

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 Sampoom Samridhi Plus	UIN: 101N102V01								
Aim of the plan	This plan is ideal for individuals who are looking for long term savings and whole of life protection.									
Type of the Plan	It is a traditional participating endowment plan with whole of life option.									
Plan Options	The plan options available under this product are :- <ul style="list-style-type: none"> ▪ Endowment ▪ Endowment with Whole Life 									
Policy Term	Policy Term is the period at the end of which maturity benefit will be paid. In case of Endowment with Whole of Life plan option, the life insurance coverage shall continue after the end of policy term, up to 100 years of age.									
Premium Payment Term	Premium Payment Term is the period for which you are required to pay premiums in order to keep your policy in force and receive all benefits. Your premium payment term is 5 years less than your Policy Term.									
Sum Assured on Maturity	“Sum Assured on Maturity” means an absolute amount of benefit which is guaranteed to be payable on maturity of the policy in accordance with the terms and conditions. Your benefits like bonuses and guaranteed additions are defined as a % of the ‘Sum Assured on maturity’ you choose at the time of purchasing the policy.									
Guaranteed Additions	<p>The product offers guaranteed additions, payable at maturity or death, whichever is earlier, provided the policy is in force:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Policy Term (Years)</th> <th>Guaranteed Additions (% of ‘Sum Assured on Maturity’)</th> </tr> </thead> <tbody> <tr> <td>15-19</td> <td>3% p. a. for first 5 Policy years, nil thereafter</td> </tr> <tr> <td>20-24</td> <td>4% p. a. for first 5 Policy years, nil thereafter</td> </tr> <tr> <td>>=25</td> <td>5% p. a. for first 5 Policy years, nil thereafter</td> </tr> </tbody> </table>		Policy Term (Years)	Guaranteed Additions (% of ‘Sum Assured on Maturity’)	15-19	3% p. a. for first 5 Policy years, nil thereafter	20-24	4% p. a. for first 5 Policy years, nil thereafter	>=25	5% p. a. for first 5 Policy years, nil thereafter
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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.									
Maturity Benefit	<p>At the end of the policy term, provided all due premiums have been paid; you will receive the aggregate of:</p> <ul style="list-style-type: none"> ▪ Sum Assured on Maturity ▪ Accrued Guaranteed Additions ▪ Accrued Reversionary Bonuses ▪ Interim Bonus (if any) ▪ Terminal Bonus (if any) <p>If you have chosen Endowment Option, your policy terminates after payment of maturity benefit and no more benefits will be payable.</p> <p>If you have chosen Endowment with Whole Life Option, then in addition to the maturity benefit mentioned above, a whole life cover equal to ‘Sum Assured on Maturity’ shall be available after the policy maturity. In case the life assured survives till 100 years of age, this ‘Sum Assured on Maturity’ will be paid out to the policyholder.</p>									
Death Benefit	<p>On death of the life assured during the policy term, provided all due premiums have been paid; we would pay the nominee higher of the following:</p> <ul style="list-style-type: none"> ▪ Sum Assured on Death + Accrued Guaranteed Additions + Accrued Reversionary Bonuses + Interim bonus (if any) + Terminal bonus (if any) ▪ 105% of premiums* paid till date <p>Where Sum Assured on Death shall be the higher of:</p> <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 <p>*excludes any underwriting extra premiums, modal loadings and taxes paid.</p>									
Accidental Death Benefit	In case of death due to accident during the term of the policy, an additional benefit equal to ‘Sum Assured on Death’ is payable. This amount is payable provided the life assured is aged 18 years & above on the date of death.									
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	<p>In case of death due to suicide, within 12 months</p> <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 ▪ 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 premiums paid till death or the surrender value as available on the date of death. <p>For detailed set of exclusions please refer to the policy document.</p>									
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 and 30 days for other modes.									
Lapsation	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 and no benefits will be payable in case of lapsed policies.									

<p>Paid up</p>	<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>Once a policy becomes paid-up:</p> <ul style="list-style-type: none"> ▪ The Sum Assured on Death / Maturity shall be reduced by multiplying the Sum Assured on Death / Maturity by the ratio of the premiums paid to the premiums payable under the policy. ▪ The guaranteed additions shall be reduced by multiplying the guaranteed additions payable during the policy term by the ratio of the premiums paid to the premiums payable under the policy. ▪ Simple Reversionary Bonus accrued to the policy at the date the policy is made paid-up will continue to remain attached, but the paid-up policy will cease to qualify for the addition of any future bonuses. ▪ Accidental death benefit will be an additional sum equal to paid-up Sum Assured on Death. <p>The Death / Maturity Benefit under a paid-up policy shall be based on Paid-up Sum Assured on Death / Maturity, paid up guaranteed additions and bonuses accrued till the date of becoming paid-up.</p>
<p>Revival</p>	<p>A lapsed or paid up policy can be revived within 2 years subject to the conditions mentioned in the policy document.</p>
<p>Surrender</p>	<p>The policy will acquire a Guaranteed Surrender Value (GSV) provided 2 full years premiums have been paid.</p> <p>The GSV shall be aggregate of:</p> <ul style="list-style-type: none"> ▪ Percentage of total [^]premiums paid ▪ Percentage of accrued bonuses and accrued guaranteed additions <p>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 of 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.