

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER OR WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Invest today and secure your family's dreams.

with **HDFC Life Sampurn Nivesh Plus**

A Unit Linked Non-Participating Individual Life Insurance Savings Plan

Get
Enhanced
Waiver of premium
+
Income Benefit



Life Cover



Loyalty Additions¹



10 Fund Options

HDFC
Life

Sar utha ke jiyo!

¹ Loyalty additions are applicable after 10 years.

You have certain financial goals for your family which may vary as you progress from one life stage to another. Therefore, your investments also have to be actively managed to meet those goals and also ensure that you are protecting your family financially.

We understand this and therefore are glad to offer HDFC Life Sampoorn Nivesh Plus, a unique insurance cum investment plan designed specifically with multiple fund options so as to help you optimize your investment. Furthermore, it also provides you with varied benefit options to meet your protection needs.

KEY FEATURES OF HDFC LIFE Sampoorn Nivesh Plus

- Flexibility to choose your investment term from 10 to 35 years for Single Pay, and (85 minus Age at Entry) for Limited/ Regular Pay for Fixed Term, subject to Maximum Age at Maturity for the chosen Death Benefit Option and investment term up to (99-Age at Entry) for Whole of Life Option
- Customize your premium payment options – Single, Limited or Regular
- Choice of 5 Benefit Options to suit your financial requirements
- Option of Accidental Death Benefit with Classic Benefit (Extra Life Option)
- Loyalty additions to enhance your fund value after 10 years
- Reduced premium allocation charge on investing higher premium amount²
- Choose from a range of 10 fund options. This plan is available with limited underwriting norms with a Short Medical Questionnaire (SMQ) if the conditions are met. Otherwise, the plan will be offered through full underwriting.

² Available for premium of 1 lakh & above for limited & regular premium payment options and 10 lakhs & above for single premium payment option.

CHOICE OF 5 BENEFIT OPTIONS:

You can opt for any of the 5 Benefit Options as mentioned below. The benefit is paid to the nominee in case of unfortunate death of Life Assured during the policy term. This option has to be chosen at inception only.

BENEFIT OPTION	DEATH BENEFIT ³
Classic Benefit (Life Option)	Higher of Sum Assured OR Fund Value
Classic Benefit (Extra Life Option)	Higher of (Sum Assured OR Fund Value) PLUS Accidental Death Benefit
Classic Plus Benefit	Sum Assured AND Fund Value
Classic Waiver Benefit	Sum Assured PLUS Waiver of amount equal to the modal premiums ⁴
Classic Waiver Plus Benefit	Sum Assured PLUS Waiver of amount equal to the modal premiums ⁴ PLUS Income Benefit

³Please see Death benefit for further details.

⁴Refers to modal premium of the policy had it been a premium paying policy

CHECK IF YOU ARE ELIGIBLE FOR THIS PLAN

Please see the below table to check for your age eligibility to purchase this plan. You can choose your premium, premium payment term, policy term and level of protection subject to the limits mentioned below.

Parameters		Minimum		Maximum
Premiums		Single: Rs. 12,000 Annual: Rs. 12,000 Half-yearly: Rs 6,000 Quarterly: Rs 3,000 Monthly: Rs 1,000		No limit ⁵
Sum Assured – Single Premium	All Benefit Options except Classic Waiver and Classic Waiver Plus Benefit Options	Entry Age less than 50 years	1.25 times the Single Premium or Top-up premium [#]	There is no maximum limit. However, the acceptance of any case is subject to Board Approved Underwriting Policy (BAUP).
		Entry Age equal to 50 years and above	1.10 times the Single Premium or Top-up premium [#]	
Sum Assured – Regular & Limited Premium	Classic Waiver Plus Benefit	Entry Age – 18 to 49 years	7x annualized premium [^]	
		Entry Age – 50 years	5x annualized premium [^]	
	Other Benefit Options	Entry Age less than 50 years	7x annualized premium [^]	
		Entry Age equal to 50 years and above	5x annualized premium [^]	

⁵subject to our Board Approved Underwriting Policy.

[^] Annualized Premium means the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any.

[#]Top-up premium is an amount that is paid voluntarily by the policyholder besides contractual premium and is treated as single premium for all purposes.

Parameters	Minimum	Maximum
Policy Term	1. Fixed Term: 10 to 35 years for Single Pay (85 minus Age at Entry) for Limited/Regular Pay (Subject to Maximum Age at Maturity for the chosen Death Benefit Option) 2. Whole of Life Option (Under Classic and Classic Plus Options): 99- Age at Entry	
Premium Payment Term	Single Limited: 5 to (Policy Term - 1) years Regular	

Age at Entry

Benefit Option	Minimum Age at Entry
Classic Benefit (Life Option)	0 years (30 days)*
Classic Benefit (Extra Life Option)	18 years
Classic Plus Benefit	0 years (30 days)*
Classic Waiver Benefit	18 years
Classic Waiver Plus Benefit	18 years

Benefit Option	Maximum Age at Entry	
	5 pay	Other than 5 pay
Classic Benefit (Life Option)	56 years	65 years
Classic Benefit (Extra Life Option)	53 years	58 years
Classic Plus Benefit	48 years	50 years
Classic Waiver Benefit	49 years	52 years
Classic Waiver Plus Benefit	50 years	

*If Age of the Life Assured is less than or equal to 17 years, the life insurance cover under the Policy will commence:

- either immediately from date of Commencement of the Policy or
- upto 2 years after the date of Commencement of the Policy or on Policy Anniversary after attainment of majority, whichever is earlier.

Under option 'b', there shall be no mortality charge levied till the date of Risk Commencement.

In case of death prior to Date of Risk Commencement, the insurance cover shall be restricted to the payment of fund value. In case of death on or after Date of Risk Commencement, death benefit will be as per applicable plan option.

Age at Maturity

a) Fixed Term

Benefit Option	Minimum Age at Maturity
Classic Benefit (Life Option)	18 years
Classic Benefit (Extra Life Option)	28 years
Classic Plus Benefit	18 years
Classic Waiver Benefit	28 years
Classic Waiver Plus Benefit	28 years

Benefit Option	Maximum Age at Maturity	
	5 pay	Other than 5 pay
Classic Benefit (Life Option)	85 years	85 years
Classic Benefit (Extra Life Option)	63 years	68 years
Classic Plus Benefit	58 years	60 years
Classic Waiver Benefit	69 years	85 years
Classic Waiver Plus Benefit	80 years	

b) Whole of Life Option (Under Classic Benefit (Life and Extra Life Option) and Classic Plus Options): 99 years. In case of Extra Life Option, the cover for Accidental Death Benefit shall be offered till a maximum of 75 years of age.

All ages mentioned above are age last birthday

HOW WILL THIS PLAN WORK?

At the outset, you select:

- Sum Assured
- Premium

- Policy Term
- Premium Payment Term
- Benefit Option
- Investment Fund(s) & Portfolio Strategy

Your premium, net of premium allocation charges, shall be invested in the fund(s) you selected and in the proportion you specify. At the end of the policy term, you will receive the accumulated value of your fund(s).

You will receive benefits as per the Benefit Option chosen by you. Please refer the death benefit section for further details.

MORE DETAILS ON YOUR BENEFITS

A. Maturity Benefit

Your policy matures at the end of the policy term you have chosen and all your risk cover ceases. You may redeem your balance units at the then prevailing unit price and take the fund value. You can also take your fund value at maturity in periodical instalments. Please refer Terms and Conditions section for more details.

