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.

I have big plans for my family.
I am glad they don't cost big.

With

HDFC Life Click 2 Invest Plus

A Unit Linked Non-Participating Individual Life Insurance Savings Plan



KEY FEATURES

- Multiple Death Benefit Options
- Option to choose Whole Life Cover
- Multiple Fund Options

HDFC Life

Sar utha ke jiyo!

"HDFC Life Click 2 Invest Plus" is a Unit Linked Plan that offers financial protection for your family with market linked returns.

Along with financial protection this plan also offers you a range of investment funds. You can choose from among 12 fund options to invest your money in.

KEY FEATURES OF HDFC LIFE CLICK 2 INVEST PLUS

- Choice of three Plan Options and four Death Benefit Options to suit your life insurance and investment requirements
- Premium payment options of Single Pay, Limited Pay or Regular Pay
- Choose from a range of 12 fund options
- Tax benefits may be available as per prevailing tax laws
- Loyalty additions to enhance your fund value
- 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.

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 and level of protection subject to the limits mentioned below.

Parameters	Minimum		Maximum	
Age at Entry	Classic	0 years (30 days)[1]	65 years	
	Classic Plus	0 years (30 days)[1]		
	Classic Waiver	18 years		
	Classic Waiver Plus	18 years		
Age at Maturity	Classic	18 years	Classic	99 years
	Classic Plus	18 years	Classic Plus	85 years
	Classic Waiver	23 years	Classic Waiver	85 years
	Classic Waiver Plus	23 years	Classic Waiver Plus	85 years
Premiums	Single: Rs. 24,000		There is no maximum limit. However, the acceptance of any case is subject to underwriting	
	Annual: Rs. 12,000			
	Half-yearly: Rs 6,000			
	Quarterly: Rs. 3,000			
	Monthly: Rs. 1,000			
Sum Assured – Single Premium	Age at Entry < 50 years	125% of Single Premium	There is no maxmium limit. However, the acceptance of any case is subject to	
	Age at Entry >= 50 years	110% of Single Premium		

<table>
<tr><th>Parameters</th><th colspan="2">Minimum</th><th>Maximum</th></tr>
<tr><td rowspan="2">Top up Sum Assured - Single Premium</td><td>Age at Entry < 50 years</td><td>125% of Top up Premium[3]</td><td rowspan="3">Board Approved Underwriting Policy (BAUP).</td></tr>
<tr><td>Age at Entry >= 50 years</td><td>110% of Top up Premium[3]</td></tr>
<tr><td rowspan="2">Sum Assured - Regular & Limited Premium</td><td>Age at Entry < 50 years</td><td>7 x Annualized Premium</td></tr>
<tr><td>Age at Entry >= 50 years</td><td>5 x Annualized Premium</td><td></td></tr>
<tr><td rowspan="2">Policy Term</td><td colspan="2" rowspan="2">5 years</td><td>- Classic Option: 99 years minus Age at Entry</td></tr>
<tr><td>- Other than Classic Option: 40 years[2]</td></tr>
<tr><td>Premium Payment Term</td><td colspan="2">Single Pay
Limited: 5 years
Regular Pay</td><td>Single Pay
Limited: (Policy Term -1) years
Regular Pay</td></tr>
</table>

All ages mentioned above are age as of last birthday

[1]For policies issued on minor's life, the date of commencement of risk may start anytime on or up to two years from the date of commencement of the policy or on the policy anniversary after attainment of majority, whichever is earlier. This needs to opted at inception of the policy.

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.

[2]This will be subject to the Maximum Maturity Age allowed under the selected option.

[3] All top-up premiums made during the currency of the contract, except for pension products, shall have insurance cover treating them as single premium as per clause 3 of Schedule-I of IRDAI (Insurance Products) Regulations, 2024

This plan is also available for online sale.

CHOICE OF 3 PLAN OPTIONS:

1. Growth
2. Loyalty
3. Loyalty Plus

CHOICE OF 4 DEATH BENEFIT OPTIONS:

You can opt for any of the 4 Death 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.

