

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 Invest Wise Plan	UIN: 101L083V02	
Aim of the plan	This unit linked plan with life insurance coverage aims to help the policyholder build a corpus to meet his or her financial goals.		
Type of plan	It is a Single Premium Unit Linked Insurance Plan. In this plan, the investment risk in the investment portfolio is borne by the policyholder.		
Policy term	15 years.		
Premium payment term	Single.		
Premiums	Minimum of Rs 25,000. No limit on the maximum premium.		
Sum Assured	110% of Single Premium.		
Investment options	4 funds i.e. Income Fund, Balanced Fund, Blue chip Fund & Opportunities Fund.		
Maturity Benefit	The fund value based on the prevailing Net Asset Value (NAV) on the date of the maturity will be payable.		
Death Benefit	Greater of the following: <ul style="list-style-type: none"> ▪ Sum Assured (less all withdrawals as defined in the benefit section of the policy document) ▪ Fund value ▪ 105% of the premiums paid. The Policy will terminate thereafter and no more benefits will be payable.		
Recipients of benefit	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.		
Premium Allocation (% of single premium)	Single Premium (Rs)	Premium Allocation Charge	Premium Allocation Rate
	Rs 25,000 to 9,99,999	2.5%	97.5%
	Rs 10,00,000 +	1.5%	98.5%
Policy Administration Charge	Single Premium (Rs)	Years 1 to 4	Year 5 +
	25,000 to 9,99,999	0.17% of the single premium	0.01% of the single premium
	10,00,000 +	0.05% of the single premium.	
	The above mentioned policy administration charge will be charged monthly and will be subject to maximum charge of Rs 500/- per month.		
Fund Management Charge	1.35 % per annum of the fund value, charged daily. 0.50% p.a. of the amount in the "Discontinued Policy Fund"		
Mortality Charge	The amount of the charge taken each month depends on age and level of cover. The charge will be deducted monthly. Please refer to the policy document for further details on the charge.		
Discontinuance Charge	Nil.		
Miscellaneous Charge	May be charged for additional servicing request(s) as referred to in your policy document.		
Loans	Not offered.		
Conditions where benefits will not be paid	In case of death of Life Assured due to suicide within 12 months from the Date of Risk Commencement or Date of Revival of the Policy, the Death Benefit shall be equal to the Unit Fund Value as available on the date of intimation of death. Any Charges recovered subsequent to the date of death shall be paid back to the nominee along with the death benefit.		
Alterations	Alterations to the sum assured or policy term is not allowed.		
Free Look in	<ul style="list-style-type: none"> ▪ 15 days from the date of receipt of the original policy document. ▪ 30 days from the date of receipt of the original policy document for policies purchased through distance marketing (as defined by IRDA). 		
Partial Withdrawal	Partial Withdrawal after 5 years subject to the conditions mentioned in the policy document.		

Tax Benefits	Premiums paid by an individual or HUF under this plan are eligible for tax benefits under Section 80C of the Income Tax Act, 1961, subject to the conditions/ limits specified therein. Please note that the above mentioned benefits are as per the current tax rules. Your tax benefits may change if the tax rules are changed. You are requested to consult your tax advisor.
Surrender	If you surrender before completion of the 5 th policy year, your Fund Value will be moved to the 'Discontinued Policy Fund' and the proceeds from DPF will be paid out on the completion of the lock-in period. If you surrender after completion of the 5 th policy year your Fund Value will be paid out to you. Upon payment of this benefit the policy terminates and no further benefits are payable. Please refer to the policy document for further details on Surrender.

For any further query or clarification, kindly contact us as below:

- Call us on our help line number **1860-267-9999** (Monday to Sunday; 9am to 9pm local charges apply). DO NOT prefix any country code e.g. +91 or 00.
- Send us a call back request- SMS **SERVICE** to **5676727** (charges apply)
- Email us at **service@hdfclife.com** or visit our website 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.

Insurance is the subject matter of the solicitation.

HDFC Standard Life Insurance Company Limited. In partnership with Standard Life Plc. Regn no. 101

Regd Off: Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011.

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For more details on risk factors, terms, conditions and exclusions, please read the product brochure before conclusion of sale. In case of any inconsistency in this document and the policy document, the policy document will prevail.