

## **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, Plan Option &amp; UIN</b>	HDFC Life Click 2 Achieve Par Advantage <span style="float: right;"><b>UIN:101N207V01</b></span>																								
<b>Aim of the plan</b>	HDFC Life Click 2 Achieve Par Advantage is a participating life insurance plan. The plan provides a holistic solution for you to generate a regular income and to build a corpus to achieve the planned goals and secure your loved one's future.																								
<b>Type of the Plan</b>	It is An Individual Non-Linked, Participating, Savings Life Insurance Plan																								
<b>Premium Payment Term (PPT)/ Policy Term (PT)</b>	Premium Payment Term: Single Pay, 5, 6, 8, 10, 12 years Deferment Period: 0 to 12 years Policy Term: 10 to 40 years <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Option</th> <th>Minimum Policy Term (in years)</th> </tr> </thead> <tbody> <tr> <td>Lumpsum</td> <td>10</td> </tr> <tr> <td>Balanced Income</td> <td>10</td> </tr> <tr> <td>Early Income</td> <td>20</td> </tr> <tr> <td>Enhanced Income</td> <td>20</td> </tr> <tr> <td>Guaranteed Income</td> <td>20</td> </tr> </tbody> </table>	Option	Minimum Policy Term (in years)	Lumpsum	10	Balanced Income	10	Early Income	20	Enhanced Income	20	Guaranteed Income	20												
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<b>Premium</b>	<table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Premium Payment Frequency</th> <th>Minimum Instalment Premium (Rs.)</th> </tr> </thead> <tbody> <tr> <td>Single Pay</td> <td>50,000</td> </tr> <tr> <td>Yearly</td> <td>25,000</td> </tr> <tr> <td>Half-yearly</td> <td>12,750</td> </tr> <tr> <td>Quarterly</td> <td>6,500</td> </tr> <tr> <td>Monthly</td> <td>2,188</td> </tr> </tbody> </table> <p>Subject to condition that, the premium allocated towards each plan option cannot be lower than the limit given below:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Premium Payment Frequency</th> <th>Minimum Instalment Premium (Rs.)</th> </tr> </thead> <tbody> <tr> <td>Single Pay</td> <td>25,000</td> </tr> <tr> <td>Yearly</td> <td>10,000</td> </tr> <tr> <td>Half-yearly</td> <td>5,100</td> </tr> <tr> <td>Quarterly</td> <td>2,600</td> </tr> <tr> <td>Monthly</td> <td>875</td> </tr> </tbody> </table> <p>There is no limit on the maximum premium amount. However, the acceptance of any case is subject to Board approved underwriting policy.</p>	Premium Payment Frequency	Minimum Instalment Premium (Rs.)	Single Pay	50,000	Yearly	25,000	Half-yearly	12,750	Quarterly	6,500	Monthly	2,188	Premium Payment Frequency	Minimum Instalment Premium (Rs.)	Single Pay	25,000	Yearly	10,000	Half-yearly	5,100	Quarterly	2,600	Monthly	875
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<b>Sum Assured on Maturity</b>	The absolute amount of benefit which is guaranteed to become payable at the end of the policy term.																								
<b>Survival Benefit</b>	<p><b>Lumpsum:</b> Not Applicable</p> <p><b>Balanced Income &amp; Early Income:</b>                  Sum Assured on Maturity × Cash bonus rate, if any</p> <p><b>Enhanced Income:</b>                  For each policy year after the end of deferment period:                  Sum Assured on Maturity × (1+Increase Factor) × Cash bonus rate, if any                  where, Increase Factor = (Policy Year – Deferment Period - 1) × 10%</p> <p><b>Guaranteed Income:</b></p> <ul style="list-style-type: none"> <li>• Basic Sum Assured × 10% (plus)</li> <li>• Cash Bonus = Basic Sum Assured × Cash bonus rate, if any (plus)</li> </ul>																								