DEATH BENEFIT OPTION	DEATH BENEFIT[3] shall be:
Classic	Higher of Sum Assured **OR** Fund Value
Classic Plus	Sum Assured **PLUS** Fund Value
Classic Waiver	Sum Assured **PLUS** Waiver of Future Premiums
Classic Waiver Plus	Sum Assured **PLUS** Waiver of Future Premiums **PLUS** Monthly Income Benefit

[3]Please see Death Benefit section for further details.

The selection has to be made at policy inception and once chosen the plan option and the death benefit option cannot be changed throughout the policy term.

HOW WILL THIS PLAN WORK?

At the outset, you select:

- Plan option
- Death Benefit option
- Premium
- Premium Payment Term
- Policy Term
- Sum Assured
- Investment Fund(s)

Your premium shall be invested in the fund(s) you selected and in the proportion you specify.
On Maturity you will receive your fund Value as a lump-sum maturity benefit.
In case of death of life assured during policy term, the nominee will receive death benefit.

SNAPSHOT OF SAMPLE ILLUSTRATION

	Illust-ration 1	Illust-ration 2	Illust-ration 3	Illust-ration 4	Illust-ration 5	Illust-ration 6
Plan Option	Growth	Growth	Loyalty	Loyalty	Loyalty Plus	Loyalty Plus
Death Benefit Option	Classic	Classic Plus	Classic	Classic Plus	Classic	Classic Plus
Age[4] at entry in years	35					
Policy Term in years	20					
Premium Payment Term in years	20 (Regular Pay)					
What you pay? (Rs.)	1,00,000 Annual Premium					
Total premiums paid? (Rs.)	20,00,000 for 20 years					
Sum Assured (Rs.)	10,00,000 Sum Assured					
Assumed Rate of Return @ 8% p.a.[5] (Rs.)	41,40,741	40,33,998	40,33,697	39,27,163	42,02,312	40,94,062
Assumed Rate of Return @ 4% p.a.[5] (Rs.)	26,37,601	25,57,054	25,67,612	24,87,273	26,86,134	26,04,592

[4]Scenario for a Healthy Male Life Assured

[5]The returns shown above i.e. at 4% p.a. and 8% p.a. are not guaranteed and they are not the upper or lower limits of what the policyholder might get back, as the fund value depends on a number of factors including future investment performance. The above-mentioned returns are for illustrative purposes. The illustration is for a healthy male life. The values shown are for illustrative purpose only.

Loyalty Additions

The product offers loyalty addition at different points during the policy term.

Where extra units are allocated, the allocation between the funds will be in the same proportion as the value of total units held in each fund at the time of allocation.

All additions shall be applicable till the policy is in force and all due premiums have been paid. The additions will not be applicable for the charges deducted on additional top up premiums or to the top up fund value.

The different loyalty additions offered are detailed below:-

A) Plan Option A: Growth

Below are the loyalty additions available in Plan Option A: Growth

a) Return of Mortality Charges (ROMC):

This will only be applicable where 'Classic Waiver Plus' is selected as death benefit option.

Under this loyalty addition, mortality charges (excluding extra mortality charges due to underwriting) deducted between a specified period will be retuned back at maturity. This amount shall be payable along with the fund value at maturity.

The specified period will start from policy anniversary after the policyholder has attained age 56 years and provided at least 6 policy years are completed. The period shall continue till policy year in which the policyholder attains age 70 years.

In addition to conditions at start of section, ROMC will not be applicable in case of death claim under the policy.

b) High Death Benefit Multiple Booster:

This will be applicable only where 'Classic' is selected as death benefit option and provided the Death Benefit Multiple is greater than 30 times.

At the end of each month starting from policy year 11, a multiple (1X or 2X) of the mortality charge (excluding extra mortality charges due to underwriting) deducted in the policy month which is 120 months prior shall be added back to the fund. E.g. A multiple of mortality charge deducted in the 1st policy month shall be added back in the 121st month, multiple of mortality charge deducted in the 2nd policy month shall be added back in the 122nd month and so on until the end of the policy term. The multiple for return of mortality charge would vary depending on the policy year and is as given below:

Policy year	Return of Mortality Charge Multiple
11 to 20	1X
21 and above	2X

In addition, at the end of each policy year starting from policy year 21, 1.35% of Fund value shall be added back to the fund.