B. Death Benefit

1. Classic Benefit

In case of the Life Assured's unfortunate demise, we will pay to the nominee the highest of the following:

- Sum Assured less all partial withdrawals (as defined below) **plus** any additional Sum Assured in respect of Top-ups
- Fund Value,
- 105% of total premium(s) paid

The partial withdrawals to be deducted from the death benefit shall be:

- All partial withdrawals (except from the top-up fund value) made during the two year period immediately preceding the death of the Life Assured

For a reduced paid-up policy, the death benefit shall be the highest of:

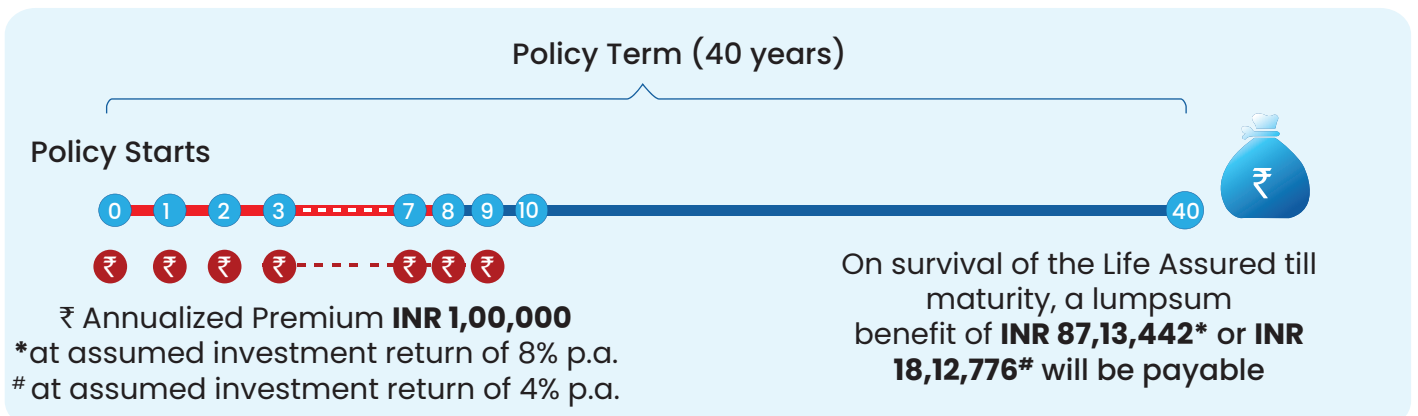
- Paid up Sum Assured (less partial withdrawals as specified above) plus any additional Sum Assured in respect of Top-ups
- Fund value
- 105% of total premiums paid

The policy will terminate thereafter and no more benefits will be payable.

Example: Mr. Kumar, a 30 years old gentleman, buys the Classic Benefit (Life Option) of HDFC Life Sampoon Nivesh Plus for a policy term of 40 years, and a premium payment term of 10 years. He chooses a cover of **INR 20,00,000** by paying a premium of **INR 1,00,000** annually.

Mr. Kumar survives till the maturity (end of policy term) and receives a lump sum benefit of **INR 87,13,442**, at assumed investment return of 8% p.a., or **INR 18,12,776**, at assumed investment return of 4% p.a.

However, if Mr. Kumar dies during the policy term, his nominee will receive a lump sum benefit of **INR 20,00,000** OR Fund Value, whichever is higher, and the policy will terminate.



Total Premiums Paid: INR 10,00,000

Note: The rates of returns, i.e., 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a. The illustration is for a healthy male life. The values shown are for illustrative purpose only.

Accidental Death Benefit

This benefit is only available under Classic Benefit Extra Life Option. In case of death due to accident during the term of the policy, an additional benefit equal to sum assured is payable in addition to the death benefit payable under death benefit options mentioned above.

Accidental Death means death by or due to a bodily injury caused by an Accident, independent of all other causes of death. Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means. The accidental death benefit shall be payable provided the death happens within 180 days of occurrence of the accident.

On a valid accidental death claim for a premium paying or a fully paid-up policy, the accidental death benefit amount shall be equal to the Sum Assured plus any additional Sum Assured in respect of Top-ups. This will be payable in addition to the basic Death Benefit.

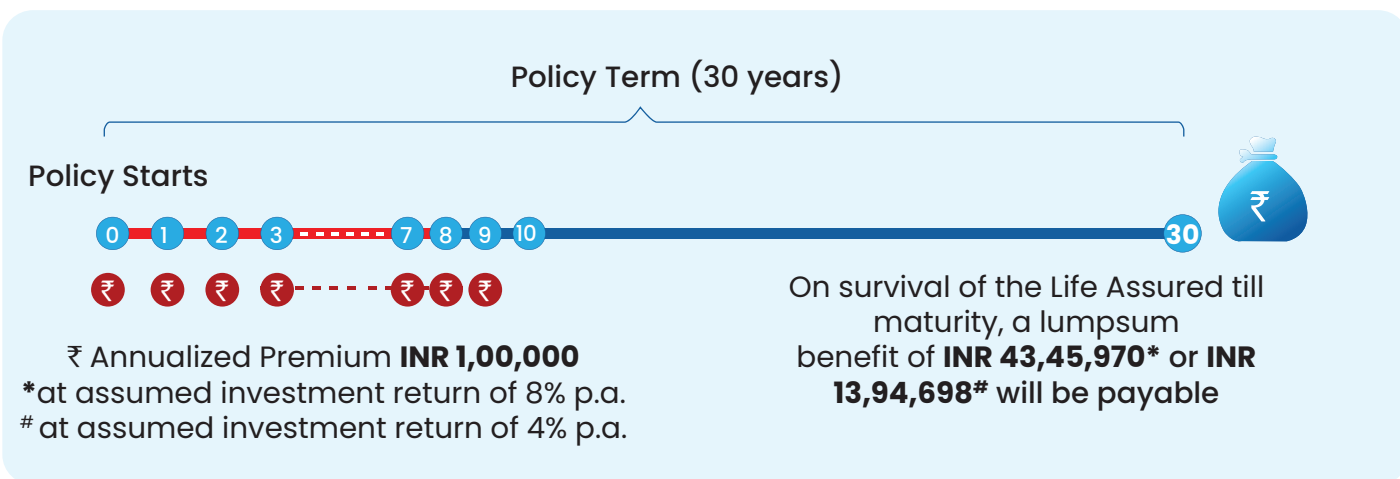
For a reduced paid-up policy, the accidental death benefit amount shall be equal to the Paid-up Sum Assured plus any additional Sum Assured in respect of Top-ups. This will be payable in addition to the basic Death Benefit.

Example: Mr. Kumar, a 30 years old gentleman, buys the Classic Benefit (Extra Life Option) of HDFC Life Sampoon Nivesh Plus for a policy term of 30 years, and a premium payment term of 10 years. He chooses a cover of **INR 20,00,000** by paying a premium of **INR 1,00,000** annually.

Mr. Kumar survives till the maturity (end of policy term) and receives a lump sum benefit of **INR 43,45,970**, at assumed investment return of 8% p.a., or **INR 13,94,698**, at assumed investment return of 4% p.a.

However, if Mr. Kumar meets with an accident during the policy term and dies within 180 days of occurrence of the accident, his nominee will receive a lump sum benefit of **INR 20,00,000** OR Fund Value, whichever is higher, and will additionally receive an Accidental Benefit equal to the lumpsum sum assured of **INR 20,00,000**, and the policy will terminate.

Total Premiums Paid: INR 10,00,000



Note: The rates of returns, i.e., 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a. The illustration is for a healthy male life. The values shown are for illustrative purpose only.

2. Classic Plus Benefit

In case of the Life Assured's unfortunate demise, we will pay to the nominee the higher of the following:

- Sum Assured **plus** any additional Sum Assured in respect of Top-ups **plus** Fund value
- 105% of total premium(s) paid.

