

## 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 YoungStar Super Premium		UIN: 101L068V02
<b>Aim of the plan</b>	This is a unit linked insurance plan with life insurance coverage that aims to provide financial protection with additional benefit options, along with investment opportunities in various funds to fulfill your child's future needs.		
<b>Type of Plan</b>	Unit Linked Insurance Plan. In this plan, the investment risk in the investment portfolio is borne by the policyholder.		
<b>Policy term</b>	Policy term 10 to 20 years. Policy terms of 11 to 14 years are not available.		
<b>Premium payment term</b>	Premiums are to be paid throughout the policy term.		
<b>Premiums</b>	Frequency	Minimum	Maximum
	Annual	Rs 15000	No limit
<b>Sum Assured</b>	Age at entry	Minimum	Maximum
	less than 45 years	10 x Annual Premium	40 x annual premium
	equal to 45 years and above	7 x Annual Premium	
<b>Investment Options</b>	4 funds, i.e. Income Fund, Balanced Fund, Blue Chip Fund & Opportunities Fund.		
<b>Grace Period</b>	30 days.		
<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>Loyalty Reward</b>	In addition to the Maturity Benefit an additional loyalty reward will be payable as follows:		
	Policy Term	Loyalty reward as % of annual premium	
	10 years	35%	
	15 years or greater	70%	
<b>Benefit Payment Preference</b>	<p>The benefit on death or illness (if applicable) will be paid as per the selected benefit payment preference option:</p> <p><b>Save Benefit</b></p> <ul style="list-style-type: none"> <li>▪ Sum Assured is paid on claim.</li> <li>▪ 100% of the future premiums are paid annually towards the policy by HDFC Life.</li> <li>▪ On maturity, fund value will be paid to the beneficiary and policy will terminate.</li> </ul> <p><b>Save-n-Gain Benefit</b></p> <ul style="list-style-type: none"> <li>▪ Sum Assured is paid on claim.</li> <li>▪ 50% of the future premiums are paid annually towards the policy by HDFC Life.</li> <li>▪ 50% of the future premiums are paid annually by HDFC Life to the beneficiary.</li> <li>▪ On maturity, fund value will be paid to the beneficiary and policy will terminate.</li> </ul>		
<b>Death Benefit</b>	Benefit payout will be as per chosen benefit payment preference.		
<b>Critical Illness Benefit (if Life &amp; Health Option is selected)</b>	Benefit payout will be as per chosen benefit payment preference. Please refer to policy document for details and exclusions.		
<b>Partial Withdrawal</b>	Partial Withdrawal is allowed after 5 years subject to the conditions mentioned in the section of benefits 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>	All proceeds of the policy will be paid to the Beneficiary. If the Beneficiary is a minor, the Appointee will be the custodian of the benefits.		
<b>Premium Allocation (% of annual premium)</b>	Premium Payable during year ->	Year 1 to 7	Year 8 +
	Premium Allocation Charge	4%	1%
	Premium Allocation Rate	96%	99%
<b>Policy Administration Charge</b>	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 that can be levied will be lower of Rs. 500 per month or 0.4% per month of the annual premium.		
<b>Fund Management Charge</b>	1.35% p.a. of the fund 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>	Applicable on discontinuance or surrender within first 5 policy years. Please refer to policy document for details on this charge.		
<b>Miscellaneous Charge</b>	May be charged for additional servicing request(s) as referred to in your policy document.		
<b>Conditions where Death benefit will not be 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. Please refer to the policy document for details on the exclusion for Life & Health option.		
<b>Loans</b>	No policy loans are available under the policy		
<b>Alterations</b>	Alteration of premiums, 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>Policy Discontinuance</b>	If you have not paid your premium by the expiry of the grace period, you will have following options:		
	<ol style="list-style-type: none"> <li>1. to revive the Policy within a period of 2 years from the date of discontinuance, or</li> <li>2. to completely withdraw from the Policy without any risk cover, or</li> <li>3. to convert the policy into paid-up policy (available on discontinuance after completion of the 5 policy years).</li> </ol>		
	If you do not communicate to us on the above options, the following treatment will be applicable		
	Discontinuance before completion of 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	Discontinuance on or after completion of the 5 years from commencement of the policy
<b>Revival</b>	Please refer to the policy document for further details on Discontinuance. 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.		

Surrender	<p>Please refer to the policy document for further details on Revival.</p> <p>If you surrender before completion of the 5<sup>th</sup> 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 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>
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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.