This loyalty shall be added to the fund in the form of allocation of extra units.

B) Plan Option B: Loyalty

Below are the loyalty additions available in Plan Option B: Loyalty

a) Fund Value Enhancer:

Loyalty additions as specified below, shall be added to the fund in the form of allocation of extra units every 5 year starting from the 10th year policy anniversary.

Policy Anniversary	Loyalty Addition
10-25	0.15% of Average Fund Value
26 and above	0.25% of Average Fund Value

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.

b) Return of Policy Administration Charges

Sum total of Policy Administration charges (excluding applicable taxes) collected till 25th policy year will be added to the fund in the form of allocation of extra units at the end of 25th year.

c) Return of Mortality Charges (ROMC):

This will only be applicable where 'Classic Waiver Plus' is selected as death benefit option.

Under this loyalty addition, mortality charges (excluding extra mortality charges due to underwriting) deducted between a specified period will be retuned back at maturity. This amount shall be payable along with the fund value at maturity.

The specified period will start from policy anniversary after the policyholder has attained age 56 years and provided at least 6 policy years are completed. The period shall continue till policy year in which the policyholder attains age 70 years.

In addition to conditions at start of section, ROMC will not be applicable in case of death claim under the policy.

d) High Death Benefit Multiple Booster:

This will be applicable only where 'Classic' is selected as death benefit option and provided the

Death Benefit Multiple is greater than 30 times.

At the end of each month starting from policy year 11, a multiple (1X or 2X) of the mortality charge (excluding extra mortality charges due to underwriting) deducted in the policy month which is 120 months prior shall be added back to the fund. E.g. A multiple of mortality charge deducted in the 1st policy month shall be added back in the 121st month, multiple of mortality charge deducted in the 2nd policy month shall be added back in the 122nd month and so on until the end of the policy term. The multiple for return of mortality charge would vary depending on the policy year and is as given below:

Policy year	Return of Mortality Charge Multiple
11 to 20	1X
21 and above	2X

In addition, at the end of each policy year starting from policy year 21, 1.35% of Fund value shall be added back to the fund.

This loyalty shall be added to the fund in the form of allocation of extra units.

C) Plan Option C: Loyalty Plus

Below are the loyalty additions available in Plan Option C: Loyalty Plus

a) Fund Value Enhancer:

Loyalty additions as specified below, shall be added to the fund in the form of allocation of extra units every 5 year starting from the 10th year policy anniversary.

Policy Anniversary	Loyalty Addition
10 and above	1% of Average Fund Value

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.

b) Return of Policy Administration Charges

Sum total of Policy Administration charges (excluding applicable taxes) collected till 10th policy year will be added to the fund in the form of allocation of extra units at the end of the policy year as mention below.

Policy Term	% of Charges Allocated to Fund
15-19 Years	100% of Policy Admin Charge at the end of 15th year
>= 20 Years	100% of Policy Admin Charge at the end of 20th year

c). Return of Mortality Charges (ROMC):

Under this loyalty addition,40% of mortality charges (excluding extra mortality charges due to underwriting) deducted during specified periods will be added back to the fund as per the below table.

Age Band for Mortality Charges	Age at Addition
Inception until - 60	Age 60
61 - 70	Age 70 or at waiver, if maturity is between age 61-70
71 - 80	Age 80 or at maturity, if maturity is between age 71-80
81 - 90	Age 90 or at maturity, if maturity is between age 81-90

MORE DETAILS ON YOUR BENEFITS

A. Maturity Benefit: Benefits payable at the end of your policy term

At maturity you will receive your Fund Value plus Return of Mortality Charges (if any). Fund Value will be calculated by multiplying balance units in your fund by the then prevailing unit price. Your policy matures at the end of policy term you have chosen. All your risk cover ceases at the end of policy term.

You can also take your fund value at maturity in periodical instalments under settlement option.

The Fund Value at Maturity shall include the credited Loyalty Additions as applicable throughout the Policy Term.

Top Fund Value, if any will also be payable at Maturity.
Please refer Terms and Conditions section for more details.

