

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 Sampoorna Jeevan	UIN: 101N158V06									
Aim of the plan	Helps you by offering a unique life insurance solution which provides a cover against unfortunate events and savings in the form of regular income depending on the option chosen.										
Type of the Plan	An Individual Non-Linked Participating Savings Life Insurance Plan										
Premium Payment Term	6, 8, 10, 12 and 15 years										
Policy Term	<p><u>Lumpsum with Cash Bonus Option:</u> Sampoorna Jeevan 75: Fixed Policy Term of 25, 30, 35, 40 years or 75 minus age at entry. Sampoorna Jeevan 100: Fixed Policy Term of 25, 30, 35, 40 years or 100 minus age at entry.</p> <p><u>All other option:</u> Sampoorna Jeevan 75: 75 minus age at entry. Sampoorna Jeevan 100: 100 minus age at entry.</p>										
Premiums	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">PPT</td> <td style="width: 25%;">Annual</td> <td style="width: 25%;">Half Yearly</td> <td style="width: 25%;">Monthly</td> </tr> <tr> <td>All PPTs</td> <td>Rs 12,000</td> <td>Rs 5,000</td> <td>Rs 1,000</td> </tr> </table> <p>There is no limit on the maximum premium amount that can be paid subject to satisfactory underwriting.</p>			PPT	Annual	Half Yearly	Monthly	All PPTs	Rs 12,000	Rs 5,000	Rs 1,000
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All PPTs	Rs 12,000	Rs 5,000	Rs 1,000								
Guaranteed Benefit Option	<ul style="list-style-type: none"> • Lump Sum Option (Option A) • Income Option (Option B) • Lump Sum with Income Option (Option C) • Income with Lump sum Option (Option D) 										
Guaranteed Benefit payout frequency	<ul style="list-style-type: none"> • Monthly • Quarterly • Semi-Annually • Annually <p>These frequencies can be chosen by the policyholder at inception or at any policy anniversary</p>										
Bonus option	<ul style="list-style-type: none"> • Simple Reversionary Bonus for Term (Option 1) • Simple Reversionary Income Bonus (Option 2) • Cash Bonus (Option 3) • Simple Reversionary Bonus for Premium Payment Term and Cash Bonus thereafter (Option 4) • Simple Reversionary Income Bonus and Cash Bonus (Option 5) 										
Bonus payout frequency for Option 3, 4 & 5	<ul style="list-style-type: none"> • Monthly • Quarterly • Semi-Annually • Annually <p>These frequencies can be chosen by the policyholder at inception or at any policy anniversary</p>										
Modal factor for non-annual payouts (Income and Cash Bonus)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Frequency</th> <th>Cash bonus/ Guaranteed Income Instalment (per frequency)³</th> </tr> </thead> <tbody> <tr> <td>Semi-annual</td> <td>98% of Annual Survival Benefit x 1/2</td> </tr> <tr> <td>Quarterly</td> <td>97% of Annual Survival Benefit x 1/4</td> </tr> <tr> <td>Monthly</td> <td>96% of Annual Survival Benefit x 1/12</td> </tr> </tbody> </table>			Frequency	Cash bonus/ Guaranteed Income Instalment (per frequency) ³	Semi-annual	98% of Annual Survival Benefit x 1/2	Quarterly	97% of Annual Survival Benefit x 1/4	Monthly	96% of Annual Survival Benefit x 1/12
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Timing of 1st cash Bonus option	<p><u>Lumpsum with Cash Bonus Option:</u> For all PPT: Policyholder can choose to start the cash bonus from the end of 1st policy year or end of 2nd Policy Year</p> <p><u>All other option</u> For PPT 6 & 8: End of 1st policy year For PPT 10, 12 & 15: End of 2nd Policy Year</p>										
Maturity Benefit	Pay out of maturity benefit will depend on the Guaranteed Benefit Option chosen.										
Death Benefit	<p>Aggregate of the following:</p> <ul style="list-style-type: none"> • Sum Assured on Death • Vested Simple Reversionary Bonuses (SRB)/ vested Simple Reversionary Income Bonus (SRIB), as applicable excluding vested SRB/SRIB already paid, if any declared. • Cash Bonus (CB), if declared excluding cash bonus already paid, if any • Vested Paid-up Additions, as applicable excluding paid-up additions already encashed, if any. • Terminal Bonus, if declared. <p>Sum Assured on Death is defined as the highest of following:</p> <ul style="list-style-type: none"> • X* times the Annualized premium; or 										

	<ul style="list-style-type: none"> • Minimum Guaranteed Sum Assured on Maturity; • Absolute amount assured to be paid on death; or • 105% of the total premiums received upto the date of death (excluding rider premium, underwriting extra premium and taxes, if any) <p>The multiple of “X” times is defined as follows</p> <table border="1"> <tr> <td>For entry age of life assured being less than 45 years</td> <td>For entry age of life assured being 45 years and above</td> </tr> <tr> <td>10 times</td> <td>7 or 10 times (to be chosen while buying the policy)</td> </tr> </table> <p>[^]Annualised premium shall be the premium amount payable in a year chosen by you, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. [#]Total premiums paid means total of all premiums received, excluding any extra premium, any rider premium and taxes.</p>	For entry age of life assured being less than 45 years	For entry age of life assured being 45 years and above	10 times	7 or 10 times (to be chosen while buying the policy)
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Survival Benefits	<p>Pay-out of survival benefit will depend on</p> <ul style="list-style-type: none"> • Guaranteed Benefit Option • Bonus option <p>chosen by you at inception of policy</p>				
Policy Loans	You can avail loan under the policy provided the policy has acquired a surrender value subject to terms and conditions as the company may specify from time to time.				
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.				
Grace Period	15 days for monthly mode; 30 days for other modes.				
Alterations	Change in Premium Payment Frequency and Payout Frequency is allowed.				
Lapsation	If at least 1 full years’ premiums have not been 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>If at least 1 full years’ premiums have 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 until the policy is revived for full benefits.</p> <ol style="list-style-type: none"> 1. Reduced Paid Up – Guaranteed Benefits <ul style="list-style-type: none"> • Reduced Paid up Sum Assured On Death • Reduced paid up Survival Benefit/Maturity Benefit 2. Reduced Paid up – Non Guaranteed Benefit <ul style="list-style-type: none"> • Reduced paid-up Simple Reversionary Bonus/Simple Reversionary Income Bonus • Reduced paid-up Cash Bonus 				
Revival	A lapsed or paid up policy can be revived within 5 (five) years subject to the conditions mentioned in the policy document.				
Surrender	This policy can be surrendered if at least one full year’s premiums are paid by the Policyholder.				
Riders	<ul style="list-style-type: none"> • HDFC Life Income Benefit on Accidental Disability Rider • HDFC Life Critical Illness Plus Rider • HDFC Life Protect Plus Rider 				