

## 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 YoungStar Udaan	UIN: 101N099V01													
<b>Aim of the plan</b>	This is a traditional plan with insurance coverage wherein you pay premiums for a limited period and receive moneyback payouts during last 5 years of your policy or lump-sum benefit at maturity. This plan helps you save for your child's future financial goals.														
<b>Type of the Plan</b>	It is a conventional, with profits limited Premium paying Policy														
<b>Plan options</b>	You can choose among 3 maturity benefit options and 2 death benefit options														
	<b>Maturity Benefit Options –</b>														
	Option name		Description												
	Endowment	Aspiration	Lumpsum benefit payable at maturity												
	Moneyback	Academia	Survival benefit payable during last 5 policy years and lumpsum benefit at maturity												
		Career													
	<b>Death Benefit Options –</b>														
	Option name		Description												
	Classic		Your policy terminates after the payment of death benefit												
	Classic Waiver		Your policy continues after the payment of death benefit. All future outstanding premiums under the policy will be waived. Your beneficiary will continue to receive the payouts as scheduled												
<b>Premiums</b>	<table border="1"> <tr> <td>Frequency</td> <td>Annual</td> <td>Half Yearly</td> <td>Quarterly</td> <td>Monthly</td> </tr> <tr> <td>Minimum installment premium (exclusive of taxes)</td> <td>Rs 24,000</td> <td>Rs 12,000</td> <td>Rs 6,000</td> <td>Rs 2,000</td> </tr> </table> <p>There is no limit on the maximum premium amount, subject to underwriting.</p>					Frequency	Annual	Half Yearly	Quarterly	Monthly	Minimum installment premium (exclusive of taxes)	Rs 24,000	Rs 12,000	Rs 6,000	Rs 2,000
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<b>Sum Assured on maturity</b>	Sum Assured on Maturity is the absolute amount of benefit which is guaranteed to be payable in the form of survival / maturity benefit during the policy term as per the terms and conditions specified in the policy.														
<b>Guaranteed Additions</b>	Accrue at the end of every Policy year for first 5 years and payable at maturity. Guaranteed Additions are available only for Policies where the premium paying term is 10 years or more.														
	<b>Policy Term</b>		<b>Guaranteed Addition (% of Sum Assured on Maturity)</b>												
	<= 19 years		3% p.a.												
	>=20 years		5% p.a.												
<b>Bonuses</b>	The simple reversionary bonus rate is expressed as a percentage of the Sum Assured on Maturity as declared from time to time. No guarantee shall be applicable to the declaration of future rates of reversionary bonus. Once added to the policy, the bonus is guaranteed to be payable on death or on maturity, whichever is earlier for Classic death benefit Option and only on maturity for Classic Waiver death benefit Option, provided the policy is in force. If all due premiums are paid, then the policy would be eligible to receive interim bonus and terminal bonus, if any.														
<b>Survival Benefit</b>	Survival Benefit is the series of periodic money back payouts that are payable at the end of the year Provided all due Premiums have been paid, the Survival Benefit will be paid as per the following table (payouts as % of "Sum Assured on maturity")														
	Maturity Benefit Option ↓		Year of Payout												
			T-5	T-4	T-3	T-2	T-1	T							
	Aspiration		None												
	Academia		30%	15%	15%	15%	15%	15%							
	Career		15%	15%	15%	15%	15%	40%							
	Where "T" refers to Policy Term														
<b>Maturity Benefit</b>	For a policy where all due premiums have been paid, the maturity benefit will be aggregate of the following payouts: 1. Last guaranteed payout for Moneyback maturity benefit options (Academia and Career) or 'Sum Assured on Maturity' for Aspiration maturity benefit option. 2. Accrued Guaranteed Additions (if applicable) 3. Reversionary bonus, interim bonus and terminal bonus, if any.  On payment of the Maturity Benefit, the policy will terminate and no more benefits will be payable.														
<b>Death Benefit</b>	<p><b>Classic Death Benefit Option:</b> The death benefit shall be the higher of:</p> <ul style="list-style-type: none"> <li>Sum Assured on Death</li> <li>105% of Premiums<sup>1</sup> paid</li> </ul> <p>In addition, accrued Guaranteed Additions, accrued reversionary bonuses, interim bonus (if any) and terminal bonus (if any) would be payable. The policy will terminate with no further benefits payable.</p> <p><b>Classic Waiver Death Benefit option:</b> The death benefit shall be the higher of:</p> <ul style="list-style-type: none"> <li>Sum Assured on Death</li> </ul>														

	<ul style="list-style-type: none"> <li>• 105% of Premiums<sup>1</sup> paid</li> </ul> <p>In addition, all future outstanding premiums under the policy will be waived. The policy will continue with the payouts as scheduled. The policy continues to participate in profits even after the death of the life assured.</p> <p>Where the Sum Assured on Death shall be the higher of:</p> <ul style="list-style-type: none"> <li>• Sum Assured on Maturity</li> <li>• 10 times Annualised Premium<sup>1</sup> for entry age up to 50 years and 7 times Annualised Premium<sup>1</sup> for entry age greater than 50 years</li> </ul> <p><sup>1</sup>For the purpose of computation of Death Benefit, the premiums shall exclude any underwriting extra premiums, any loadings for modal premiums and any taxes paid such as service tax and education cess.</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>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; <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul>
<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>Premium discontinuance &amp; Paid-up</b>	<p>If You don't pay the due premiums before the expiry of the grace period, your Policy will:</p> <ol style="list-style-type: none"> <li>1. Lapse if it has not acquired a Guaranteed Surrender Value (GSV)</li> <li>2. Become Paid-Up if it has acquired a GSV</li> </ol> <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"> <li>1. first two years' premiums if the premium paying term is less than 10 years</li> <li>2. first three years' premiums if the premium paying term is 10 years or above</li> </ol> <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.</p> <p>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.</p> <p>For details on maturity and death benefit of paid-up policy please refer your policy document.</p>
<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 Guaranteed Surrender Value (GSV) shall be a percentage of total premiums<sup>2</sup> paid.</p> <p>In addition, following will also be payable</p> <ul style="list-style-type: none"> <li>• GSV of the bonuses, which is a percentage of accrued bonuses.</li> <li>• GSV of the guaranteed additions, which is a percentage of accrued guaranteed additions,</li> </ul> <p>For details, please refer your policy document.</p> <p>The GSV will be reduced to the extent of survival benefits paid out under Academia and Career maturity benefit options.</p> <p>Depending on the prevailing market conditions, the Company may pay a higher surrender value in the form of a Special Surrender Value (SSV). Please note that only the higher of GSV or SSV will be payable.</p> <p>On payment of the Surrender Benefit, the policy will terminate and no more benefits will be payable.</p> <p><sup>2</sup>excludes any underwriting extra premiums, any loadings for modal premiums and any taxes paid.</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](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.