B. Death Benefit:

1. Classic

On a valid death claim for a premium paying or a fully paid-up policy, the death benefit shall be the highest of:

- Sum Assured less partial withdrawals (as defined below) or
- Fund value or
- 105% of total premiums paid (excluding top up premium) up to the date of death

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) or
- Fund value or
- 105% of total premiums paid (excluding top up premium) up to the date of death

Please refer to Non-Forfeiture Benefits for further details.

In addition to the death benefit above, Top up death benefit if any, calculated as higher of Top up sum assured and Top up fund value shall also be payable.

Upon payment of the death benefit, the Policy shall terminate and no further benefits are payable.

2. Classic Plus

On a valid death claim for a premium paying or a fully paid-up policy, the death benefit shall be the higher of:

- Sum Assured plus Fund value or
- 105% of total premiums paid (excluding top up premium) up to the date of death

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

- Paid up Sum Assured plus fund value or
- 105% of total premiums paid (excluding top up premium) up to the date of death

Please refer to Non-Forfeiture Benefits for further details.

In addition to the death benefit above, Top up death benefit if any, calculated as higher of Top up sum assured and Top up fund value shall also be payable.

Upon payment of the death benefit, the Policy shall terminate and no further benefits are payable.

3. Classic Waiver

This option is not available for Single Pay policies.
On a valid death claim for a premium paying or a fully paid-up policy, the death benefit shall be the higher of:

- Sum Assured or
- 105% of total premiums paid (excluding top up premium) up to the date of death

In addition, future premiums will be waived off by the Company and on each future premium due date(s), an amount equal to the modal premium, shall be credited to the Policyholder's 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 or
- 105% of total premiums paid (excluding top up premium) up to the date of death

There will be no waiver of premium benefit for a reduced paid-up policy.
Please refer to Non-Forfeiture Benefits for further details.
In addition to the death benefit above, Top up death benefit if any, calculated as higher of Top up sum assured and Top up fund value shall also be payable.
The policy doesn't terminate on death, the Policy shall continue till maturity but all other risk benefits shall cease. Upon maturity, the maturity benefit shall become payable.

4. Classic Waiver Plus

This option is not available for single pay policies.

On a valid death claim for a premium paying or a fully paid-up policy, the death benefit shall be the higher of:

- Sum Assured or
- 105% of total premiums paid (excluding top up premium) up to the date of death

Please refer to Non-Forfeiture Benefits for further details.

In addition, future premiums will be waived off by the Company and on each future premium due date(s), an amount equal to the modal premium, shall be credited to the Policyholder's Fund Value after deduction of applicable charges.

Monthly Income Benefit

In addition to the lumpsum and waiver of premium benefit stated above, this option also offers an income benefit.
An Income Benefit equal to a percentage of the Sum Assured (excluding any additional Sum Assured in respect of Top-ups) will also be paid on policy anniversary date in each month following the date of death till the end of the Policy Term or the chosen Income Term, whichever comes earlier, subject to a minimum of 24 monthly payments. Both, Income percentage and Income Term will have to be chosen at inception.
In case of death of Life Assured with less than 24 months left till the end of Policy Term, there will be a Lump Sum payment of remaining instalments (24 less number of monthly instalments already paid) at end of the Policy Term.
For example, for a policy with Policy Term of 10 years, if the Life Assured dies at the end of the 9th policy year, then 12 monthly instalments each equal to the chosen % of Sum Assured (excluding

any additional Sum Assured in respect of Top-ups) will be paid at each monthly anniversary till the end of Policy Term and remaining 12 monthly instalments each equal to the chosen % of Sum Assured (excluding any additional Sum Assured in respect of Top-ups) will be paid on the date of maturity as a lumpsum amount.

The policyholder can choose Income benefit % from 0.5% to 2% and Income term can be between 5 to 20 years (both inclusive).

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

- Paid up Sum Assured or
- 105% of total premiums paid up to the date of death

There will be no waiver of premium benefit for a reduced paid-up policy.

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

In addition of the base death benefit above, Top up death benefit if any, calculated as higher of Top up sum assured and Top up fund value shall also be payable.

The policy doesn't terminate on death. The policy shall continue till maturity but all other risk benefits shall cease. Upon maturity, the maturity benefit shall become payable.