For a reduced paid-up policy, the death benefit shall be the higher of:

- Paid up Sum Assured **plus** any additional Sum Assured in respect of Top-ups **plus** fund value
- 105% of total premiums paid

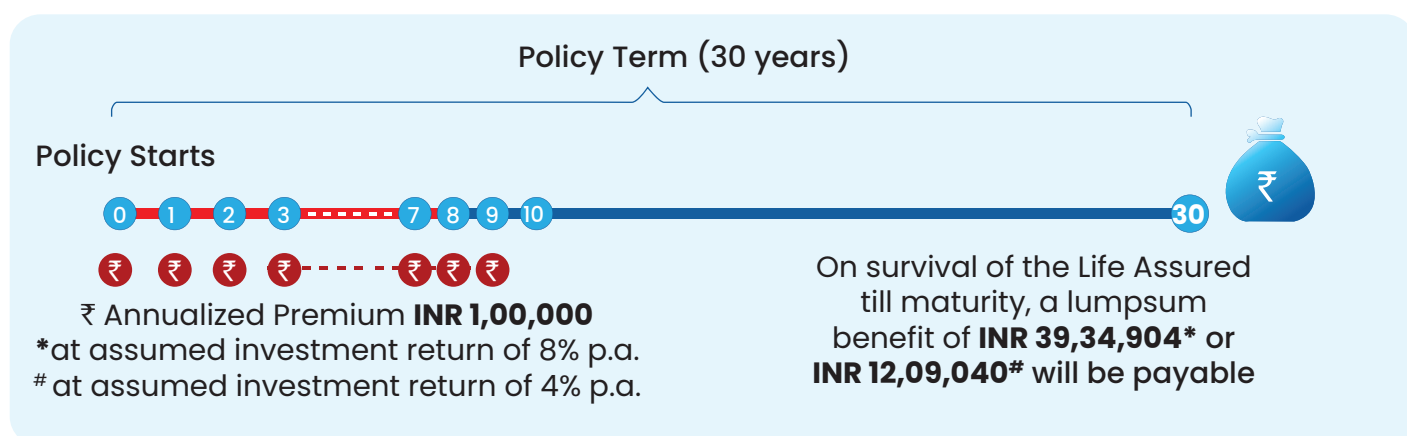
The policy will terminate thereafter and no more benefits will be payable.

Example: Mr. Kumar, a 30 years old gentleman, buys the Classic Plus Benefit Option of HDFC Life Sampoon Nivesh Plus for a policy term of 30 years, and a premium payment term of 10 years. He chooses a cover of **INR 20,00,000** by paying a premium of **INR 1,00,000** annually.

Mr. Kumar survives till the maturity (end of policy term) and receives a lump sum benefit of **INR 39,34,904**, at assumed investment return of 8% p.a., or **INR 12,09,040**, at assumed investment return of 4% p.a.

However, if Mr. Kumar dies during the policy term, his nominee will receive a lump sum benefit of **INR 20,00,000** PLUS Fund Value, and the policy will terminate.

Total Premiums Paid: INR 10,00,000



Note: The rates of returns, i.e., 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a. The illustration is for a healthy male life. The values shown are for illustrative purpose only.

3. Classic Waiver Benefit

In case of the Life Assured's unfortunate demise, we will pay to the nominee the higher of the following:

- Sum Assured **plus** any additional Sum Assured in respect of Top-ups
- 105% of total premium(s) paid.

In addition, on each future premium due date(s), an amount equal to the modal premium shall be credited to your Fund Value after deduction of applicable charges.

For a reduced paid-up policy, the death benefit shall be the higher of:

- Paid up Sum Assured **plus** any additional Sum Assured in respect of Top-ups
- 105% of total premiums paid.

In addition, on each future premium due date(s)⁶ a percentage of the original modal premium⁷ shall be credited to the Policyholder's Fund Value after deduction of applicable charges. The percentage being the ratio of premiums paid to premiums payable under the policy.

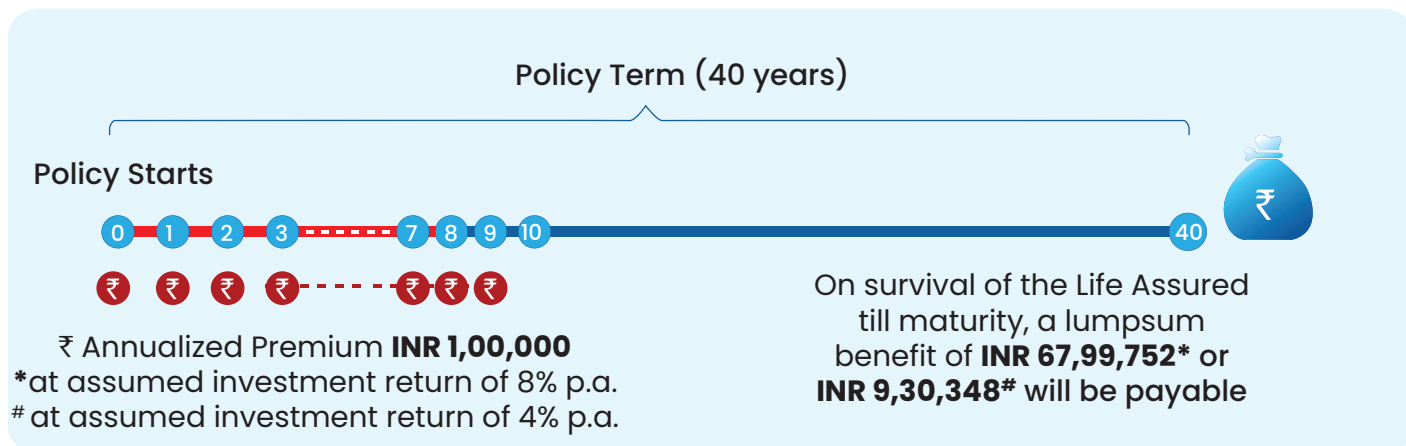
⁶ Refers to premium due dates of the policy had it been a premium paying policy

⁷ Refers to modal premium of the policy had it been a premium paying policy.

Example: Mr. Kumar, a 30 years old gentleman, buys the Classic Waiver Benefit Option of HDFC Life Sampoon Nivesh Plus for a policy term of 40 years, and a premium payment term of 10 years. He chooses a cover of **INR 20,00,000** by paying a premium of **INR 1,00,000** annually. Mr. Kumar survives till the maturity (end of policy term) and receives a lump sum benefit of **INR 67,99,752**, at assumed investment return of 8% p.a., or **INR 9,30,348**, at assumed investment return of 4% p.a.

However, if Mr. Kumar dies during the policy term, his nominee will receive a lump sum benefit of **INR 20,00,000** OR 105% of total premium(s) paid, whichever is higher and in addition **INR 1,00,000** shall be credited to the Mr. Kumar's Fund Value after deduction of applicable charges on every policy anniversary as of date of his death, till the end of the policy term.

Total Premiums Paid: INR 10,00,000



Note: The rates of returns, i.e., 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a. The illustration is for a healthy male life. The values shown are for illustrative purpose only.

4. Classic Waiver Plus Benefit

This option is not available for single pay policies.

In case of the Life Assured's unfortunate demise, we will pay to the nominee the higher of the following:

- Sum Assured **plus** any additional Sum Assured in respect of Top-ups
- 105% of total premium(s) paid.

In addition, on each future premium due date(s), an amount equal to the modal premium shall be credited to your Fund Value after deduction of applicable charges.

