

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 ProGrowth Maximiser	UIN: 101L067V02	
Aim of the plan	This plan is a single premium unit linked plan with life insurance coverage that helps you achieve long term savings with protection for your loved ones.		
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	10 years.		
Premium payment term	Single.		
Premiums	Premium	Minimum	Maximum
	Initial Single Premium	Rs 50,000	No limit
	Single Premium Top-Up	Rs 10,000	No limit
Sum Assured	Age at entry	Minimum	Maximum
	less than 45 years	125% x Initial Single Premium	10 x Initial Single Premium
	equal to 45 years and above	110% x Initial Single Premium	
Sum Assured for Top- Up Premium	Age at entry	Sum Assured (fixed)	
	less than 45 years	125% x Single Premium Top-Up	
	equal to 45 years and above	110% x Single Premium Top-Up	
Investment Options	4 funds i.e. Income Fund, Balanced Fund, and 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 Benefits	<p>Greater of the following</p> <ul style="list-style-type: none"> • Sum Assured (less all withdrawals as defined in the policy document) • The total fund value • 105% of the premiums paid <p>The policy will terminate thereafter and no more benefits will be payable. Please refer to the policy document for details.</p>		
Partial Withdrawal	Partial Withdrawal after 5 years subject to certain conditions mentioned in the policy document.		
Tax Benefit	<p>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.</p> <p>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.</p>		
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 Allocation charge	Premium Allocation Rate
	Initial Single Premium	2.5%	97.5%
	Single Premium Top-Up	1%	99%
Policy Administration Charge	0.13% per month of the total premiums paid (including any single premium top-ups). The charge will be deducted monthly, 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	Nil.		
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 sum assured or policy 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). 		
Surrender	<p>If you surrender before completion of the 5th policy year, your Fund Value will be moved to the 'Discontinued Policy Fund' and will be paid out on the completion of the lock-in period.</p> <p>If you surrender after completion of the 5th policy year your Fund Value will be paid out to you.</p> <p>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.</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.