

## 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 Life ClassicAssure Plus		UIN: 101N089V01		
<b>Aim of the plan</b>	This is a conventional “with profits” endowment plan wherein the policy will accrue bonuses during the policy term. This plan is ideal for individuals who are looking to invest for limited period to build savings for meeting long term financial goals.				
<b>Type of the Plan</b>	It is a savings oriented plan which also provides insurance coverage throughout the term of the policy.				
<b>Premium Payment Term</b>	7 years - for policy term of 10 and 15 years. 10 years - for policy term of 15 and 20 years.				
<b>Policy Term</b>	10, 15 and 20 years				
<b>Premiums</b>	Frequency	Annual	Half Yearly	Quarterly	Monthly
	Minimum installment premium (exclusive of taxes)	Rs 12000	Rs 6000	Rs 3000	Rs 1000
	There is no limit on the maximum premium amount that can be paid subject to satisfactory underwriting.				
<b>Sum Assured</b>	Depends on age, policy term, premium payment term and premium frequency.				
<b>Bonuses</b>	A Simple Reversionary Bonus as a percentage of the Sum Assured would be declared at the end of the financial year. Once added to the policy, the bonus is guaranteed to be payable either on death or on maturity, whichever is earlier provided all due premiums are paid. The reversionary bonus rate declared by the company is guaranteed to be a minimum of 3% p.a. during the premium paying term. After premium payment term policy will continue to earn reversionary bonuses as declared by company from time to time. If all due premiums are paid, then the policy would be eligible to receive interim bonus and terminal bonus, if any				
<b>Maturity Benefit</b>	Aggregate of the following: <ul style="list-style-type: none"> <li>• Sum Assured</li> <li>• Accrued Simple Reversionary Bonuses</li> <li>• Interim Bonus (if any)</li> <li>• Terminal Bonus (if any)</li> </ul>				
<b>Death Benefit</b>	Aggregate of the following: <ul style="list-style-type: none"> <li>• Sum Assured or 10 times the annualised premium<sup>^</sup> or 105% of the premiums<sup>^</sup> paid till the date of death, whichever is higher</li> <li>• Accrued Simple Reversionary Bonuses</li> <li>• Interim Bonus (if any)</li> <li>• Terminal Bonus (if any)</li> </ul> <sup>^</sup> Premium amount is excluding any taxes paid on the premium or any extra premiums				
<b>Recipient of Benefits</b>	<ul style="list-style-type: none"> <li>• Death Benefit shall be payable to the nominee(s), if the Policyholder and Life Assured are the same; or to the Policyholder if the Life Assured is different than the Policyholder</li> <li>• All other benefits shall be payable to the Policyholder.</li> </ul>				
<b>Policy Loans</b>	You can avail loan under the policy provided the policy has acquired a surrender value subject to terms and conditions as the company may specify from time to time.				
<b>Exclusion</b>	In case of death due to suicide, within 12 months from the date of inception of the policy, the nominee of the policyholder shall be entitled to 80% of the premiums paid, provided the policy is in-force or from the date of revival of the policy, the nominee of the policyholder shall be entitled to the amount which is higher of 80% of the premiums paid till date of death or the surrender value as available on death of death.				
<b>Free Look in period</b>	15 days from the date of receipt of the original policy document. If you have purchased your Policy through Distance Marketing this period will be 30 days.				
<b>Grace Period</b>	15 days for monthly mode. 30 days for other modes.				
<b>Lapsation</b>	If the premiums are not paid before the expiry of the grace period and your Policy has not acquired a Guaranteed Surrender Value, the policy will lapse and the cover will cease.				
<b>Paid up</b>	<p>Policy will become paid-up if the premiums are not paid before the expiry of the grace period and the policy has acquired the Guaranteed Surrender Value.</p> <p>Sum Assured will reduce to Paid-up Sum Assured. The Reversionary Bonus accrued to the policy as on the date of Paid-Up will remain attached to the policy. A Paid-Up policy will not accrue any further bonuses.</p> <p>The paid-up sum assured will be calculated as the sum assured multiplied by the ratio of the premiums paid to the premiums payable under the policy.</p> <p>The Maturity Benefit for a paid-up policy shall be the Paid-up Sum Assured plus Simple Reversionary Bonus accrued before the policy become paid-up.</p> <p>The Death Benefit for a paid-up policy shall be the sum of:</p> <ul style="list-style-type: none"> <li>• Paid-up Sum Assured or 105% of the premiums paid till the date of death, whichever is higher</li> <li>• Simple Reversionary Bonuses (accrued before the policy became paid-up)</li> </ul>				
<b>Revival</b>	A lapsed or paid up policy can be revived within 2 years subject to the conditions mentioned in the policy document.				

<b>Surrender</b>	<p>The policy will acquire a Guaranteed Surrender Value provided</p> <ul style="list-style-type: none"><li>• 2 full years' premium has been paid for premium paying term of 7 years</li><li>• 3 full years' premium has been paid for premium paying term of 10 years</li></ul> <p>The Guaranteed Surrender Value is a percentage of all regular premiums<sup>^</sup> paid. In addition, the Surrender Value of the bonuses, which is a percentage of accrued bonuses, is also applicable once the policy has acquired a Guaranteed Surrender Value. For details, please refer your policy document.</p> <p>Company may pay a surrender value higher than the Guaranteed Surrender Value and the Surrender Value on bonuses. <sup>^</sup> Premium amount is excluding any taxes paid on the premium or any extra premiums</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 e.g. +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 you to also read your Policy Document. It will familiarise you with the benefits, other charges and significant details of the product.