

## 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 Smart Woman		UIN : 101L082V02	
<b>Aim of the plan</b>	This is a Unit Linked Insurance Plan with life insurance coverage is designed specifically for women with objective of wealth creation in long term. The plan offers 3 options with benefits linked to pregnancy complications, diagnosis of malignant cancer of female organ and death of spouse.			
<b>Type of Plan</b>	Unit Linked Insurance Plan. In this plan the investment risk in the investment portfolio is borne by the policyholder.			
<b>Policy term</b>	10 years or 15 years.			
<b>Premium payment term</b>	Premiums are to be paid throughout the policy term.			
<b>Regular Premiums</b>	<b>Frequency</b>	<b>Minimum</b>	<b>Maximum</b>	
	Annual	Rs 24000	100,000	
<b>Sum Assured</b>	<b>Age at Entry</b>	<b>Minimum</b>	<b>Maximum</b>	
	Age less than 45 years	10 x Annual Premium	40 x Annual premium	
	Age equal to 45 years	7x Annual Premium		
<b>Investment Options</b>	4 funds i.e. Income Fund, Balanced Fund, Blue Chip Fund & Opportunities Fund.			
<b>Grace Period</b>	30 days.			
<b>Maturity Benefit</b>	The fund value based on the prevailing Net Asset Value (NAV) on the date of the maturity will be payable.			
<b>Death Benefit</b>	<p>Greater of the following</p> <ul style="list-style-type: none"> <li>• Sum Assured (less applicable partial withdrawals as specified in the policy document) or</li> <li>• Total fund value or</li> <li>• 105% of the premiums paid.</li> </ul> <p>The policy will terminate upon payment of the death benefit and no further benefit will be payable.</p>			
<b>Plan Option</b>	<b>Plan Option</b>	Event 1: Pregnancy Complications or Birth of child with congenital disorder	Event 2: Diagnosis of malignant cancer of female organs	Event 3: Death of spouse
	<b>Classic</b>	Premium Waiver Benefit : Waiver and funding of 100% of your next 3 years' premiums	Premium Waiver Benefit : Waiver and funding of 100% of your next 3 years' premiums	Not covered
	<b>Premier</b>	Premium Waiver Benefit : Waiver and funding of 100% of your next 3 years' premiums + Periodic cash payouts of 100% of your next 3 years' premiums on the respective due dates	Premium Waiver Benefit : Waiver and funding of 100% of your next 3 years' premiums + Periodic cash payouts of 100% of your next 3 years' premiums on the respective due dates	Not covered
	<b>Elite</b>	Premium Waiver Benefit : Waiver and funding of 100% of your next 3 years' premiums + Periodic cash payouts of 100% of your next 3 years' premiums on the respective due dates	Premium Waiver Benefit: Waiver and funding of 100% of your next 3 years' premiums + Periodic cash payouts of 100% of your next 3 years' premiums on the respective due dates	Premium Waiver Benefit : Waiver and funding of 100% of your next 3 years' premiums
The waiting period for Event 1 is 1 year from policy commencement or revival, whichever is later. The waiting period for Event 2 is 180 days from policy commencement or revival, whichever is later. Please refer to standard policy provision of policy document for more information on exclusions, details, terms and conditions of each plan option.				
<b>Partial Withdrawal</b>	Partial Withdrawal is allowed after 5 years subject to the conditions mentioned in the section of benefits in the policy document.			
<b>Tax Benefits</b>	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. Under Section 10 (10D) of the Income Tax Act, 1961, the benefits received from this policy are exempt from tax, subject to the conditions 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.			
<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>Premium Allocation (% of annual premium)</b>	<b>Premium Payable during year -&gt;</b>	<b>Year 1 to 10</b>	<b>11 to 15</b>	
	Premium Allocation Charge	2.5%	0%	
	Premium Allocation Rate	97.5%	102.5%	
<b>Policy Administration Charge</b>	0.40% per month of Annual premium. This charge will increase by 5.5% p.a. from beginning 6 <sup>th</sup> policy year This charge is subject to maximum of Rs 500 per month or 0.5% of annual premium per month, whichever is lower.			
<b>Fund Management Charge</b>	1.35% p.a. of the fund value, charged daily. 0.50% p.a. of the amount in the "Discontinued Policy Fund"			

<b>Mortality Charge</b>	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.				
<b>Discontinuance Charge</b>	Applicable on discontinuance or surrender within first 5 policy years. Please refer to policy document for details on this charge.				
<b>Miscellaneous Charge</b>	May be charged for additional servicing request(s) as referred to in your policy document. We will waive charges on 12 partial withdrawals or switches, within one year from date of child birth.				
<b>Loans</b>	Not Available				
<b>Conditions where the Benefit will not be payable</b>	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. For exclusions on pregnancy complications, congenital disorder, cancer of female organs and death of spouse please refer to the policy document.				
<b>Alterations</b>	Alteration of premiums, sum assured, term or plan options are not allowed.				
<b>Free Look period</b>	<ul style="list-style-type: none"> <li>15 days from the date of receipt of the original policy document.</li> <li>30 days from the date of receipt of the original policy document for policies purchased through distance marketing (as defined by IRDA).</li> </ul>				
<b>Policy Discontinuance</b>	<p>If you have not paid your premium by the expiry of the grace period, you will have following options:</p> <ol style="list-style-type: none"> <li>to revive the Policy within a period of 2 years from the date of discontinuance, or</li> <li>to completely withdraw from the Policy without any risk cover, or,</li> <li>to convert the policy into paid-up policy (available on discontinuance after completion of the 5 policy years)</li> </ol> <p>If you do not communicate to us on the above options, the following treatment will be applicable</p> <table border="1"> <tr> <td>Discontinuance before completion of 5 years from commencement of the policy</td> <td>Discontinuance on or after completion of the 5 years from commencement of the policy</td> </tr> <tr> <td>Fund Value less applicable charges will be moved to 'Discontinued Policy Fund (DPF)'. The proceeds from DPF will be paid out upon the completion of the lock-in period</td> <td>Fund Value will be paid out to you.</td> </tr> </table> <p>Please refer to the policy document for further details on Discontinuance.</p>	Discontinuance before completion of 5 years from commencement of the policy	Discontinuance on or after completion of the 5 years from commencement of the policy	Fund Value less applicable charges will be moved to 'Discontinued Policy Fund (DPF)'. The proceeds from DPF will be paid out upon the completion of the lock-in period	Fund Value will be paid out to you.
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Fund Value less applicable charges will be moved to 'Discontinued Policy Fund (DPF)'. The proceeds from DPF will be paid out upon the completion of the lock-in period	Fund Value will be paid out to you.				
<b>Revival</b>	You have the option to revive a discontinued policy within two consecutive years from the date of discontinuance of the policy, subject to payment of all due and unpaid premiums and underwriting approval. Please refer to the policy document for further details on Revival.				
<b>Surrender</b>	If you surrender before completion of the 5 <sup>th</sup> policy year, your Fund Value less applicable charges will be moved to the DPF 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 <sup>th</sup> 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 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.