NON-FORFEITURE BENEFITS

A. Discontinuance of Premiums

Grace Period:

Under this plan you get a grace period from your premium due date to pay your 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 the policy during lock-in period

For other than single premium policies

a. 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, the company 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.

   - 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.
   - 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.

- 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.

In case of Single Premium policies,

c. 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.

- 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.
- 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 the policy after lock-in period

For other than single premium policies,

a. 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.

b. On such discontinuance, the company will 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 from the policy.

c. 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.

d. 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.

e. All charges as per terms and conditions of the policy may be deducted during the revival period.

f. However, the policyholder has an option to surrender the policy anytime and proceeds of the policy fund shall be payable.

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

You can 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 by 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:
    - all due and unpaid premiums which have not been paid shall be payable without charging any interest or fee.
    - 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.
    - 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 in accordance with Board approved Underwriting policy, the policy shall be revived restoring the original risk cover in accordance with the terms and conditions of the policy.
b. At the time of revival:
    - 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 has the option to revive the rider.
    - Premium allocation charge as applicable shall be levied. The guarantee charges shall be deducted, if guarantee continues to be applicable.
    - No other charges shall be levied.

C. Surrender

If you surrender during lock in period, your Fund Value less applicable charges will be moved to the Discontinued Policy Fund and the proceeds from Discontinued Policy Fund will be paid out on the completion of the lock-in period.

If you surrender after lock in period, your Fund Value will be paid out to you.

Upon payment of this benefit the policy terminates and no further benefits are payable. Please refer to the policy document for further details on Surrender.

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.

HDFC Life Click 2 Invest Plus gives you option of 12 different funds to invest your money. Each fund has its own Investment policy, based on asset allocation between equity, debt and money market instruments.

You can invest in a combination of funds by allocating your fund between different fund options. Also, you can switch between funds using fund switch option at any time.

You can choose either one or all or a combination of any 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			
Diversified Equity Fund	ULIF05501/08/13DivrEqtyFd101	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	ULIF03501/01/10BlueChip Fd101	Exposure to large –cap equities & equity related instruments	0% to 20%	-	80% to 100%	Very High
Opportunities Fund	ULIF03601/01/10OpprtntyFd101	Exposure to mid –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			
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	ULIF05601/08/13BondFunds101	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 upto 25% of the portfolio in stocks outside the mid-cap index capitalisation range. Upto 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	ULIF06723/03/18EqtyAdvtFd101	Long term capital growth through diversified investments in companies across the market capitalisation spectrum. Upto 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	ULIF07114/07/23FlexiCapFd101	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

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			
India Consumption Advantage Fund	ULIF08421/11/25InCnsmAdFd101	To generate long-term capital appreciation by investing in a diversified portfolio of equity and equity related securities that are likely to benefit directly or indirectly from India's domestic consumption growth story. The fund may use various derivative instruments, as permitted under applicable Regulations, to calibrate the risks in the portfolio.	0% to 20%	0% to 20%	80% to 100%	High

Fund Name	SFIN	Details	Asset Class			Risk & Return Rating
			Money Market Instruments, Cash Deposits*, Liquid mutual funds**	Govt. Securities, Fixed Income Instruments & Bonds	Equity & Equity Related Instruments	
			Fund Composition			
Top 500 Smart Value 50 Fund	ULIF08801/06/26SmtVal50Fd101	To generate long-term capital appreciation by investing in a diversified portfolio of equity and equity related securities that are aligned to BSE 500 Enhanced Value Index, subject to IRDAI regulatory requirements. The fund may use various derivative instruments, or any other equity instruments, as permitted under applicable Regulations, to calibrate the risks in the portfolio.	0% to 20%	0% to 20%	80% to 100%	Very High

Fund Name	SFIN	Details	Asset Class			Risk & Return Rating
			Money Market Instruments, Cash Deposits*, Liquid mutual funds**	Govt. Securities, Fixed Income Instruments & Bonds	Equity & Equity Related Instruments	
			Fund Composition			
Dividend Leaders Advantage Fund	ULIF09004/09/26 DivLdr AdFd101	The Fund aims to generate long-term capital appreciation by investing in a diversified portfolio of equity and equity related securities that are aligned to Dividend Leaders Index, subject to IRDAI regulatory requirements. The fund may use various derivative instruments, or any other equity instruments, as permitted under applicable Regulations, to calibrate the risks in the portfolio.	0% to 20%	0% to 20%	80% to 100%	Very High

