

## 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 Sampoom Nivesh	UIN: 101L103V01
<b>Aim of the plan</b>	HDFC Life Sampoom Nivesh is a Unit Linked plan which provides financial protection along with market linked returns during the policy term. The plan offers 8 fund options to help you optimize your investment and help you achieve long term savings.	
<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>	Policy Term: 10 to 25 years (Policy terms of 11 to 14 years are not available)	
<b>Premiums</b>	Minimum Single Premium is Rs 24,000 and No limit on the Maximum Single Premium	
<b>Premium Payment Frequency</b>	Single Premium	
<b>Sum Assured</b>	Entry Age less than 45 years: 1.25 times Single Premium Entry Age equal to 45 years and more: 1.10 times Single Premium	
<b>Investment Options</b>	8 Funds	
<b>Grace Period</b>	Not Applicable	
<b>Death Benefit</b>	<p>Death Benefit will be payable to the Nominee based on the Benefit Structure opted as mentioned below:</p> <p><b>1. Classic Benefit</b> <b>Life Option</b> Highest of the following will be paid immediately and the policy will terminate thereafter</p> <ul style="list-style-type: none"> <li>▪ Sum Assured (less all partial withdrawals as specified in the policy document)</li> <li>▪ Fund Value or</li> <li>▪ 105% of total premiums paid</li> </ul> <p><b>Extra Life Option</b> Highest of the following will be paid immediately and the policy will terminate thereafter</p> <ul style="list-style-type: none"> <li>▪ Sum Assured (less all partial withdrawals as specified in the policy document)</li> <li>▪ Fund Value or</li> <li>▪ 105% of total premiums paid</li> </ul> <p><b>PLUS</b> Accidental Death Benefit equal to sum assured is payable in case of Accidental Death</p> <p><b>2. Classic Plus Benefit</b> Higher of the following will be paid immediately and the policy will terminate thereafter</p> <ul style="list-style-type: none"> <li>▪ Sum Assured <b>plus</b> Fund value,</li> <li>▪ 105% of the premium(s) paid</li> </ul> <p><b>3. Classic Waiver Benefit</b> Not applicable</p>	
<b>Maturity Benefit</b>	The fund value will be computed based on the prevailing Net Asset Value (NAV) on the date of the maturity and will be paid to the policyholder as :	
	<ul style="list-style-type: none"> <li>▪ lump sum amount</li> <li>▪ periodical installments over 5 years (if Settlement Option is opted for)</li> </ul>	
<b>Loyalty Additions</b>	Loyalty additions (as percentage of the average fund value) will be added to the fund value at the end of every policy year from year 10 to 14 (both inclusive) as specified in the policy document	
<b>Loyalty Reward</b>	Loyalty Reward will be payable on maturity in addition to the maturity benefit. Such Loyalty Reward shall only be payable for policies where all due premiums have been paid. The Loyalty Reward shall be 2% of single premium policies	
<b>Other Benefits</b>	Switching between funds and partial withdrawal is allowed under the plan as specified in the policy document	
<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>Tax Benefit</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>Premium Allocation Charge per annum (% of annual premium)</b>	<b>Premium Bands</b>	<b>Charge</b>
	Less than 10 Lakh	3%
	10 Lakh - 24,99,999	1.5%
	25 Lakh and above	1%
<b>Policy Administration Charge</b>	<b>Policy Year</b>	<b>Charge</b>
	Year 1 - 5	0.12% of Single Premium / month
	Year 6 onwards	0.07% of Single Premium / month increasing at 5% per annum on each Policy Anniversary
	The maximum charge that can be levied will be subject to cap of Rs 500 per month	
<b>Fund Management Charge</b>	1.35% p.a. of the fund value, charged daily	
<b>Miscellaneous Charge</b>	A miscellaneous charge of Rs 250 shall be levied for any Policy alterations within the contract, as per Section 35 (j) of IRDAI (Linked) Regulation 2013. The charge may be increased subject to prior approval from IRDAI and is subject to a cap of Rs 500	
<b>Conditions where the Death benefit will not be payable</b>	Death benefit will not be paid if the death is caused due to suicide within a year from the date of commencement of risk or date of revival of the policy, whichever is later. However, in such circumstances, the value of the units held on the date of intimation of death will be paid out and the policy will terminate and no further benefits will be payable	

<b>Loans</b>	Not applicable	
<b>Alterations</b>	Switch between Classic Benefit - <b>Life Option</b> and Classic Benefit - <b>Extra Life Option</b> and vice-versa	
<b>Free Look period</b>	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	
<b>Discontinuance</b>	In case you wish to completely withdraw from the Policy without any risk cover during the policy term, you may do so subject to the following conditions:	
	Discontinuance before completion of 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	Discontinuance on or after completion of the 5 years from commencement of the policy  Fund Value will be paid out to you.
<b>Revival of a Discontinued Policy</b>	Not applicable	
<b>Surrender</b>	On surrender, the risk cover will cease immediately. Any applicable surrender payout will be made depending upon the policy duration at the time of surrender. Please refer to the policy document for details. 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.