

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 Savings Plan		UIN: 101N090V01		
Aim of the plan	This is a conventional “with profits” regular premium paying endowment plan wherein the policy will accrue bonuses during the policy term. This plan emphasizes on regular savings over a long term to meet financial goals at various life stages.				
Type of the Plan	It is a savings oriented plan which also provides insurance coverage throughout the term of the policy.				
Policy Term	15 to 30 years				
Premium Payment Term	Same as policy term				
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 that can be paid subject to satisfactory underwriting.				
Sum Assured	Depends on premium and policy term.				
Bonuses	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. If all due premiums are paid, then the policy would be eligible to receive interim bonus and terminal bonus, if any.				
Maturity Benefit	Aggregate of the following: <ul style="list-style-type: none"> Sum Assured Accrued Simple Reversionary Bonuses Interim Bonus (if any) Terminal Bonus (if any) 				
Death Benefit	Aggregate of the following: <ul style="list-style-type: none"> Sum Assured or 10 times the annualised premium[^] or 105% of the premiums[^] paid till the date of death, whichever is higher Accrued Simple Reversionary Bonuses Interim Bonus (if any) Terminal Bonus (if any) [^] Premium amount is excluding any taxes paid on the premium or any extra premiums <u>On death due to accident</u> an additional amount equal to the Sum Assured will be payable provided the age of the Life Assured at the time of death is 18 years or above. Accident is defined as a sudden, unforeseen and involuntary event caused by external and visible means. Accidental Death means death by or due to a bodily injury caused by an Accident, independent of all other causes of death. Accidental Death must be caused within 90 days of any bodily injury.				
Recipient of Benefits	<ul style="list-style-type: none"> Death Benefit and Accidental Death Benefit (if applicable) 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 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. For exclusions on accidental death benefit please refer the policy document.				
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	Your Policy will acquire a Guaranteed Surrender Value (GSV) upon the payment of first three years’ premiums. 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 GSV Become Paid-Up if it has acquired a GSV Once your Policy lapses, all the benefits including the risk cover will cease. If your Policy becomes Paid-Up, Your 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 future bonuses. 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. 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. The Death Benefit for a paid-up policy shall be the sum of:				

	<ul style="list-style-type: none"> • Paid-up Sum Assured or 105% of the premiums[^] paid till the date of death, whichever is higher • Simple Reversionary Bonuses (accrued before the policy became paid-up) <p>The Accidental Death Benefit for a paid-up Policy shall be equal to the paid-up Sum Assured. [^]Premium amount is excluding any taxes paid on the premium or any extra premiums</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.</p> <p>For details, please refer your policy document.</p> <p>Company may pay a surrender value higher than the Guaranteed Surrender Value on premiums and the Surrender Value on bonuses.</p> <p>[^] 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.