Fund Name	SFIN	Details	Asset Class			Risk & Return Rating
			Money Market Instruments, Cash Deposits*, Liquid mutual funds**	Govt. Securities, Fixed Income Instruments & Bonds	Equity & Equity Related Instruments	
			Fund Composition			
Top 200 Equal weight Fund	ULIF092 16/09/26T 200Eq WtFd101	The Fund aims to generate long-term capital appreciation by investing in a diversified portfolio of equity and equity related securities that are aligned to BSE200 Equal Weight Index, subject to IRDAI regulatory requirements. The fund may use various derivative instruments, or any other equity instruments, as permitted under applicable Regulations, to calibrate the risks in the portfolio.	0% to 20%	0% to 20%	80% to 100%	Very High

*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 7% 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: 0% 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.

FLEXIBILITIES

• Switching:
You can move your accumulated funds from one fund to another anytime.

• Premium Redirection:
You can pay your future premiums into different funds as per your need. First 4 free premium redirections in any policy year are free of cost. Subsequent premium redirections will be charged. Unused free premium redirections cannot be carried forward.

• 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 Board Approved Underwriting policy (BAUP) and 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.

• Partial Withdrawal:
You can withdraw money from your funds to meet any future financial emergencies. Lump sum partial withdrawals can be made from your funds after 5 complete policy years subject to the following conditions:

1. The Life Assured is at least 18 years of age.
2. 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.
3. The minimum partial withdrawal amount is Rs. 10,000. This is subject to change from time to time.
4. The fund value after the partial withdrawal and any applicable charges (including applicable taxes and statutory levies, if any) is not less than the 150% of base annualized premium for limited and regular pay policies and 25% of single premium for Single Pay policies.
5. The partial withdrawals with respect to the fund values from the base premiums shall only be counted for the purpose of adjusting the sum assured to be payable on death. Partial withdrawals made from the top-up premiums shall not be deducted for this purpose.

6. 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.

The partial withdrawals shall not be allowed which would result in termination of the policy.

• Systematic Transfer Plan (STP)

1. Policyholder can invest all or some part of his investment in a Source Fund and transfer a fixed amount in regular monthly instalments into any one of the remaining available Funds.
2. The transfer will be done in 12 equal instalments.
3. 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.
4. The minimum transfer amount is Rs. 5,000.
5. The Systematic Transfer Plan will be regularly processed for the Policyholder till the Company is 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.
6. No additional charges apply on selecting Systematic Transfer Plan.

• Systematic Withdrawal Plan (SWP):

This partial withdrawal facility allows the policyholder 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.

Following conditions shall apply on SWP:

a. This facility can be opted at inception or any time during the policy term.
b. The policyholder may modify or opt-out of the facility by notifying the Company at least 30-days prior to the policy anniversary. Policyholder may choose to opt-in again as per the requirements on a later date.
c. It is allowed only after five policy anniversaries from the date of issuance of the policy.
d. All conditions applicable for partial withdrawals will be applicable for SWP as well.

• Settlement Option:

Settlement Option can be availed either on death or on maturity, subject to the following conditions:

Settlement option on maturity:

i. The policyholder has the option to take the fund value in periodical instalments over a settlement period which may extend to a maximum of 5 years.
ii. The first instalment under settlement option will be payable on the date of maturity.
iii. 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.
iv. The Fund Value at Maturity is greater than or equal to Rs 1 Lakh.
v. 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.
vi. 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.
vii. Switches will be allowed during the settlement period. Partial withdrawals shall not be allowed during the settlement period.
viii. During the settlement period, the policyholder shall have an option to withdraw the entire fund value at any time without levying any charge.

ix. The inherent risk being borne by the policyholder during the period and shall be explicitly understood by the policyholder.

