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.

Big plans get even bigger with minimal charges*

HDFC Life Click 2 Wealth

A Unit Linked Non-Participating Individual Life Insurance Savings Plan



HDFC Life Click 2 Wealth

A Unit Linked Non-Participating Individual Life Insurance Savings Plan

HDFC Life

Sar utha ke jiyo!

* Only Fund Management charge towards managing your funds and Mortality charge towards your life cover.

Planning for future is one of the most important aspects of your life. May it be planning for your child's future, financially securing your post-retirement years or simply accumulating corpus for a rainy day. You seek an opportunity that ensures your money works for you and at the same time helps you safeguard the wealth created so that your desired goals are met, in case you are not around. A Life Insurance plan offers financial protection against such unforeseen events.

We understand this and therefore are glad to offer "**HDFC Life Click 2 Wealth**" a Unit Linked Life Insurance Plan that offers market linked returns and provides life protection for you and your family.

KEY FEATURES OF HDFC LIFE CLICK 2 WEALTH

- **Charges** – Only Fund Management charge towards managing your funds and Mortality charge towards your life cover
- **Special Addition:** Get 1% of Annualised premium as special additions to your Fund Value for first 5 years[1]
- **Return of Mortality Charges (ROMC)** on Maturity. In case of Premium Waiver option, Mortality charges pertaining to only the Life Assured would be refunded. ROMC will not be available for the policies where the Waiver of premium benefit is triggered due to the death of the Proposer.
- Three plan options to maximize the benefits
  - Invest Plus Option for Insurance cum Investment
  - Premium Waiver Option to protect milestones for dependents
  - Golden Years Benefit Option for retirement planning with whole life cover
- **Premium waiver benefit** that protects the future of your loved one in your absence
- Choice of **23 fund options** with unlimited free switching
- **Systematic Transfer plan strategy** for advantage of Rupee Cost Averaging
- Premium payment options of Single Pay, Limited pay and Regular Pay

HOW WILL THIS PLAN WORK?

A. Check your Eligibility and Choose your Premium amount, Premium Paying Term and Policy Term

Parameters	Invest Plus	Invest Plus	Golden Years Benefit Option
Age at Entry	Life Assured: 0 years (30 days) to 60 years	Life Assured: 0 years (30 days) to 60 years Proposer: 18 years to 65 years	Life Assured: 0 years (30 days) to 60 years
Age at Maturity	18 years to 75 years	18 years to 75 years	99 years

1. For Single premium, the special addition is 1% of the Single premium at inception only.

Parameters	Invest Plus	Invest Plus	Golden Years Benefit Option
Minimum Premiums	Single: ₹ 24,000 Annual: ₹ 12,000 Half-yearly: ₹ 6,000 Quarterly: ₹ 3,000 Monthly: ₹ 1,000		
Maximum Premiums	No Limit, subject to Board Approved Underwriting Policy (BAUP)		
Policy Term	10 to 40 years		99 minus Age at Entry
Premium Payment Term	Single Pay Limited: 5, 7 and 10 years Regular: 10 to 40 years	Limited: 5, 7 and 10 years Regular: 10 to 40 years	Limited Pay: 10 to 70 minus age at Entry

If the policy holder opts for the monthly premium frequency, we may collect three months' premiums in advance on the date of commencement of policy, as a prerequisite to allow monthly mode of premium payment.

B. Choose your Sum Assured

Parameters			Boundary Conditions	
			Minimum	Maximum
Sum Assured	Single Pay[2]	(Age at Entry < 50 years)	1.25 x Single Premium	Maximum Sum Assured shall be as per Board Approved Underwriting Policy (BAUP).
		(Age at Entry >= 50 years)	1.10 x Single Premium	
	Regular & Limited Pay	(Age at Entry < 50 years)	7 x Annualized Premium	
		(Age at Entry >= 50 years)	5 x Annualized Premium	
	Top-up		1.25 x Top-up Premium	

All ages are of last birthday.

Risk cover shall start from date of commencement of the policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years. Under Waiver of Premium option, on death of the Proposer, the policy will vest on the Life Assured.

Maximum entry age and Sum Assured combination shall be such that the maturity benefit calculated at 4% interest rate is at least 90% of the Total Premiums paid.

[2] Not Applicable for Premium Waiver option and Golden Years Benefit option



C. Choose your Plan Option

This plan offers 3 Plan options that you can choose from depending on your Protection and Investment needs:

1) **Invest Plus Option:** An option that provides life cover and takes care of your Investment needs by providing accumulated Fund Value at Maturity.

