

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 Life Super Income Plan		UIN: 101N098V01		
Aim of the plan	This is a regular income plan wherein you pay premiums for a limited period of 8 to 12 years and receive regular payouts for a period of 8 to 15 years. This plan emphasizes on creating a secured income stream to meet financial goals at various life stages.				
Type of the Plan	It is a traditional participating plan which also provides insurance coverage throughout the term of the policy.				
Plan options		Premium Payment Term (years) (A)	Payout Period (years) (B)	Policy Term (years) (A+B)	
	Option 1	8	8	16	
	Option 2	8	10	18	
	Option 3	10	10	20	
	Option 4	10	12	22	
	Option 5	12	12	24	
	Option 6	12	15	27	
Premiums	Frequency	Annual	Half Yearly	Quarterly	Monthly
	Minimum installment premium (exclusive of taxes)	Rs 24,000	Rs 12,000	Rs 6,000	Rs 2,000
	There is no limit on the maximum premium amount, subject to underwriting.				
Sum Assured on maturity	Depends on premium and policy term				
Bonuses	A Simple Reversionary Bonus as a percentage of the Sum Assured on Maturity would be declared at the end of each 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. If all due premiums are paid, then the policy would be eligible to receive interim bonus and terminal bonus, if any.				
Survival Benefit	Expressed as percentage of the Sum Assured on Maturity and payable at the end of every year after completion of premium payment term, for the duration of payout period. Plan Option	Guaranteed Base Income (GBI) as % of Sum Assured on maturity			
		Annual GBI		Total GBI for entire payout period	
	1	12.5%		100%	
	2	10.0%		100%	
	3	12.0%		120%	
	4	10.0%		120%	
	5	10.0%		120%	
	6	8.0%		120%	
Maturity Benefit	For a policy where all due premiums have been paid, the maturity benefit will be the aggregate of: <ol style="list-style-type: none"> Last payout of survival benefit, Attached Reversionary Bonuses, Interim bonus, if any Terminal bonus, if any On payment of the Maturity Benefit, the policy will terminate and no more benefits will be payable.				
Death Benefit	On death of the life assured during the term of the policy, provided all due premiums are paid; we would pay to the nominee the higher of the following: <ul style="list-style-type: none"> Sum Assured on Death + Accrued Reversionary Bonuses + Interim Bonus (if any) + Terminal Bonus (if any) 105% of premiums[#] paid till date Where, the Sum Assured on Death shall be the higher of: <ul style="list-style-type: none"> Sum Assured on Maturity 10 times Annualised Premium[#] for entry age up to 50 years and 7 times Annualised Premium[#] for entry age greater than 50 years [#] excludes any underwriting extra premiums and any taxes paid On payment of the Death Benefit during the policy term, the policy will terminate and no future payouts will be payable.				
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.				
Policy Loans	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.				
Exclusion	In case of death due to suicide, within 12 months; <ul style="list-style-type: none"> 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. From the date of revival of the policy, the nominee of the policyholder shall be entitled to an amount which is higher of 80% of the premiums paid till the date of death or the surrender value as available on the date of death. 				
Free Look in period	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.				
Grace Period	15 days for monthly mode. 30 days for other modes.				
Premium discontinuance & Paid-up	If You don't pay the due premiums before the expiry of the grace period, your Policy will: <ol style="list-style-type: none"> Lapse if it has not acquired a Guaranteed Surrender Value (GSV) Become Paid-Up if it has acquired a GSV 				

	<p>Once your Policy lapses, all the benefits including the risk cover will cease. The policy shall acquire a GSV upon the payment of:</p> <ol style="list-style-type: none"> 1. first two years' premiums if the premium paying term is 8 years 2. first three years' premiums if the premium paying term is 10 years or 12 years <p>If your Policy becomes Paid-Up, Your Sum Assured on Maturity/Death will reduce to Paid-up Sum Assured on Maturity/Death. 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 future bonuses. The paid-up sum assured on maturity/death will be calculated as the sum assured on maturity/death multiplied by the ratio of the premiums paid to the premiums payable under the policy. For details on maturity and death benefit of paid-up policy please refer your policy document.</p>
Revival	A lapsed or paid up policy can be revived within 2 years subject to the conditions mentioned in the policy document.
Surrender	<p>The Guaranteed Surrender Value (GSV) is a percentage of all regular premiums[^] 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. Company may pay a surrender value higher than the Guaranteed Surrender Value on premiums and the Surrender Value on bonuses. [^] Premium amount is excluding any taxes paid on the premium or any extra premiums</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 e.g. +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 you to also read your Policy Document. It will familiarise you with the benefits, other charges and significant details of the product.