For a reduced paid-up policy, the death benefit shall be the higher of:

- Paid up Sum Assured **plus** any additional Sum Assured in respect of Top-ups
- 105% of total premiums paid

In addition, on each future premium due date(s)⁸ a percentage of the original modal premium⁹ shall be credited to the Policyholder's Fund Value after deduction of applicable charges. The percentage being the ratio of premiums paid to premiums payable under the policy.

A Family Income Benefit equal to X% of the Sum Assured (excluding any additional Sum Assured in respect of Top-ups) will be paid to the nominee each month following the date of death of the Life Assured till the end of the Policy Term or the chosen Income Term by the customer at inception, whichever comes earlier, subject to a minimum of 2 years. The income will be rolled out on policy anniversary date of every month starting from the end of next full monthly cycle. Where, X can be anywhere between 0.5% to 2% (increment of 0.1% i.e., 0.5%, 0.6%.....1.9%, 2.0%) chosen at inception.

"Chosen Income Term" can be between 5 to 20 years.

For a reduced paid-up policy, Income Benefit shall be payable as a chosen % of applicable paid-up Sum Assured (excluding any additional Sum Assured in respect of Top-ups).

The policy will continue with no risk cover and the fund value will be payable on maturity.

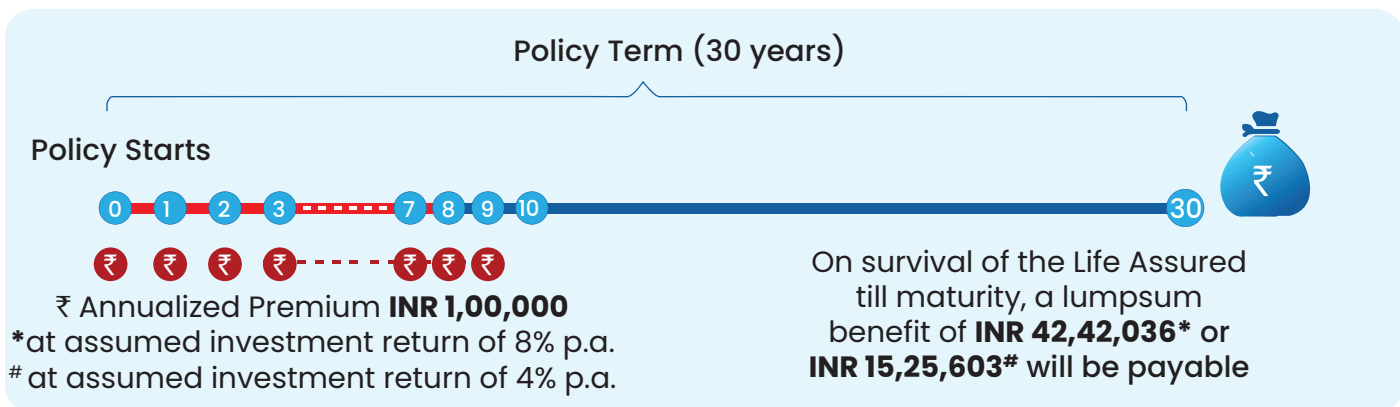
⁸ Refers to premium due dates of the policy had it been a premium paying policy

⁹ Refers to modal premium of the policy had it been a premium paying policy.

Example: Mr. Kumar, a 30 years old gentleman, buys the Classic Waiver Plus Benefit Option of HDFC Life Sampoon Nivesh Plus for a policy term of 30 years, and a premium payment term of 10 years and chooses Income Benefit of 1% of Sum Assured and Income Term of 10 years. He chooses a cover of **INR 10,00,000** by paying a premium of **INR 1,00,000** annually. Mr. Kumar survives till the maturity (end of policy term) and receives a lump sum benefit of **INR 42,42,036**, at assumed investment return of 8% p.a., or **INR 15,25,603**, at assumed investment return of 4% p.a.

However, if Mr. Kumar dies during the 3rd policy year, his nominee will receive a lump sum benefit of INR 10,00,000 OR 105% of total premium(s) paid, whichever is higher and in addition INR 10,000 will be paid on every policy monthiversary following the date of death till the end of Income Term. Also, **INR 1,00,000** shall be credited to the Mr. Kumar's Fund Value after deduction of applicable charges on every policy anniversary as of date of his death, till the end of the policy term.

Total Premiums Paid: INR 10,00,000



Note: The rates of returns, i.e., 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a. The illustration is for a healthy male life. The values shown are for illustrative purpose only.

WE OFFER LOYALTY ADDITIONS TO BOOST YOUR FUND VALUE:

Loyalty additions (as percentage of the average fund value) will be added to the fund value every alternate year starting from the end of 11th policy year for limited and regular premium payment policies.

Percentage of loyalty additions will depend upon the premium payment term and payment frequency as stated below:

Premium payment term	Premium Payment Frequency	
	Annual mode	Non Annual mode
5 to 6 years	1.8%	1.6%
7 to 9 years	1.2%	1.0%
10 and above years	1.2%	1.0%
Regular	1.2%	1.0%

For single premium policies, the Loyalty Additions will be 1.50% of the average fund value. The Loyalty Addition shall be payable at the end of every policy year from year 10 to 14 (both inclusive). The average fund value shall be calculated based on the fund values at the end of the policy month, for the immediately preceding 12 policy months.

If your Policy has been purchased through direct marketing channel, an Additional Loyalty Reward will be payable on maturity in addition to the maturity benefit.

Such Additional Loyalty Reward will only be payable for policies where all due premiums have been paid. The Loyalty Reward shall be:

- 2% of single premium for single pay policies
- 1.5% x Policy Term x Annualized Premium for other than single pay policies (for e.g., for a policy term of 20 years, the Loyalty Reward shall be 30% of Annualized Premium) shall be credited to the Policyholder's Fund Value after deduction of applicable charges. The percentage being the ratio of premiums paid to premiums payable under the policy.

NON FORFEITURE BENEFITS

Upon the payment of the death benefit, the Policy shall continue till maturity but all other risk benefits shall cease. Upon maturity, the maturity benefit shall become payable.

A. On Discontinuance of Policy due to Non-Payment of Premiums

This plan has a grace period of 15 days for monthly mode and 30 days for other modes. During the grace period, the policy is considered to be in-force with the risk cover without any interruption.

Discontinuance of Policy during the lock-in-Period:

- a. **For other than single premium policies**, upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease.
- b. Such discontinuance charges shall not exceed the charges, stipulated in "Charges" section of this document and in compliance with clause 2(A)(vi)(c)(V) of Schedule-I of IRDAI (Insurance Products) Regulation, 2024 as amended from time to time. All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium. On such discontinuance, we will communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the option to revive the policy within the revival period of three years.
 - i. In case the policyholder opts to revive but does not revive the policy during the revival period, the proceeds of the discontinued policy fund shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied.
 - ii. In case the policyholder does not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to the policyholder and the policy shall terminate.
 - iii. However, the policyholder has an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.
- c. **In case of Single premium policies**, the policyholder has an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund.
 - i. Such discontinuance charges shall not exceed the charges stipulated in section "Charges" of this document and in compliance with clause 2(A)(vi)(c)(V) of Schedule-I of IRDAI (Insurance Products) Regulation, 2024 as amended from time to time.
 - ii. The policy shall continue to be invested in the discontinued policy fund and the proceeds from the discontinuance fund shall be paid at the end of lock-in period. Only fund management charge can be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

The minimum guaranteed interest rate applicable to the 'Discontinued Policy Fund' shall be as per the prevailing regulations and is currently 4% p.a. The proceeds of the discontinued policy shall be refunded only upon completion of the lock-in period.