2) **Premium Waiver Option:** An option that takes care of all your financial responsibilities in your absence. In case of your (Proposer's) unfortunate death, all future premiums shall be waived to make sure that your fund does not stop growing. Thus, we make sure that we continue to build the corpus on your behalf for the dreams you have for your loved ones. The Policy continues with risk cover for Life Assured and the accumulated Fund Value is paid on Maturity. On death of the Policy holder, the Life Assured will become the Policyholder. In case the Life assured is a minor, then on attaining age 18 years, the Life assured automatically becomes the Policyholder and the erstwhile Policyholder/Proposer continues to be the premium Payor under the Policy.

3) **Golden Years Benefit Option:** The right blend of Retirement planning for you is to not only build a corpus for your golden years, but also make sure you leave a legacy behind for your loved ones. This plan option offers you the solution to build your fund value while also having life cover for whole of life (till 99 years of age). You can opt for systematic withdrawal facility to generate recurring post retirement income from your accumulated fund.

Option once chosen cannot be altered throughout the policy term. Charges will vary as per the Plan option chosen.

Choose how you want to manage your Investment Portfolio

You have a choice of 23 different funds that helps you manage your money as per your risk appetite. You can also opt for Systematic Transfer Plan (STP) which gives you the benefits of rupee cost averaging. For more details, please refer to the Investment Strategy section.

Sample Illustration

Plan Option	Invest Plus	Premium Waiver	Golden Years
Age at Entry in years	35	35 (Life Assured) 40 (Proposer)	35
Annual Premium (INR)	50,000	50,000	50,000
Sum Assured (INR)	5,00,000	5,00,000	8,75,000
Policy Term (years)	20		64
Premium Payment Term (years)	20		35
Maturity value at an Assumed Investment return - 8% p.a.#	21,90,010	21,23,700	5,18,47,753
Maturity value at an Assumed Investment return - 4% p.a.#	13,88,581	13,43,799	73,84,712

These assumed rates of returns are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of the policy is dependent on a number of factors including future investment performance. The rates of returns, i.e., 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a.

A. This snapshot of illustration is only for HDFC Life Click 2 Wealth for a healthy male life with 100% of premium invested in the Liquid Plus - Segregated Fund.

B. The values shown are for illustrative purpose only.

C. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed returns then these will be clearly marked "Guaranteed" in the illustration table. If your policy offers variable returns then the illustrations page will show two different rates of assumed future investment returns. These assumed rates of returns are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of the policy is dependent on a number of factors including future investment performance. Request you to refer the Benefit Illustration separately to understand the benefits applicable.

UNDERSTANDING YOUR BENEFITS

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

At maturity you will receive your Fund Value. 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. Please refer Terms and Conditions section for more details.

B. Death Benefit: Benefits payable in case of unfortunate death

On a valid death claim for an in-force policy where all due premiums have been paid, the death benefit shall be:

• On Death of Life Assured - Highest of:

1) Total Sum Assured less an amount of Partial withdrawals# made, if any, where Total Sum Assured is Basic Sum Assured plus any additional Sum Assured in respect of Top-ups.

2) Fund Value

3) 105% of Total Premiums paid

The partial withdrawals to be deducted from the Total Sum Assured shall be:

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

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

• On Death of **Proposer** - Applicable for Premium Waiver Option ONLY (where Proposer is different from Life Assured)

On a valid death claim of the Proposer for a premium paying policy, **all future premiums are waived.** On each future premium due date(s), an amount equal to the modal premium, shall be credited to your Fund Value.

The Policy shall continue until maturity with risk benefits continued on the life of the Life Assured. Upon maturity, the maturity benefit shall become payable.

C. Fund Boosters

1. Return of Mortality Charges (ROMC)

At maturity date, the total amount of mortality charges[3] deducted in respect of the insurance cover of Life Assured throughout the policy (including mortality charge deducted on top-up Sum Assured as applicable) will be added to the fund value.

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NON FORFEITURE BENEFITS

A. Discontinuance of Policy due to Non Payment of Premiums

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.

The product shall have a lock-in period of five years from the date of inception of the policy.

