

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 SL ProGrowth Super II		UIN : 101L066V02					
Aim of the plan	This Unit Linked Insurance Plan with life insurance coverage aims provide financial protection with additional benefit options, along with investment opportunity in various funds.							
Type of Plan	Unit Linked Insurance Plan. In this plan, the investment risk in the investment portfolio is borne by the policyholder.							
Policy term	Policy term 10 to 30 years. Policy terms 11 to 14 years are not available.							
Premium payment term	Premiums are to be paid throughout the policy term.							
Premiums	Frequency	Minimum	Maximum					
	Annual	Rs 15,000	No limit					
Sum Assured	Age at entry	Minimum			Maximum			
	less than 45 years	Higher of 10 x annual premium or 0.5 x policy term x annual premium			40 x annual premium			
	equal to 45 years and above	Higher of 7x annual premium or 0.25 x policy term x annual premium						
Investment Options	Your investment will buy units in any of the following 8 funds designed to meet your risk appetite. You can choose either all or a combination of the following funds:							
	FUND	SFIN	DETAILS	ASSET CLASS			RISK & RETURN RATING	
				Money Market Instrument s' Cash & Deposits	Liquid Mutual Fund*	Government Securities, Fixed Income Instruments & Bonds		Equity
	FUND COMPOSITION							
	Equity Plus Fund	ULIF053 01/08/13 EquityPlus101	To generate long term capital appreciation in line or better than Nifty index returns	0% to 20%		0% to 20%	80% to 100%	Very High
	Diversified Equity Fund	ULIF055 01/08/13 DivrEqtyFd101	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	ULIF035 01/01/10 BlueChipFd101	Exposure to large - cap equities & equity related instruments	0% to 20%		-	80% to 100%	Very High
	Opportunities Fund	ULIF036 01/01/10 OpprtntyFd101	Exposure to mid -cap equities & equity related instruments	0% to 20%		-	80% to 100%	Very High
	Balanced Fund	ULIF039 01/09/10 BalancedFd101	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
	Income Fund	ULIF034 01/01/10 IncomeFund101	Higher potential returns due to higher duration and credit exposure	0% to 20%		80% to 100%	-	Moderate
Bond Fund	ULIF056 01/08/13 BondFunds101	Active allocation across all fixed income instruments	0% to 60%		40% to 100%	-	Moderate	
Conservative Fund	ULIF058 01/08/13 ConsertvFd101	To invest in high grade fixed income instruments and Government securities at the short end of the yield curve, to deliver stable returns.	0% to 60%		40% to 100%	-	Low	
* Investment in Liquid Mutual Funds will always be within Mutual Fund limits as prescribed by IRDAI regulations and guidelines. (IRDAI (Investment) (Fourth Amendment) Regulations, 2008, Annexure II), the current limit of approved investments in Liquid Mutual Funds is 5% of the fund.								
Grace Period	30 days							
Maturity Benefit	The fund value based on the prevailing Net Asset Value (NAV) on the date of the maturity will be payable							

Death Benefit	Sum Assured Plus total fund value. The minimum level of death benefit at any time will be 105% of the premiums paid. The policy will terminate thereafter and no more benefit will be payable.											
Additional Benefit Options												
Critical Illness Benefit (if selected)	Accidental Death Benefit (if selected)	Accidental Total & Permanent Disability Benefit (if selected)										
Total of Sum Assured AND the total fund value will be paid. The policy will terminate and no more benefits will be payable. <i>Please refer to policy document for exact details, terms and conditions and exclusions.</i>	In addition to the Death Benefit, an additional Sum Assured will be paid on death of Life Assured due to an accident. The policy will terminate and no more benefits will be payable. <i>Please refer to policy document for exact details, terms and conditions and exclusions.</i>	In case the Life Assured meets with an accident which results in Total and Permanent Disability, then 10% of the Sum Assured will be paid every year for a term lower of <ul style="list-style-type: none"> ▪ 10 years or ▪ Remaining policy term from the end of 1st year after the date of disability. <i>Please refer to policy document for the exact details, terms, conditions and exclusions.</i>										
Partial Withdrawal	Partial Withdrawal is allowed after 5 years subject to the conditions mentioned in the section of benefits in the policy document.											
Tax Benefit	Tax benefits under section 80C of the Income-tax Act, 1961, may available to an individual or HUF for the premiums paid subject to the conditions/ limits specified therein. 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. 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.											
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.											
Premium Allocation (% of annual premium)	<table border="1" style="width: 100%;"> <tr> <td>Premium Payable during year -></td> <td>Year 1 to 7</td> <td>Year 8+</td> </tr> <tr> <td>Premium Allocation Charge</td> <td>4%</td> <td>1%</td> </tr> <tr> <td>Premium Allocation Rate</td> <td>96%</td> <td>99%</td> </tr> </table>			Premium Payable during year ->	Year 1 to 7	Year 8+	Premium Allocation Charge	4%	1%	Premium Allocation Rate	96%	99%
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Policy Administration Charge	0.25% per month of the annual premium will be deducted monthly and will increase @ 5% p.a. on every policy anniversary. The maximum charge will be the lower of Rs 500 per month or 0.4% of the annual premium per month.											
Fund Management Charge	1.35% p.a. of the fund value, charged daily. 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	Applicable on discontinuance or surrender within first 5 policy years. Please refer to policy document for details on this charge.											
Miscellaneous Charge	May be charged for additional servicing request(s) as referred to in your policy document											
Conditions where the Death benefit will not be payable	In case of death of Life Assured due to suicide within 12 months from the Date of Risk Commencement or Date of Revival of the Policy, the Death Benefit shall be equal to the Unit Fund Value as available on the date of intimation of death. Any Charges recovered subsequent to the date of death shall be paid back to the nominee along with the death benefit. For Accidental death benefit, the applicable exclusions will apply. Please refer to the policy document for further details on exclusions.											
Alterations	Alteration of premiums, sum assured or term is not allowed.											
Free Look period	<ul style="list-style-type: none"> ▪ 15 days from the date of receipt of the original policy document. ▪ 30 days from the date of receipt of the original policy document for policies purchased through distance marketing (as defined by IRDA). 											
Policy Discontinuance	<p>If you have not paid your premium by the expiry of the grace period, you will have following options:</p> <ol style="list-style-type: none"> 1. to revive the Policy within a period of 2 years from the date of discontinuance, or 2. to completely withdraw from the Policy without any risk cover, or 3. to convert the policy into paid-up policy (available on discontinuance on or after completion of the 5 policy years) <p>If you do not communicate to us on the above options, the following treatment will be applicable</p> <table border="1" style="width: 100%;"> <tr> <td>Discontinuance before completion of 5 years from commencement of the policy</td> <td>Discontinuance on or after completion of the 5 years from commencement of the policy</td> </tr> <tr> <td>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>Fund Value will be paid out to you.</td> </tr> </table> <p>Please refer to the policy document for further details on Discontinuance.</p>			Discontinuance before completion of 5 years from commencement of the policy	Discontinuance on or after completion of the 5 years from commencement 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	Fund Value will be paid out to you.					
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Revival	You have the option to revive a discontinued policy within two consecutive years from the date of discontinuance of the policy, subject to payment of all due and unpaid premiums and underwriting approval. Please refer to the policy document for further details on Revival.											
Surrender	If you surrender before completion of the 5 th 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. If you surrender after completion of the 5 th policy year 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.											

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.