Proceeds of the discontinued policies means the fund value as on the date the policy was discontinued, after addition of interest computed at the interest rate stipulated as above.

Discontinuance of Policy after the lock-in-Period:

a. For other than Single Premium Policies:

- i. Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up

policy with the paid-up sum assured as stated under clause 4(B)(a)(2)(ii) of Schedule-I of IRDAI (Insurance Products) Regulations, 2024 i.e., original sum assured multiplied by a ratio of “total period for which premiums have already been paid” to the “maximum period for which premiums were originally payable”. The policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the policy shall be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.

- ii. On such discontinuance, the company shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the following options:
 1. To revive the policy within the revival period of three years, or
 2. To completely withdraw of the policy.
 - iii. In case the policyholder opts for (1) above but does not revive the policy during the revival period, the fund value shall be paid to the policyholder at the end of the revival period.
 - iv. In case the policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to the policyholder and the policy shall terminate.
 - v. All charges as per terms and conditions of the policy may be deducted during the revival period.
 - vi. However, the policyholder has an option to surrender the policy anytime and proceeds of the policy fund shall be payable.
- b. In case of Single Premium Policies**, the policyholder has an option to surrender the policy any time. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable.

B. Revival of Discontinued Policies

We understand that you may want to revive your discontinued policy.

You have the option to revive a discontinued policy within three consecutive years from date of first unpaid premium, subject to payment of all due and unpaid premiums and our underwriting policy.

Revival of a Discontinued Policy during lock-in Period:

a) You can revive the policy restoring the risk cover, along with the investments made in the segregated funds as chosen by you, out of the discontinued fund, less the applicable charges as in sub-section (b)(ii) below, in accordance with the terms and conditions of the policy and Board Approved Underwriting Policy.

b) At the time of revival:

- i. all due and unpaid premiums which have not been paid shall be payable without charging any interest or fee.
- ii. policy administration charge and premium allocation charge as applicable during the discontinuance period shall be levied. Guarantee charges, if applicable during the discontinuance period, shall be deducted provided the guarantee continues to be applicable. No other charges shall be levied.
- iii. the discontinuance charges deducted at the time of discontinuance of the policy shall be added back to the fund.

Revival of a Discontinued Policy after lock-in Period:

a) You can revive the policy subject to restoring the original risk cover in accordance with the terms and conditions of the policy and Board Approved Underwriting Policy.

b) At the time of revival:

- i. all due and unpaid premiums under base plan which have not been paid shall be payable without charging any interest or fee. The policyholder also have has the option to revive the rider.

- ii. premium allocation charge as applicable shall be levied. The guarantee charges shall be deducted, if guarantee continues to be applicable.
- iii. No other charges shall be levied.

CHOOSE YOUR INVESTMENT FUNDS

This is a unit linked plan; the premiums you pay in this plan are subject to investment risks associated with the capital markets. The unit prices of the funds may go up or down, reflecting changes in the capital markets.

This product gives you option of 10 different funds to invest your money so that you can manage your funds actively as per your requirement. Each fund has its own asset allocation structure. Equity based funds invest in stock markets while debt-based funds invest in safe and liquid instruments like bonds and government securities to get secured income. You can decide your allocation ratio between these funds and also switch between funds using fund switch option at any time.

Your investment will buy units in any of the following 10 funds designed to meet your risk appetite. You can choose either all or a combination of the following funds:

FUND	SFIN	DETAILS	ASSET CLASS			RISK & RETURN RATING
			Money Market Instruments, Cash Deposits*, Liquid mutual funds**	Government Securities, Fixed Income Instruments & Bonds	Equity and Equity Related Instruments	
			FUND COMPOSITION			
Equity Plus Fund	ULIF053 01/08/ 13Equity Plus101	To generate long term capital appreciation in line or better than Nifty index returns	0% to 20%	0% to 20%	80% to 100%	Very High
Diversified Equity Fund	ULIF055 01/08/ 13Divr EqtyFd101	To generate long term capital appreciation by investing in high potential companies across the market cap spectrum	0% to 40%	0% to 40%	60% to 100%	Very High
BlueChip Fund	ULIF0 3501/01/ 10Blue ChipFd101	Exposure to large - cap equities & equity related instruments	0% to 20%	-	80% to 100%	Very High

FUND	SFIN	DETAILS	ASSET CLASS			RISK & RETURN RATING
			Money Market Instruments, Cash Deposits*, Liquid mutual funds**	Government Securities, Fixed Income Instruments & Bonds	Equity and Equity Related Instruments	
			FUND COMPOSITION			
Opportunities Fund	ULIF03601/01/10Opprtn-tyFd101	Exposure to mid - cap equities & equity related instruments	0% to 20%	-	80% to 100%	Very High
Balanced Fund	ULIF03901/09/10BalancedFd101	Dynamic Equity exposure to enhance the returns while the debt allocation reduces the volatility of returns	0% to 20%	0% to 60%	40% to 80%	Moderate to High
Bond Fund	ULIF05601/08/13Bond Funds101	Active allocation across all fixed income instruments	0% to 60%	40% to 100%	-	Moderate
Discovery Fund	ULIF06618/01/18DiscvryFnd101	Long term capital growth by investing predominantly in mid-cap companies. The fund may invest up to 25% of the portfolio in stocks outside the mid-cap index capitalisation range. Up to 10% of the fund may be invested in Fixed income instruments, money market instruments, cash, deposits and Liquid mutual funds.	0% to 10%	0% to 10%	90% to 100%	Very high

FUND	SFIN	DETAILS	ASSET CLASS			RISK & RETURN RATING
			Money Market Instruments, Cash Deposits*, Liquid mutual funds**	Government Securities, Fixed Income Instruments & Bonds	Equity and Equity Related Instruments	
			FUND COMPOSITION			
Equity Advantage Fund	ULIF0 6723/03/18Eqty Advt Fd101	Long term capital growth through diversified investments in companies across the market capitalisation spectrum. Up to 20% of the fund may be invested in Fixed income instruments, money market instruments, cash, deposits and Liquid mutual funds.	0% to 20%	0% to 20%	80% to 100%	Very high
Flexi Cap Fund	ULIF0 7114/07/23Flexi CapFd101	To generate superior long term returns through investment in equities of companies in the large, mid and small cap segments.	0% to 20%	0% to 20%	80% to 100%	Very high
Dynamic Advantage Fund	SFIN: ULIF0 8028/02/25DynamicFnd101	To generate long-term capital appreciation from a mix of equity & debt investments and make dynamic asset allocation choices between equities and bonds to capture the strategic opportunities in markets based on relative valuations.	0% to 50%	0% to 50%	50% to 100%	Moderate

*Investment in Deposits will be in line with the IRDAI regulations and guidelines. The current limit for investment in Deposits is 0 - 5%.

**Investment in Mutual Funds will be made as per Mutual Fund limits prescribed by IRDAI regulations and guidelines. As per (IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 Master Circular), the Investment limit in Mutual Funds is 5% of Investment assets. This will apply at overall level and at SFIN level, the maximum exposure shall not exceed 15%.

The asset allocation for the Discontinued Policy Fund (SFIN: ULIF05110/03/11DiscontdPF101) shall be as per the prevailing regulatory requirements. Currently, the asset allocation is as follows:

- (i) Money Market Instruments: 0% to 100%
- (ii) Government securities: 60% to 100%.

You can access the value of policy wise units held by you, through a secured login, as per the format D02 prescribed under IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024.

For risk factors please refer Terms & Conditions section below.