Discontinuance of the policy during lock-in period

a) For other than single premium policies, upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium, the fund value after deducting the applicable discontinu ance 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 in 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.

i. In case the policyholder opts to revive but does not revive the policy during the revival period, the proceeds of the discontinued policy fund shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund man agement charges of discontinued fund will be applicable during this period and no other charges will be applied.

ii. In case the policyholder does not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to the policyholder and the policy shall terminate.

iii. However, the policyholder has an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.

c) In case of Single premium policies, the policyholder has an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund.

i. Such discontinuance charges shall not exceed the charges stipulated in "Charges" section of this document and in compliance with in clause 2(A)(vi)(c)(V) of Schedule-I of IRDAI (Insurance Products) Regulation, 2024 as amended from time to time.

ii. The policy shall continue to be invested in the discontinued policy fund and the proceeds from the discontinuance fund shall be paid at the end of lock-in period. Only fund management charge can be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

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

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

Discontinuance of the policy after the lock-in period

a) For other than Single Premium Policies:

i. Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured as stated under clause 4(B)(a)(2)

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

ii. On such discontinuance, the company shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the following options:

1. To revive the policy within the revival period of three years, or
2. To completely withdraw the policy.

iii. In case the policyholder opts to revive the Policy as mentioned in option (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.

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

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

b) **In case of Single Premium Policies,** the policyholder has an option to surrender the policy any time. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable.

B. Revival of Discontinued Policies

The revival period for this product is three years from date of first unpaid premium.

Revival of a Discontinued Policy during lock-in Period:

a) Where the policyholder revives the policy the policy shall be revived restoring the risk cover in accordance with the Board approved Underwriting policy, along with the investments made in the segre gated funds as chosen by the policyholder, 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.

b) At the time of revival:

i. all due and unpaid premiums which have not been paid shall be payable without charging any interest or fee.

ii. policy administration charge and premium allocation charge as applicable during the discontinu ance period shall be levied. Guarantee charges, if applicable during the discontinuance period, shall be deducted provided the guarantee continues to be applicable. No other charges shall be levied.

iii. the discontinuance charges deducted at the time of discontinuance of the policy shall be added back to the fund.

Revival of a Discontinued Policy during lock-in Period:

a) The policyholder can revive the policy subject to BAUP. Where the policyholder revives the 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:

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

ii. premium allocation charge as applicable shall be levied. The guarantee charges shall be deducted, if guarantee continues to be applicable.

iii. No other charges shall be levied.

CHOOSE YOUR INVESTMENT STRATEGY

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 Wealth allows you to invest in a combination of funds by allocating your fund between 23 different fund options, giving you complete control over your money. Each fund has its own asset allocation structure. Equity based funds invest in stock markets while debt based funds invest primarily in safe and liquid instruments like bonds and government securities for secured growth. You can decide your allocation ratio between these funds and also switch between funds using fund switching option at any time. The different fund options are given in the below table:

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			
Diversified Equity Fund	ULIF05501/08/13 DivrEqtyFd101	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
Blue Chip Fund	ULIF03501/01/10 BlueChipFd101	Exposure to large - cap equities & equity related instruments	0% to 20%	-	80% to 100%	Very High
Balanced Fund	ULIF03901/09/10 BalancedFd101	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

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			
Discovery Fund	ULIF06618/01/18 DiscvryFnd101	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 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			
Equity Advantage Fund	ULIF06723/03/18EqtyAdvtFd101	Long term capital growth through diversified investments in companies across the market capitalization 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
Opportunities Fund	ULIF03601/01/10OpprtntyFd101	Exposure to mid – cap equities & equity related instruments	0% to 20%	-	80% to 100%	Very High
Liquid Fund	ULIF00102/01/04LiquidFund101	The Liquid fund invests 100% in bank deposits and high quality short-term money market instruments	0% to 100%	-	-	Very Low