Settlement option on death:

- 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 (payable yearly, half yearly, quarterly or monthly) spread over a maximum period of five (5) years
- 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)
- 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.
- The first instalment of the Death Benefit will be calculated basis NAV as on the date of intimation of death.
- Instalment payment will be made by redeeming units from the Fund(s) at the unit price applicable on the instalment date
- Investment risk during the settlement period will be borne by the nominee
- No partial withdrawals (Non-systematic and Systematic) are allowed during the settlement period
- Fund switches are allowed during the settlement period. Switching charges (if any) will be applicable.
- Fund management charge shall be applicable during the settlement period
- 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 product are very competitive and are stated below:

Charge	Description	How much
Premium Allocation Charge	Nil	
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 Charges 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, for all funds. 0.50% p.a. of the fund value for Discontinued Policy Fund.

<table>
<tr><th>Charge</th><th>Description</th><th colspan="3">How much</th></tr>
<tr><td rowspan="4">Policy Administration Charge</td><td rowspan="4">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.</td><td>Plan option</td><td>Single Pay</td><td>Limited/ Regular Pay</td></tr>
<tr><td>Growth</td><td>Nil</td><td>Nil</td></tr>
<tr><td>Loyalty</td><td>0.03% per month of the Single Premium till 25th Policy year</td><td>0.25% per month of the Annualized Premium till 25th Policy year</td></tr>
<tr><td>Loyalty Plus</td><td>0.05% per month of the Single Premium from 2nd policy year till 10th policy year</td><td>0.2% per month of the Annualized Premium from 2nd policy year till 10th policy year</td></tr>
<tr><td colspan="4">The policy administration charge is subject to the cap of Rs 500 per month as per IRDAI (Insurance Products) Regulations, 2024.</td></tr>
<tr><td>Mortality Charge</td><td>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 benefit 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.</td><td colspan="3">The amount of the charge taken each month depends on your age and level of cover.</td></tr>
</table>

<table>
<tr><th>Charge</th><th>Description</th><th>How much</th></tr>
<tr><td>Discontinuance Charges</td><td colspan="2">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.
This charge depends on year of discontinuance and your annualized premium for limited, regular and single 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.

<table>
<tr><th rowspan="2">Discontinuance during the policy year</th><th colspan="2">Discontinuance Charge</th></tr>
<tr><th>Annualized Premium up to Rs.50,000</th><th>Annualized Premium aboveRs.50,000</th></tr>
<tr><td>1</td><td>Lower of 20% x (Annualized Premium or Fund Value) but not exceeding Rs. 3000</td><td>Lower of 6% x (Annualized Premium or Fund Value) but not exceeding Rs. 6000</td></tr>
<tr><td>2</td><td>Lower of 15% x (Annualized Premium or Fund Value) but not exceeding Rs. 2000</td><td>Lower of 4% x (Annualized Premium or Fund Value) but not exceeding Rs. 5000</td></tr>
<tr><td>3</td><td>Lower of 10% x (Annualized Premium or Fund Value) but not exceeding Rs.1500</td><td>Lower of 3% x (Annualized Premium or Fund Value) but not exceeding Rs.4000</td></tr>
<tr><td>4</td><td>Lower of 5% x (Annualized Premium or Fund Value) but not exceeding Rs.1000</td><td>Lower of 2% x (Annualized Premium or Fund Value) but not exceeding Rs.2000</td></tr>
<tr><td>5 +</td><td>NIL</td><td>NIL</td></tr>
</table>
AP – Annualised Premium
FV – Fund Value as on the date of discontinuance</td></tr>
</table>

<table>
<tr><th>Charge</th><th>Description</th><th>How much</th></tr>
<tr><td></td><td>The table below gives the maximum discontinuance charge applicable for single premium payment policies.
<table>
<tr><th rowspan="2">Discontinuance during the policy year</th><th colspan="2">Discontinuance Charge</th></tr>
<tr><th>Single Premium up to Rs. 3,00,000</th><th>Single Premium above Rs. 3,00,000</th></tr>
<tr><td>1</td><td>Lower of 2% x (Single Premium or Fund Value) but not exceeding Rs. 3000</td><td>Lower of 1% x (Single Premium or Fund Value) but not exceeding Rs. 6000</td></tr>
<tr><td>2</td><td>Lower of 1.5% x (Single Premium or Fund Value) but not exceeding Rs. 2000</td><td>Lower of 0.70% x (Single Premium or Fund Value) but not exceeding Rs. 5000</td></tr>
<tr><td>3</td><td>Lower of 1% x (Single Premium or Fund Value) but not exceeding Rs.1500</td><td>Lower of 0.50% x (Single Premium or Fund Value) but not exceeding Rs.4000</td></tr>
<tr><td>4</td><td>Lower of 0.5% x (Single Premium or Fund Value) but not exceeding Rs.1000</td><td>Lower of 0.35% x (Single Premium or Fund Value) but not exceeding Rs.2000</td></tr>
<tr><td>5+</td><td>NIL</td><td>NIL</td></tr>
</table>
No discontinuance charge shall be imposed on top-up premiums.
This charge will be deducted by cancellation of units.
SP – Single Premium
FV – Fund Value as on the date of discontinuance</td><td></td></tr>
</table>