<p><b>Maturity Benefit</b></p>	<p><b>Lumpsum:</b> For a policy where all due premiums have been paid, the maturity benefit payable at the end of the policy term is defined as:</p> <ul style="list-style-type: none"> <li>Sum Assured on Maturity plus, Accrued Reversionary Bonus (if any) * plus, Interim Reversionary Bonus (if any) plus, Terminal bonus (if any)</li> </ul> <p>* Where Policy Continuance Benefit is opted and death benefits paid out before maturity, the accrued reversionary bonus shall only include the bonus added after the date of death.</p> <p><b>Balanced Income / Early Income / Enhanced Income / Guaranteed Income:</b> For a policy where all due premiums have been paid, the maturity benefit will be the aggregate of:</p> <ul style="list-style-type: none"> <li>Sum Assured on Maturity plus, Interim Cash Bonus (if any) plus, Terminal bonus (if any)</li> </ul> <p>In addition, any accrued cash bonus and/or guaranteed pay-out, as applicable, if not paid earlier will be payable. On payment of the Maturity Benefit, the policy will terminate and no more benefits will be payable.</p>
<p><b>Special Milestone (if opted for)</b></p>	<p>Special Milestone Benefit Amount</p>
<p><b>Death Benefit</b></p>	<p>Where 'Additional Life Option' is not opted, The benefit payable on death of Life Assured shall be as defined below (Option wise Death Benefit described below):</p> <p><b><u>Where Policy Continuance Benefit is not opted</u></b></p> <p><b>Lumpsum:</b> The death benefit shall be the highest of:</p> <ol style="list-style-type: none"> <li>Sum Assured on Death plus, Accrued Reversionary Bonus (if any) plus, Interim Reversionary Bonus (if any), plus Terminal Bonus (if any)</li> <li>105% of Total Premiums Paid as on date of death</li> </ol> <p><b>Balanced Income / Early Income / Enhanced Income / Guaranteed Income:</b> In addition to the accrued cash bonus and/or guaranteed pay-out not paid earlier, the death benefit shall be the highest of:</p> <ol style="list-style-type: none"> <li>Sum Assured on Death plus, Interim Cash Bonus (if any), plus Terminal Bonus (if any)</li> <li>105% of Total Premiums Paid as on date of death</li> </ol> <p>On payment of above benefits, the plan will terminate and no further benefits are payable.</p> <p><b><u>Where Policy Continuance Benefit is opted</u></b></p> <p><b>Lumpsum:</b> The death benefit shall be the highest of:</p> <ol style="list-style-type: none"> <li>Sum Assured on Death plus, Accrued Reversionary Bonus (if any) plus, Interim Reversionary Bonus (if any)</li> <li>105% of Total Premiums Paid as on date of death</li> </ol> <p><b>Balanced Income / Early Income / Enhanced Income / Guaranteed Income:</b> In addition to the accrued cash bonus and/or guaranteed pay-out not paid earlier, the death benefit shall be the highest of:</p> <ol style="list-style-type: none"> <li>Sum Assured on Death plus, Interim Cash Bonus (if any), plus Terminal Bonus (if any)</li> <li>105% of Total Premiums Paid as on date of death</li> </ol> <p>The policy does not terminate on payment of the death benefit. All the future premium(s) shall be waived. The future maturity benefit shall be paid as and when it would have become payable if the life assured (at least one of the lives assured where 'Additional Life Option' is opted) was alive.</p> <p>Where 'Additional Life Option' is opted, the death benefit payable on first death shall be higher of Sum Assured on Death (applicable for the life) and 105% of Total Premiums Paid as on date of death. In addition, all future premiums under the policy shall be waived. The benefit payable on second death shall be as defined above (Option wise Death Benefit described above). In case of simultaneous death, the death benefit for both the lives shall be paid.</p> <p>The minimum death benefit shall be 105% of Total Premiums Paid as on date of death</p> <p>Sum Assured on Death is an absolute amount of benefit which is guaranteed to become payable on death of the life assured. It is equal to</p> <ul style="list-style-type: none"> <li>Death Benefit Multiple X Single Premium for Single Pay (for single pay policies)</li> <li>Death Benefit Multiple X Annualized Premium (for Limited/Regular Pay policies)</li> </ul> <p>^Annualized Premium shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.</p> <p>Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.</p>
<p><b>Recipient of Benefits</b></p>	<ul style="list-style-type: none"> <li>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.</li> <li>In case of first death under Joint Life Coverage, Death Benefit shall be payable to the Policyholder if the Policyholder and the surviving Life Assured are the same; or to the Policyholder if the Policyholder is other than the surviving Life Assured; or to the surviving Life Assured if the Policyholder and the deceased Life Assured are the same.</li> <li>In case of second death under Joint Life Coverage, Death Benefit shall be payable to the Policyholder if the Policyholder is other than the Life Assured(s); or to the Nominee(s) if the Policyholder and any of the Life Assured(s) are the same.</li> <li>Death Benefit shall be paid to legal heir of Policyholder where Nominee is not alive.</li> <li>All other benefits shall be payable to the Policyholder.</li> <li>If the policy has been assigned, all benefits shall be payable to the Assignee under absolute assignment.</li> </ul>
<p><b>Policy Loans</b></p>	<p>Once the policy has acquired a Surrender Value, you can take a policy loan up to maximum 80% of the surrender value of your policy, subject to the applicable terms and conditions.</p>

<b>Exclusion</b>	<p>Suicide Exclusion: In case of death of any of the Life Assured due to suicide within 12 months from the Risk Commencement Date under 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 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. The surviving life shall be given an option to continue with the policy on a Single Life basis, with future premium payment to be paid by the surviving life. The Annualised Premium for the outstanding term shall be revised to that payable by a Single Life of corresponding age. For exclusions related to optional benefits, if any, please refer to policy document.</p>				
<b>Free Look-in period</b>	30 days from the date of receipt of the original policy document.				
<b>Grace Period</b>					
	Annual mode	Half-yearly mode	Quarterly mode	Monthly mode	
	30 days	30 days	30 days	15 days	
<b>Premium discontinuance &amp; Paid-up</b>	<p>If You don't pay the due premiums before the expiry of the grace period, your Policy will:</p> <ol style="list-style-type: none"> <li>Lapse if it has not acquired a Surrender Value. Once your Policy lapses, all the benefits including the risk cover will cease.</li> <li>Become a reduced paid-up policy if it has acquired a Surrender Value with reduced benefits. Your Sum Assured on Death/Maturity will reduce to Paid-up Sum Assured on Death/Maturity</li> </ol> <p>For details on maturity and death benefit of paid-up policy please refer to your policy document.</p>				
<b>Revival</b>	The revival period shall be as specified by the regulations. Currently, the period is five (5) years.				
<b>Surrender</b>	<p>The Policy will acquire SV immediately on the payment of Single Premium and after completion of first policy year provided one full year premium has been received, in case of a Limited Premium Policy. Surrender value payable shall be higher of: A. Guaranteed Surrender Value (GSV) or B. Special Surrender Value (SSV)</p> <p>Plus, any accrued cash bonus and/or guaranteed pay-out, if not paid earlier plus interim survival benefit.</p>				