Systematic Transfer Plan (STP):

1. You can invest all or some part of his investment in a Source Fund and transfer a fixed amount or a percentage of the amount in regular monthly installments into any one of the remaining available Funds.
2. At the time of transfer, the required number of Units will be withdrawn from the fund chosen, at the applicable Unit value, and new Units will be allocated in the chosen destination fund.
3. The minimum transfer amount is Rs. 5,000.
4. The Systematic Transfer Plan will be regularly processed for you till we are notified, through a written communication, to discontinue the same. Systematic Transfer Plan will not apply if the source Fund Value is less than the chosen transfer amount.
5. No additional charges apply on selecting Systematic Transfer Plan.

FLEXIBILITIES

A. Switching:

You can move your accumulated funds from one fund to another anytime. You can also switch from one portfolio strategy to another.

B. Premium Redirection:

You can pay your future premiums into different funds or between 2 different strategies, as per your need.

C. Partial Withdrawal:

We understand that you may need money to meet any future financial emergencies. You can withdraw money from your funds to meet such needs.

1. You can make lump sum partial withdrawals from your funds after 5 years of your policy provided:
 - Life Assured being at least 18 years of age.
 - In the case of child policies, Partial Withdrawals shall not be allowed until the minor life insured attains majority i.e., on or after attainment of age 18.
 - Top-up premiums once paid cannot be withdrawn from the fund for a period of 5 years from the date of payment of the Top-up premium, except in case of complete surrender of the policy.
 - Partial withdrawals made shall be allowed from the fund built up from the top-up premiums, if any, as long as such fund supports the partial withdrawal and subsequently, the partial withdrawals may be allowed from the fund built up from the base premium. The insurer shall have the necessary systems built to identify the funds from the base premiums and funds from top-up premiums.

- The Partial Withdrawals shall not be allowed which would result in termination of a contract.
 - The Partial Withdrawal amount is not less than the minimum amount specified in the Policy Schedule.
 - The Unit Fund Value after the Partial Withdrawal, less the Partial Withdrawal Charge and any applicable taxes and statutory levies, if any, is not less than the 150% of annualized Premium.
 - For single premium policies, the maximum amount of partial withdrawals that can be done throughout the policy term from the basic fund value is 50% of the single premium.
 - For other than single premium policies, the maximum amount of partial withdrawals that can be done throughout the Policy Term from the basic Fund Value is 300% of the annualized Premium.
 - In case the policy is opted with minimum death benefit as stipulated in clause 3 of Schedule I of IRDAI (Insurance Products) Regulations, 2024, the sum assured payable on death shall not be reduced except to the extent of the partial withdrawals made during the two-year period immediately preceding the death of the life assured.
2. Following a Partial Withdrawal, the Policy continues to be in-force and all benefits under the product and conditions remain unaltered.
 3. We will deduct any taxes and/or levies from payments if we are required to do so by the relevant authorities.

D. Top-Up Premiums

- Any additional payments made by the policyholders on a voluntary basis besides contractual premium shall be considered as top-up premium and treated as single premium for the purpose of providing insurance cover.
- The Policyholder has the option of paying Top-up premiums, subject to the following conditions:
 - a. Top-up premiums can be remitted to the insurer during the period of contract only, where due basic regular premiums are paid up to date and if expressly allowed in the terms and conditions of the policy.
 - b. Top-up premiums once paid cannot be withdrawn from the fund for a period of 5 years from the date of payment of the 'Top-up' premium, except in case of complete surrender of the policy.
 - c. Top-up premiums are not permitted during the last 5 years of the contract.

E. Systematic Withdrawal Plan (SWP):

1. This partial withdrawal facility allows you to withdraw a pre-determined absolute amount from the fund at pre-determined intervals. Such withdrawals can be a percentage of the fund value or an absolute amount.
2. Following conditions shall apply on SWP:
 - This facility can be opted at inception or any time during the policy term.
 - You may modify or opt-out of the facility by notifying us prior to the policy anniversary. You may choose to opt-in again as per the requirements on a later date.
 - It is allowed only after five policy anniversaries from the date of issuance of the policy.
 - All conditions applicable for partial withdrawals will be applicable for SWP as well.

F. Settlement Option:

You can avail of the settlement option on death or on maturity, subject to the following conditions:

Settlement option on maturity:

1. You have the option to take the fund value in periodical instalments over a settlement period which may extend to a maximum of 5 years.
2. The first instalment under settlement option will be payable on the date of maturity.
3. During the settlement period the units will be redeemed systematically. Units as of maturity date will be redeemed in 60 monthly instalments beginning from the maturity date. The proportion of units redeemed per instalment shall be the number of units available at instalment payout date divided by the number of outstanding instalments.
4. The Fund Value at Maturity is greater than or equal to Rs 1 Lakh.
5. In case of settlement period after maturity, the risk cover shall be maintained at 105% of the total premiums paid. Accordingly, mortality charges will be deducted.
6. The charges levied on the fund during settlement period are the fund management charge, switching charge and mortality charges if any. The company will not levy any other charges.
7. Switches will be allowed during the settlement period. Partial withdrawals shall not be allowed during the settlement period.
8. During the settlement period, the policyholder shall have an option to withdraw the entire fund value at any time without levying any charge.

Settlement option on death:

1. In case of death of the Life Assured during the Policy term, the nominee will have the option to receive the Death Benefit in instalments spread over a maximum period of five (5) years.
2. The Death Benefit will be unitized in the same Fund(s) and in the same proportion as on the date of intimation of death. However, the nominee has the option to switch fund(s).
3. The amount paid out to Nominee in each instalment will be the outstanding Fund Value and Top Up Premium Fund Value, if any, as at that instalment date divided by the number of outstanding instalments.
4. The first instalment of the Death Benefit becomes payable on the date of death subject to approval of claim.
5. Instalment payment will be made by redeeming units from the Fund(s) at the unit price applicable on the instalment date.
6. Investment risk during the settlement period will be borne by the nominee.
7. No partial withdrawals (Non-systematic and Systematic) are allowed during the settlement period.
8. Fund switches are allowed during the settlement period.
9. Only fund management charge shall be applicable during the settlement period.
10. The nominee will have an option to withdraw the Fund Value completely, anytime during the settlement period. The Fund Value will be calculated as the total number of outstanding units in the Policy multiplied by the unit price as on date of complete withdrawal.

CHARGES

The charges under this policy are deducted to provide for the cost of benefits and the administration provided by us. Our charges, when taken together, are structured to give you better returns and value for money over the long term.

Premium Allocation Charge:

This charge is a percentage of the Premium appropriated towards Annualized Premium from the Premium received. The balance amount known as Allocation rate constitutes that part of Premium which is utilized to purchase the Units of the Fund in the Policy. This is a charge levied at the time of receipt of Premium. The Premium Allocation charge is capped at 12.5% of Annualized Premium in any year.

This is a premium based charge. After deducting this charge from your premiums, the remainder is invested to buy units. The Premium Allocation charge is guaranteed for the full policy term.

Limited Pay /Regular Pay					
Premium Bands	Payment Modes	Year 1	Year 2-3	Year 4-5	Year 6 & Above
Less Than 1 Lakh	Annual Mode	9%	7%	6%	5%
	Non-Annual Mode	7%	6%	5%	5%
1 Lakh - 4,99,999	Annual Mode	6%	6%	6%	3%
	Non-Annual Mode	6%	6%	5%	3%
5 Lakh - 9,99,999	All Modes	5%	5%	5%	3%
10 Lakh and above	All Modes	4%	4%	4%	3%

Single Premium	
Premium Bands	Charge
Less than 10 Lakh	3%
10 Lakh - 24,99,999	1.5%
25 Lakh and above	1%

Policy Administration Charge:

This charge shall represent the expenses other than those covered by Premium Allocation Charge and the Fund management charge. This charge is levied at the beginning of each Policy month from the Unit Fund by cancelling Units for equivalent amount.

