

## **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 Sampoon Nivesh	UIN:101L103V03								
<b>Aim of the plan</b>	HDFC Life Sampoon Nivesh is a Unit Linked plan which provides financial protection along with market linked returns during the policy term. The plan offers 12 fund options to help you optimize your investment and help you achieve long term savings.									
<b>Type of Plan</b>	A Unit Linked Non Participating Life 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 35 years (Policy terms of 11 to 14 years are not available) (Subject to Maximum Age at Maturity for the chosen Death Benefit Option)									
<b>Premiums</b>	Minimum Single Premium is Rs 12,000 and No limit on the Maximum Single Premium									
<b>Premium Payment Frequency</b>	Single Premium									
<b>Sum Assured</b>	4 times Single Premium									
<b>Investment Options</b>	12 Funds For details on Funds, please refer Policy Document.									
<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 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 total 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>• Lumpsum 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>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>	Tax Benefits may be available as per prevailing tax laws. You are requested to consult your tax advisor.									
<b>Premium Allocation Charge per annum (% of annual premium)</b>	<table border="1"> <thead> <tr> <th>Premium Bands</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Less than 10 Lakh</td> <td>3%</td> </tr> <tr> <td>10 Lakh - 24,99,999</td> <td>1.5%</td> </tr> <tr> <td>25 Lakh and above</td> <td>1%</td> </tr> </tbody> </table>	Premium Bands	Charge	Less than 10 Lakh	3%	10 Lakh - 24,99,999	1.5%	25 Lakh and above	1%	
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<b>Policy Administration Charge</b>	<table border="1"> <thead> <tr> <th>Policy Year</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Year1-5</td> <td>0.12% of Single Premium/month</td> </tr> <tr> <td>Year6onwards</td> <td>0.07% of Single Premium /month increasing at 5% per annum on each Policy Anniversary</td> </tr> </tbody> </table>	Policy Year	Charge	Year1-5	0.12% of Single Premium/month	Year6onwards	0.07% of Single Premium /month increasing at 5% per annum on each Policy Anniversary			
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	The maximum charge that can be levied will be subject to cap of Rs500 per month									
<b>Fund Management Charge</b>	1.35% p.a. of the fund value, charged daily 0.50% p.a. for Discontinued Policy Fund									
<b>Miscellaneous Charge</b>	Any Policy alteration request initiated by the Policyholder will attract a charge of Rs. 250 per request. 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>	In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death. Further any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.									
<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>Policy 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:									
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	Please refer to the policy document for further details on Discontinuance.									
<b>Revival</b>	Not Applicable									

**Surrender**

If you surrender before the completion of 5th 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 the completion of 5th 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.