

## 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>	HDFC SL ProGrowth Maximiser	UIN: 101L067V02									
<b>Aim of the plan</b>	This plan is a single premium unit linked plan with life insurance coverage that helps you achieve long term savings with protection for your loved ones.										
<b>Type of Plan</b>	It is a Single Premium Unit Linked Insurance Plan. In this plan, the investment risk in the investment portfolio is borne by the policyholder.										
<b>Policy term</b>	10 years.										
<b>Premium payment term</b>	Single.										
<b>Premiums</b>	<table border="1"> <thead> <tr> <th>Premium</th> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Initial Single Premium</td> <td>Rs 50,000</td> <td>No limit</td> </tr> <tr> <td>Single Premium Top-Up</td> <td>Rs 10,000</td> <td>No limit</td> </tr> </tbody> </table>		Premium	Minimum	Maximum	Initial Single Premium	Rs 50,000	No limit	Single Premium Top-Up	Rs 10,000	No limit
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<b>Investment Options</b>	4 funds i.e. Income Fund, Balanced Fund, and Blue Chip Fund & Opportunities Fund.										
<b>Maturity Benefit</b>	The fund value based on the prevailing Net Asset Value (NAV) on the date of the maturity will be payable.										
<b>Death Benefits</b>	<p>Greater of the following</p> <ul style="list-style-type: none"> <li>Sum Assured (less all withdrawals as defined in the policy document)</li> <li>The total fund value</li> <li>105% of the premiums paid</li> </ul> <p>The policy will terminate thereafter and no more benefits will be payable. Please refer to the policy document for details.</p>										
<b>Partial Withdrawal</b>	Partial Withdrawal after 5 years subject to certain conditions mentioned in the policy document.										
<b>Tax Benefit</b>	<p>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.</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>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>Premium Allocation (% of annual premium)</b>	<table border="1"> <thead> <tr> <th></th> <th>Premium Allocation charge</th> <th>Premium Allocation Rate</th> </tr> </thead> <tbody> <tr> <td>Initial Single Premium</td> <td>2.5%</td> <td>97.5%</td> </tr> <tr> <td>Single Premium Top-Up</td> <td>1%</td> <td>99%</td> </tr> </tbody> </table>			Premium Allocation charge	Premium Allocation Rate	Initial Single Premium	2.5%	97.5%	Single Premium Top-Up	1%	99%
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<b>Policy Administration Charge</b>	0.13% per month of the total premiums paid (including any single premium top-ups). The charge will be deducted monthly, subject to a maximum charge of Rs 500 per month.										
<b>Fund Management Charge</b>	1.35% p.a. of the fund's value, charged daily 0.50% p.a. of the amount in the "Discontinued Policy Fund".										
<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>Miscellaneous Charge</b>	May be charged for additional servicing request(s) as referred to in your policy document										
<b>Conditions where Death Benefit is not payable</b>	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.										
<b>Loans</b>	Loans are not allowed under the policy										
<b>Alterations</b>	Alteration of sum assured or policy term is not allowed.										
<b>Free Look in period</b>	<ul style="list-style-type: none"> <li>15 days from the date of receipt of the original policy document.</li> <li>30 days from the date of receipt of the original policy document for policies purchased through distance marketing (as defined by IRDA).</li> </ul>										
<b>Surrender</b>	<p>If you surrender before completion of the 5<sup>th</sup> policy year, your Fund Value will be moved to the 'Discontinued Policy Fund' and will be paid out on the completion of the lock-in period.</p> <p>If you surrender after completion of the 5<sup>th</sup> 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. Please refer to the policy document for further details on Surrender.</p>										

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](mailto:service@hdfclife.com) | [NRIservice@hdfclife.com](mailto:NRIservice@hdfclife.com) (For NRI customers only)
- Visit [www.hdfclife.com](http://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.