This charge is a percentage of the annualized premium/single premium. The charge will be deducted monthly to provide administration for your policy. This charge will be taken by cancelling units proportionately from each of the fund(s) you have chosen.

Year	Single Premium Payment	Regular/Limited Premium Payment
1 to 5	0.12% of Single Premium per month	Nil
6 and above	0.07% of Single Premium per month increasing at 5% per annum on each Policy Anniversary	0.35% per month of the annualized premium increasing at 5% per annum on each Policy Anniversary
The policy administration charge is subject to a cap of Rs 500 per month. The percentage charge each year will be rounded to 2 decimal places.		

Fund Management Charge (FMC):

This charge is levied as a percentage of the value of assets and shall be appropriated by adjusting the NAV. This is a charge levied at the time of computation of NAV, which is done on daily basis.

The cap on Fund management Annualized Premium in respect of each of the Segregated Fund other than Discontinued Policy Fund shall be 135 basis points per annum. For Discontinued Policy Fund, the cap on Fund management charge shall be 50 basis points per annum.

The daily unit price is calculated allowing for deductions for the fund management charge, which is charged daily. This charge will be subject to the maximum cap as allowed by IRDAI

1.35% p.a. of the fund value, charged daily.

0.50% p.a. for Discontinued Policy Fund.

Mortality & other Risk Benefit Charge:

This charge is the cost of life insurance cover. It is exclusive of any expense loadings and is levied by cancellation of Units. This charge, if any, shall be levied at the beginning of each Policy month from the Fund.

Every month we levy a charge for providing you with the death and other risk benefits in your policy. This charge will be taken by cancelling units proportionately from each of the fund(s) you

have chosen. The mortality charge and other risk benefit charge are guaranteed for the entire duration of the policy term.

The amount of the charge taken each month depends on your age and level of cover.

Surrender or Discontinuance Charge:

This is a charge levied on the Unit Fund for individual Unit linked insurance Products where you opt for Surrender or on Discontinuance of the contract as stipulated under these regulations. This charge depends on year of discontinuance and your annualized premium for limited and regular premium policies. There is no charge from 5th policy year.

The table below gives the maximum discontinuance charge applicable for limited and regular premium payment policies.

Discontinuance during the policy year	Maximum Discontinuance Charge	
	Annual Premium up to ₹ 50,000	Annual Premium above ₹ 50,000
1	Lower of 20% x (Annual Premium or Fund Value) but not exceeding ₹ 3000	Lower of 6% x (Annual Premium or Fund Value) but not exceeding ₹ 6000
2	Lower of 15% x (Annual Premium or Fund Value) but not exceeding ₹ 2000	Lower of 4% x (Annual Premium or Fund Value) but not exceeding ₹ 5000
3	Lower of 10% x (Annual Premium or Fund Value) but not exceeding ₹1500	Lower of 3% x (Annual Premium or Fund Value) but not exceeding ₹ 4000
4	Lower of 5% x (Annual Premium or Fund Value) but not exceeding ₹1000	Lower of 2% x (Annual Premium or Fund Value) but not exceeding ₹ 2000
5 +	NIL	NIL

The table below gives the maximum discontinuance charge applicable for single premium payment policies.

Discontinuance during the policy year	Maximum Discontinuance Charge	
	Single Premium up to ₹ 3,00,000	Single Premium above ₹ 3,00,000
1	Lower of 2% x (Single Premium or Fund Value) but not exceeding ₹ 3000	Lower of 1% x (Single Premium or Fund Value) but not exceeding ₹ 6000
2	Lower of 1.5% x (Single Premium or Fund Value) but not exceeding ₹ 2000	Lower of 0.70% x (Single Premium or Fund Value) but not exceeding ₹ 5000
3	Lower of 1% x (Single Premium or Fund Value) but not exceeding ₹1500	Lower of 0.50% x (Single Premium or Fund Value) but not exceeding ₹4000
4	Lower of 0.5% x (Single Premium or Fund Value) but not exceeding ₹1000	Lower of 0.35% x (Single Premium or Fund Value) but not exceeding ₹2000
5 +	NIL	NIL

In addition, only if you request for partial withdrawal, fund switch and premium redirection following charges will be charged on such requests

Partial withdrawal charge:

This is a charge levied on the Unit Fund at the time of partial withdrawal of the Fund during the contract period. The maximum partial withdrawal charge shall be Rs.500/- per transaction.

There are 4 free partial withdrawals in each policy year. Subsequent partial withdrawals, if any, will attract a charge of Rs 250 per requestor a reduced charge of Rs 25 per request if executed through the company’s web portal. This will be levied on the unit fund at the time of part withdrawal of the fund during the contract period.

Switching charge:

This is a charge levied on switching from one Segregated Fund to another available within the product. The charge per each switch shall be levied at the time of executing the switch. The maximum switching charge shall be Rs.500 per switch.

There are 4 free switches in each policy year. Subsequent switches, if any, will attract a charge of Rs 250 per requestor a reduced charge of Rs 25 per request if executed through the company’s web portal. This charge will be levied on switching of monies from one fund to another available fund within the product. The charge per each switch will be levied at the time of effecting the switch.

Miscellaneous Charges:

This is a charge levied for any alterations within the contract, such as increase in Sum Assured, Premium Redirection, change in Policy Term etc. This charge shall be levied by cancellation of Units.

A miscellaneous charge of Rs 250 shall be levied for any policy alterations as per Schedule I Clause 2(A)(vi)(c)(X) of IRDAI (Insurance Products) Regulations,2024.

Miscellaneous charge is levied only at the time of alteration. The maximum miscellaneous charge shall be Rs.500/- per alteration.

Premium Redirection Charge:

There are 4 free premium redirections in each policy year. Subsequent premium redirections, if any, will attract a charge of Rs 250 per request or a reduced charge of Rs 25 per request if executed through the company’s web portal.

Return of mortality charges (ROMC)

ROMC is only applicable for Classic Waiver Plus option.

A percentage of total mortality charges deducted during the policy term (excluding underwriting extra premium and taxes) will be payable along with the fund value at maturity. The percentage of total mortality charge to be returned is as specified in the table below:

Age (years)	Policy Term (years)	Return of mortality charges (ROMC)
18-45	10	NA
18-44	11-19	0.5x
	20-30	1x
45-50	11-30	1x

- Only Base mortality charge excluding GST to be returned back. Underwriting extra will not be returned.
- ROMC will directly be paid out on maturity and not added in the fund.
- ROMC to be paid if Life Assured survives till maturity and all due premiums are paid.
- ROMC will not be paid in case of death claim.
- In case of increase of Policy Term, the ROMC table applicable will be as per original Policy Term but will be returned on the new maturity date.

