death benefit shall be the higher of:
  - Total Fund value as on date of death
  - 105% of Total premiums paid
- The charges levied on the fund during the settlement period are the Fund Management Charge, Switching Charge and Mortality Charges, if any. No other charges would be levied.
- The policyholder will be unable to exercise any partial withdrawals during the settlement period. Switches will be allowed during the Settlement period.
- During the settlement period, the policyholder shall have an option to withdraw the entire fund value at any time without levying any charge.

F) Tax Benefits

Tax Benefits may be available as per prevailing tax laws. You are requested to consult your tax advisor.

G) Cancellation in the Free-Look period:

In case you are not agreeable to the any of the policy terms and conditions, you have the option of returning the policy to us stating the reasons thereof, within 15 days from the date of receipt of the policy. The Free-Look period for policies purchased through distance marketing (specified below) will be 30 days. On receipt of your letter along with the original policy documents, we shall arrange to refund you the charges levied by cancellation of units plus the Fund Value on the date of receipt of request subject to deduction of the Special Addition, proportionate risk premium for the period of cover, the expenses incurred by us on medical examination, if any, and stamp duty, if any.

Distance Marketing refers to insurance policies sold through any mode apart from face-to-face interactions such as telephone, internet etc (Please refer to "Guidelines on Distance Marketing of Insurance Product" for exhaustive definition of Distance Marketing)

H) Alterations:

The following alterations are available under the product subject to our Board Approved Underwriting Policy (BAUP):

- Fund Switches
- Premium Redirections
- Premium Frequency
- Increasing the Premium Payment Term
- Increasing the Policy Term

The following alterations are not allowed under the product:

- Premium
- Sum Assured (other than the policy becoming reduced paid-up)
- Decreasing the Policy term
- Decreasing the Premium Payment Term

I) **Nomination as per Section 39 of the Insurance Act 1938 as amended from time to time:**
Nomination should be in accordance with provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

J) **Assignment as per Section 38 of the Insurance Act 1938 as amended from time to time:**
Assignment should be in accordance with provisions of Section 38 of the Insurance Act 1938 as amended from time to time.

K) **Prohibition of Rebates: In accordance with Section 41 of the Insurance Act, 1938 as amended from time to time:**

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

L) **Non-Disclosure: In accordance with Section 45 of the Insurance Act, 1938 as amended from time to time:**

(1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

(2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

(3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

(4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

(5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

M) A policyholder can now have his life insurance policies in dematerialized form through a password protected online account called an electronic Insurance Account (eIA). This eIA can hold insurance policies issued from any insurer in dematerialized form, thereby facilitating the policy holder to access his policies on a common online platform. Facilities such as online premium payment, changes in address are available through the eIA. Furthermore, you would not be required to provide any KYC documents for any future policy purchase with any insurer. For more information on eIA visit http://www.hdfclife.com/customer-service/life-insurance-policy-dematerialization

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• IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.