

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 Life Assured Gain Plus		UIN: 101N151V03													
Aim of the plan	It provides financial protection to your family in your absence and also pays you a lump sum on survival at the end of term to help fulfill your financial goals in life.															
Type of the Plan	This product is an individual non-linked participating savings life insurance plan.															
Premium Payment Term	Limited (5 years) or Single Premium (5 years is one of the option along with single premium)															
Policy Term	10, 12 or 15 years (Policy term is inclusive of the premium payment term chosen)															
Premiums	<p>Minimum Premium:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="width: 16.6%;">Annual</td> <td style="width: 16.6%;">Semi Annual</td> <td style="width: 16.6%;">Monthly</td> </tr> <tr> <td>Limited Premium (5 years)</td> <td>Rs 30,000</td> <td>Rs 18,000</td> <td>Rs 3,000</td> </tr> <tr> <td>Single Premium</td> <td colspan="3">2,50,000</td> </tr> </table> <p>There is no limit on the maximum premium amount that can be paid subject to satisfactory underwriting.</p>					Annual	Semi Annual	Monthly	Limited Premium (5 years)	Rs 30,000	Rs 18,000	Rs 3,000	Single Premium	2,50,000		
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Limited Premium (5 years)	Rs 30,000	Rs 18,000	Rs 3,000													
Single Premium	2,50,000															
Sum Assured	Limited Premium Payment Term (5 years): 159,446 Single premium: 197,323															
Maturity Benefit	<p>Aggregate of the following:</p> <ul style="list-style-type: none"> • Sum Assured on Maturity • Applicable guaranteed terminal additions • Vested simple reversionary bonus, if declared • Terminal Bonus, if declared 															
Death Benefit	<p>Aggregate of the following:</p> <ul style="list-style-type: none"> • Sum Assured on death, plus • Applicable Guaranteed Terminal Additions • Vested Simple Reversionary bonus, (if declared), plus • Terminal Bonus, if declared <p>For 5 year premium payment term policy, Sum Assured on death is defined as higher of following:</p> <p>a) 'x'* times the Annualized Premium;</p> <p>b) 105% of the Total Premiums Paid till the date of death.</p> <p>*the multiple of "x" times is defined as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">For entry age of life assured being less than 45 years</td> <td style="width: 50%;">For entry age of life assured being less than 45 years and above</td> </tr> <tr> <td style="text-align: center;">10 times</td> <td style="text-align: center;">7 or 10 times</td> </tr> </table> <p>^Annualized premium shall be the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.</p>				For entry age of life assured being less than 45 years	For entry age of life assured being less than 45 years and above	10 times	7 or 10 times								
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	#Total premiums paid means total of all premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.
Rider Benefits	<ul style="list-style-type: none"> • HDFC Life Income Benefit on Accidental Disability Rider – Non Linked • HDFC Life Protect Plus Rider – Non Linked
Policy Loans	Once the policy has acquired a Surrender Value, you can take a policy loan up to 80% of the surrender value of your policy, subject to the applicable terms and condition.
Exclusion	In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.
Free Look period	30 days from the date of receipt of the original policy document.
Alterations	No alterations are allowed in the policy other than the change in premium payment mode.
Grace Period	15 days for monthly mode; 30 days for other modes.
Lapsation	A single premium policy doesn't lapse. For Limited Premium Payment Term (5 years), if at least 1 full year premium is not being paid, the policy will lapse on the date of expiry of grace period. Once the policy lapses, all benefits under the policy will cease until the policy is revived for full benefits.
Paid up	<p>Policy will become paid-up if the premiums are not paid before the expiry of the grace period and the policy has acquired the Surrender Value.</p> <p>For Limited Premium Payment Term (5 years), if at least 1 full year premium has been paid and further premiums are unpaid and the policy is not surrendered, the policy will acquire the status of reduced paid up on the date of expiry of grace period up till the policy is revived for full benefits.</p> <ul style="list-style-type: none"> • Reduced paid up death benefit • Reduced paid-up maturity benefit
Revival	A lapsed or paid up policy can be revived within a period of 5 consecutive complete years subject to the conditions mentioned in the policy document.
Surrender	<p>Single premium Policy: Anytime during the Policy Term.</p> <p>Limited Premium Payment Term: After completion of first policy year provided one full year premium has been received.</p>