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			
Bond Plus Fund	ULIF06814/06/19Bond-PlusFd101	Steady returns from interest accruals from high grade bonds and moderate duration risk which will be enhanced with exposures to equity securities and instruments and investment trusts	0% to 20%	30% to 100%	0% to 50%	Moderate to High
Secure Advantage Fund	ULIF06914/06/19SecAdv-Fund101	Steady returns from higher interest accruals from high grade bonds	0% to 40%	60% to 100%	-	Moderate
Sustainable Equity Fund	ULIF07019/07/21SustnblE-qF101	Long term capital appreciation through investment in select companies across market capitalization which conduct business in socially and environmentally responsible manner while maintaining governance standards	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			
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
Midcap Momentum Fund	ULIF07317/01/24MidCpMoldx101	To generate long - term capital appreciation from a portfolio of mid - cap stocks that are aligned to the MidCap Momentum Index.	0% to 10%	0% to 10%	90% to 100%	High
Nifty Alpha 30 Fund	ULIF07528/05/24AlphaldxFd101	To generate long-term capital appreciation from a portfolio that is aligned to constituents of index which consists of 30 stocks selected from top 200 stocks based on Jensen's Alpha^^.	0% to 10%	0% to 10%	90% to 100%	High
Top 500 Momentum 50 Fund	ULIF07616/10/24Top500MoFd101	To generate long-term capital appreciation from a portfolio	0% to 10%	0% to 10%	90% 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			
		that is aligned to constituents of index which consists of 50 stocks selected from top 500 stocks based on Momentum Score.				
Dynamic Advantage Fund	SFIN: ULIF08028/02/25 Dynamic Fnd10	To generate long-term capital appreciation from a mix of equity debt investments and make dynamic asset allocation choices between equities and bonds to capture the strategic opportunities in markets based on relative valuations	0% to 50%	0% to 50%	50% to 100%	Moderate
Top 300 Alpha 50 Fund	ULIF07828/02/25Alpha 300Fd101	The Fund aims to generate long-term capital appreciation from a portfolio that is aligned to the constituents of index which consists of 50 stocks selected from top 300 stocks based on Jensen's Alpha^^	0% to 10%	0% to 10%	90% 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 Multifactor 50 Fund	ULIF08219/09/25TopMF500Fd101	The Fund aims to generate long-term capital appreciation from a portfolio that is aligned to the constituents of index which consists of 50 stocks selected from top 500 based on the combination of momentum, quality, value and low volatility factors	0% to 10%	0% to 10%	90% to 100%	High
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
India Sector Leaders Opportunities Fund	ULIF08602/03/26InSctrLrFd101	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 Sector Leaders Index,	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			
		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.				
Top 500 Smart Value 50 Fund	ULIF08801/06/26SmtVal50Fd101	sThe Fund aims 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	
		instruments, as permitted under applicable Regulations, to calibrate the risks in the portfolio.				
Dividend Leaders Advantage Fund	ULIF09004/09/26DivLdrAdFd101	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
Top 200 Equal weight Fund	ULIF09216/09/26T200EqWtFd101	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.	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	
		The fund may use various derivative instruments, or any other equity instruments, as permitted under applicable Regulations, to calibrate the risks in the portfolio.				

^^ Jensen's alpha, is a measure of the excess returns earned by the portfolio, given its level of risk

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

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

FLEXIBILITIES

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.

Apart from choosing your basic fund allocation, you can also choose to avail **Systematic Transfer Plan (STP)** which gives you the benefits of rupee cost averaging.

- Policyholder can invest all or some part of his investment in Bond Fund, Liquid Fund and Secure Advantage Fund and transfer a fixed amount in regular monthly instalments into any one of the following funds: Diversified Equity Fund, Blue Chip Fund, Equity Advantage Fund, Discovery Fund, Opportunities Fund, Balanced Fund, Bond Plus Fund, Sustainable Equity Fund, Flexi Cap Fund, Midcap Momentum Fund, Nifty Alpha 30 Fund, Top 500 Momentum 50 Fund, Dynamic Advantage Fund, Top 300 Alpha 50 Fund, Top 500 Multifactor 50 fund, India Consumption Advantage Fund, India Sector Leaders Opportunities Fund, Top 500 Smart Value50 Fund, Dividend Leaders Advantage Fund, Top 200 Equal Weight Fund.'
- The transfer will be done in 12 equal instalments. The transfer date can be either 1st or

partial with drawals made during the two-year period immediately preceding the death of the life assured.

2) Following a Partial Withdrawal, the Policy continues to be in-force and all benefits under the product and conditions remain unaltered.

3) We will deduct any taxes and/or levies from payments if we are required to do so by the relevant authorities.

D) Settlement Option:

The Policyholder can avail of the settlement option, subject to the following conditions:

1) The Insurer may provide settlement options on maturity or death.

2) During the settlement period, the investment risk in the investment portfolio will be borne by the Policyholder. The fund value will depend on the performance of the funds selected by the Policy holder for investment.

3) The policyholder has the option to take the fund value in lumpsum or in periodical instalments over a settlement period which may extend to a maximum of 5 years from the date of maturity or death whichever is earlier.

4) In the case of periodical instalments, the Policyholder shall be given a choice to decide the payout frequency and the settlement period at the time of opting for the settlement option. The payout frequency and the settlement period once selected cannot be altered any time.

5) In case of maturity, the fund value should be greater than or equal to Rs 1 Lakh and the first instalment under settlement option will become payable on the maturity date.

6) During the settlement period the units will be redeemed periodically beginning from the Settlement Period as per the Settlement Period opted by the Policyholder. 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.

7) Switches may be allowed during the settlement period. Partial Withdrawal shall not be allowed during the settlement period.