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:**
  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:**
  The charge per 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 request or 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 Charge:** 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. The charge may be increased subject to a cap of Rs 500 as per IRDAI (Insurance Products) Regulations, 2024.
- **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.

All the above charges except for Mortality charge are subject to revision upto the maximum allowable as per applicable regulation with prior approval of IRDAI.

Taxes & Applicable Levies: As per the current Tax Laws, Goods & Services Tax & other statutory levies are applicable. Any other indirect tax or statutory levy becoming applicable in future may become payable by you by any method we deem appropriate including by levy of an additional monetary amount in addition to the premium; cancellation of units or from the unit fund.

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. The rider provides protection against cancer and accidental death or disability. There is no maturity benefit available under this rider
HDFC Life Health Plus Rider - Linked	101A034V01	A Linked, Non-Participating Savings/Pure Risk Premium, Individual Health rider. Health Plus Rider offers extensive coverage for health conditions and Cancer Cover. **Option A:** Comprehensive CI - This option offers cover against 60 CIs. The Rider Sum Assured shall be paid as a lumpsum on diagnosis of any of the covered 60 Critical Illnesses and the Rider coverage will terminate. **Option B:** Cancer Cover
HDFC Life Waiver of Premium Rider - Linked	101A035V01	A Linked, Non-Participating, Individual Pure Risk Premium, Life/Health rider. Get Waiver of Premium for the base policy premium and premiums of any other additional riders, 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.
HDFC Life LiveWell Rider- Linked	101A036V02	A Linked, Non-Participating, Individual, Pure Risk Premium/ Savings, Life/Health rider. It offers comprehensive protection along with wellness benefits based on the premium paid. It covers multiple risks, including death, accidental disability, hospitalization, and surgeries, ensuring financial security at every stage.

[&] Riders / Add-Ons can be availed upon payment of additional premium. For all details on Riders, kindly refer to the Rider Brochures available on our website.

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:

In this policy, the investment risk in the investment portfolio is borne by the policyholder.

- Unit linked insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premiums 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 funds 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 Click 2 Invest 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 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:

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

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 you.

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

D. Tax Benefits

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

E. 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. 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.

F. Alterations:

The following alterations (subject to eligibility criteria) are available under the product:

- Fund Switches
- Premium Redirections
- Cancellation in the Free-Look Period
- Reduction in Sum Assured
- Increase in Policy Term
- Premium Frequency
- Increase in Premium Payment Term
- Decrease of Premium Payment Term after the payment of 5 years premiums, subject to eligibility criteria

The following alterations are not allowed under the product:

- Premium
- Plan Option
- Death Benefit option
- Decrease in Policy Term
- Increase in Sum Assured

*alterations may impact fund value and/ sum assured in a future and premium payable

G. Loans

No policy loans are available for this product.

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

i. 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.
ii. 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.
iii. Nomination can be made at any time before the maturity of the policy.
iv. 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.
v. 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.
vi. 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, 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.

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

viii. 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 insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.

ix. 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:

i. This policy may be transferred/assigned, wholly or in part, with or without consideration.

ii. 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.

iii. 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.

iv. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.

v. The transfer or 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 there of certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the Insurer.

vi. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.

vii. 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.

viii. 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.

ix. 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 or 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 The Insurance Laws (Amendment) Act, 2015.

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

i. 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.

ii. 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:

i. 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.

ii. 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.

iii. 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 the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

iv. 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.

v. 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.

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