

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 SL Crest	UIN: 101L064V02																		
Aim of the plan	This plan is a unit linked plan with life insurance coverage that helps you achieve long term savings.																			
Type of Plan	Unit Linked Insurance Plan. In this plan, the investment risk in the investment portfolio is borne by the policyholder.																			
Policy term	10 years.																			
Premium payment term	5 years.																			
Premiums	<table border="1" style="width: 100%;"> <tr> <td>Minimum Premium</td> <td colspan="3">Rs. 50,000</td> </tr> <tr> <td>Maximum Premium</td> <td colspan="3">No limit</td> </tr> <tr> <td>Premium Payment Frequency</td> <td colspan="3">Annual</td> </tr> <tr> <td>Premium Payment Term</td> <td colspan="3">5 years</td> </tr> </table>				Minimum Premium	Rs. 50,000			Maximum Premium	No limit			Premium Payment Frequency	Annual			Premium Payment Term	5 years		
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Sum Assured	Age at entry	Minimum	Maximum																	
	less than 45 years	10 x Annual Premium	20 x annual premium																	
	equal to 45 years and above	7 x Annual Premium																		
Investment Options	4 funds i.e. Income Fund, Balanced Fund, Blue Chip Fund & Opportunities Fund.																			
Grace Period	30 days.																			
Maturity Benefit	The fund value based on the prevailing Net Asset Value (NAV) on the date of the maturity will be payable.																			
Death Benefits	Greater of the following: <ul style="list-style-type: none"> ▪ Sum Assured (less all withdrawals as defined in the policy document) OR ▪ The total fund value OR ▪ 105% of the premiums paid. The policy will terminate thereafter and no more benefit will be payable.																			
Partial Withdrawal	Partial Withdrawal is allowed after 5 years subject to the conditions mentioned in the section of benefits 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. 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.																			
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.																			
Premium Allocation (% of annual premium)	Premium Payable during year ->	Year 1 to 2	Year 3	Year 4 and 5																
	Premium Allocation Charge	4%	3%	2%																
	Premium Allocation Rate	96%	97%	98%																
Policy Administration Charge	0.31 % per month of the annual premium will be deducted monthly. The Policy Administration Charge will increase @ 5% p.a. on every policy anniversary subject to a maximum charge of Rs 500 per month.																			
Fund Management Charge	1.35% p.a. of the fund's 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	Applicable on discontinuance or surrender within first 5 policy years. Please refer to policy document for details on this charge.																			
Miscellaneous Charge	May be charged for additional servicing request(s) as referred to in your policy document.																			
Conditions where Death Benefit is not payable	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.																			
Loans	Loans are not allowed under the policy.																			
Alterations	Alteration of premiums, sum assured, premium paying term or term is not allowed.																			
Free Look in period	<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). 																			
Discontinuance	If you have not paid your premium by the expiry of the grace period, you will have following options: <ol style="list-style-type: none"> 1. to revive the Policy within a period of 2 years from the date of discontinuance, or 2. to completely withdraw from the Policy without any risk cover, or If you do not communicate to us on the above options, 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. Please refer to the policy document for further details on Discontinuance.																			
Surrender	If you surrender before completion of the 5 th 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 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.																			

Revival of a Discontinued Policy	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.
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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.