Rider Options

We offer the following Rider options (as modified from time to time) to help you enhance your protection

Rider	UIN	Scope of Benefits**
HDFC Life Income Benefit on Accidental Disability Rider - Linked	101A038V01	It is a Linked, Non-Participating, Pure Risk Premium, Individual Life Rider. A benefit equal to 1% of Rider Sum Assured per month for the next 10 years, in case of an Accidental Total Permanent Disability. There is no maturity benefit available under this rider.
HDFC Life Protect Plus Rider - Linked	101A037V01	It is a Linked, Non-Participating, Pure Risk Premium, Individual Life/Health Rider. A benefit as a proportion of the Rider Sum Assured shall be payable in case on accidental death or partial/total disability due to accident or if you are diagnosed with cancer as per the option chosen under this rider. No maturity benefit is payable under this rider.
HDFC Life Health Plus Rider - Linked	101A034V01	It is a Linked, Non- Participating, Savings/Pure Risk Premium, Individual Health Rider. Get Lump Sum benefit equivalent to Rider Sum Assured on diagnosis of any of the covered 60 Critical Illnesses or benefit as a proportionate of the Rider Sum Assured on diagnosis of Early Stage Cancer / Major Cancer depending on the plan option chosen.
HDFC Life Waiver of Premium Rider - Linked	101A035V01	It is a Linked, Non- Participating, Savings/ Pure Risk Premium, Individual Health Rider. Get Waiver of Premium for the base policy premium and the premium(s) of any other additional rider, in case of death, disability or diagnosis of any listed critical illnesses of the Rider Life Assured. Enjoy continued policy benefits even in case of life's eventualities.

**For all details on Riders, kindly refer to the Rider Brochures available on our website

There is no rider charge in this product.

TERMS & CONDITIONS

We recommend that you read and understand this product brochure & customised benefit illustration and understand what the plan is, how it works and the risks involved before you purchase.

A. Risk Factors:

- Unit Linked Insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premium paid in Unit Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- HDFC Life Insurance Company Limited is only the name of the Life Insurance Company and HDFC Life Sampoon Nivesh Plus is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document issued by the insurance company.
- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.

B. Net Asset Value (NAV):

We will set the NAV of a fund as per the IRDAI's guidelines. The NAV of Unit Linked Funds shall be computed as:

$$\text{NAV} = \frac{\text{Market Value of investment held by the Fund} + \text{value of current assets} - \text{(value of current liabilities and provisions if any)}}{\text{Number of Units existing on the valuation date (before creation or redemption of Units)}}$$

We round the resulting price to the nearest Re. 0.0001. This price will be daily published on our website and the Life Insurance Council Website. Units shall only be allocated on the day the proposal is accepted and results into a policy by adjustment of application money towards premium. The premium will be adjusted on the due date even if it has been received in advance and the status of the premium received in advance shall be communicated to the Policyholder.

C. Exclusions:

Suicide Exclusion:

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 your death.

Further any charges other than Fund Management Charges (FMC) recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

Other Exclusion:

We shall not be liable to pay the Accidental Death Benefit if death is caused directly or indirectly:

- a. due to war (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
- b. from intentional self-injury unless in self-defence or to save life, suicide or attempted suicide.
- c. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.

- d. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world. [Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine;]
- e. arising or resulting from committing any breach of law with criminal intent.
- f. due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
- g. from any claim resulting or arising from or any consequential claim directly or indirectly caused by or contributed to or arising from:
 - i. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.
 - ii. Nuclear weapons material
 - iii. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - iv. Nuclear, chemical and biological terrorism
- h. from any claim arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal act or any violation or attempted violation of the law.

D) Policy Loan:

No policy loans are available for this product.

E) Tax Benefits:

Tax Benefits may be available as per prevailing tax laws. You are requested to consult your tax advisor.

F) Cancellation in the Free-Look period:

In case you are not agreeable to the any of the policy terms and conditions, you have the option of returning the policy to us stating the reasons thereof, within 30 days from the date of receipt of the policy, as per IRDAI (Protection of Policyholders' Interests) Regulations, 2024, as modified from time to time. On receipt of your letter along with the original policy document (original Policy Document is not required for policies in dematerialised or where Policy is issued only in electronic form), we shall arrange to refund you the value of units allocated to you on the date of receipt of request plus the unallocated part of the premium plus charges levied by cancellation of units, subject to deduction of the proportionate risk premium for the period on cover, the expenses incurred by us on medical examination (if any) and stamp duty charges.

G) Alterations:

The following alterations are available under the product subject to our Board Approved Underwriting Policy (BAUP):

- Fund Switches
- Premium Redirections
- Cancellation in the Free-Look Period
- Plan option (i.e. from Life Option to Extra Life Option and vice-versa)
- Sum Assured (other than the policy becoming reduced paid-up)
- Increase in Policy Term
- Premium Frequency
- Premium Payment Term

The following alterations are not allowed under the product:

- Premium
- Death Benefit option

H) Grievance Redressal Mechanism:

You can contact us at any of the below touchpoints in case of any concern:

Helpline number: 022-68446530 (Call Charges apply) | NRI Helpline number +91 89166 94100 (Call Charges apply)

E-mail Address: service@hdfclife.com | nriservice@hdfclife.com (For NRI customers only)

You can let us know of your concerns/grievances through any of below options:

1. Option 1: Written letter duly signed by the Policyholder at any HDFC Life Branch. There is a Grievance Redressal Officer at the respective branch to address the customer's complaint.

To know more about branch address and timing's you can visit this link: <https://www.hdfclife.com/contact-us#BranchLocator> . Please note, branches are closed on Sundays, national holidays and region-specific public holidays.

2. Option 2: Write to us from your registered email ID at service@hdfclife.com.

3. Option 3: Visit us at our website <https://www.hdfclife.com/customer-service/grievance-redressal>

You may refer to the escalation matrix in case there is no response to a grievance within the prescribed timelines.

If you are still not satisfied with our response, you may approach the Insurance Ombudsman located in your region.

For more information on our Grievance Redressal Mechanism and the detailed address of the Insurance Ombudsman, please refer Part G of the policy document given to you.

I) Nomination as per Section 39 of the Insurance Act 1938 as amended from time to time:

(1) The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.

(2) Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the Insurer.

(3) Nomination can be made at any time before the maturity of the policy.

(4) Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the Insurer and can be registered by the Insurer in the records relating to the policy.

(5) Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.

(6) A notice in writing of Change or Cancellation of nomination must be delivered to the Insurer for the Insurer to be liable to such nominee. Otherwise, the Insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the Insurer.

(7) Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.

(8) A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the Insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of the Insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.

(9) The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Amendment) Act 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

J) Assignment as per Section 38 of the Insurance Act 1938 as amended from time to time:

- (1) This policy may be transferred/assigned, wholly or in part, with or without consideration.
- (2) An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
- (3) The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
- (4) The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
- (5) The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the Insurer.
- (6) Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
- (7) On receipt of notice with fee, the Insurer should grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
- (8) The Insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bonafide or (b) not in the interest of the Policyholder or (c) not in public interest or (d) is for the purpose of trading of the insurance policy.
- (9) In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.

Section I (Nomination) and J (Assignment & Transfer) are simplified versions prepared for general information only and hence are not comprehensive. For full texts of these sections please refer to Section 38 and Section 39 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act dated March 23, 2015.

K) Prohibition of Rebates: In accordance with Section 41 of the Insurance Act, 1938 as amended from time to time:

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
- (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

L) Non-Disclosure: In accordance with Section 45 of the Insurance Act, 1938 as amended from time to time:

- (1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- (2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the Insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which

such decision is based.

(3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within our knowledge: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

(4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

(5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

This is not a comprehensive list of amendments of Insurance Laws (Amendment) Ordinance, 2014 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Ordinance Gazette Notification dated December 26, 2014 for complete and accurate details.

M) A policyholder can now have his/her life insurance policies in dematerialized form through a password protected online account called an electronic Insurance Account (eIA). This eIA can hold insurance policies issued from any insurer in dematerialized form, thereby facilitating the Policyholder to access his/her policies on a common online platform. Facilities such as online premium payment, changes in address are available through the eIA. Furthermore, you would not be required to provide any KYC documents for any future policy purchase with any insurer. For more information on eIA visit <https://www.hdfclife.com/customer-service/about-demat>.

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