8) In case of settlement period after maturity, the risk cover will be maintained at 105% of the total premiums paid. Accordingly, mortality charges will be deducted. The death benefit shall be the higher of:

   - Total Fund value as on date of death
   - 105% of Total premiums paid

9) The charges that may be levied on the fund during the settlement period by the Insurer are the Fund Management Charge, Switching Charge and Mortality Charges, if any. No other charges would be levied by the Insurer.

10) Complete withdrawal of the entire fund value at any time may be allowed at any time during the settlement period without levying any charge.

11) Any Fund Value remaining after 5 years from the beginning of the settlement period shall be payable immediately.

12) No further benefits will be payable after this payment.

CHARGES

The charges under this product are stated below:

Charge	Description	How much
Premium Allocation Charge	Nil	
Policy Administration 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	0.80% p.a. of the fund value for Liquid Fund, Bond Plus Fund & Secure Advantage Fund and 1.35% p.a. of the fund value for Diversified Equity, Blue Chip, Balanced, Bond, Discovery, Equity Advantage, Opportunities, Sustainable Equity, Flexi Cap, Midcap Momentum, Nifty Alpha 30, Top 500 Momentum 50, Top 500 Multifactor 50 Funds,India Consumption Advantage Fund, India Sector Leaders Opportunities Fund Top 500 Smart Value 50 Dividend Leaders Advantage Fund and Top 200 Equal Weight Fund'Fund charged daily.

<table>
<tr><th>Charge</th><th>Description</th><th>How much</th></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. For Premium Waiver option, Mortality charges are also deducted on the life of the Policyholder when he is not the Life Assured.</td><td>The amount of the charge taken each month depends on your age and level of cover.
Sample mortality charges per annum per thousand of sum at risk for a healthy male life is shown below:
<table>
<tr><th>Age of Life Assured</th><th>Risk Charges per ₹ 1000/- Sum at Risk</th></tr>
<tr><td>25</td><td>1.024</td></tr>
<tr><td>30</td><td>1.075</td></tr>
<tr><td>35</td><td>1.322</td></tr>
<tr><td>40</td><td>1.848</td></tr>
<tr><td>45</td><td>2.837</td></tr>
<tr><td>50</td><td>4.880</td></tr>
<tr><td>55</td><td>8.264</td></tr>
<tr><td>60</td><td>12.278</td></tr>
</table>
The Sum at Risk for Life Assured is Death Benefit less Fund Value
For Premium Waiver option:
Risk charges are per thousand sum at risk
<table>
<tr><td>Age of Life Assured</td><td>25</td><td>30</td><td>35</td><td>40</td><td>45</td><td>50</td></tr>
<tr><td>Risk Charges</td><td>1.024</td><td>1.075</td><td>1.322</td><td>1.848</td><td>2.837</td><td>4.880</td></tr>
<tr><td>Age of Proposer</td><td>50</td><td>55</td><td>60</td><td>65</td><td></td><td></td></tr>
<tr><td>Risk Charges</td><td>4.880</td><td>8.264</td><td>12.278</td><td>17.525</td><td></td><td></td></tr>
</table>
For Premium Waiver option, the Sum at Risk for Proposer will be present value of future premiums discounted at 5%
The Sum at Risk for Life Assured is Death Benefit less Fund Value</td></tr>
<tr><td>Partial withdrawal charge</td><td colspan="2">Nil</td></tr>
<tr><td>Switching charge</td><td colspan="2">Nil</td></tr>
<tr><td>Surrender or Discontinuance Charge</td><td colspan="2">Nil</td></tr>
<tr><td>Miscellaneous Charges</td><td colspan="2">Nil</td></tr>
<tr><td>Premium Redirection Charge</td><td colspan="2">Nil</td></tr>
</table>

RIDERS

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

Rider	UIN	Scope of Benefits&
HDFC Life Income Benefit on Accidental Disability Rider - Linked	101A038V01	It is a Linked, Non-Participating Pure risk premium, Individual Life rider. A benefit equal to 1% of Rider Sum Assured per month for the next 10 years, in case of an Accidental Total Permanent Disability. There is no maturity benefit available under this rider.
HDFC Life Protect Plus Rider - Linked	101A037V01	It is a Linked, Non-Participating, Pure Risk Premium, Individual Life/Health Rider. A benefit as a proportion of the Rider Sum Assured shall be payable in case on accidental death or partial/total disability due to accident or if you are diagnosed with cancer as per the option chosen under this rider. No maturity benefit is payable under this rider.

There is no rider charge in this product.
& 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 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 Wealth" 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:

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.

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

C) Suicide Exclusions:

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 policy holder 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.

In case of death of the proposer, where proposer is different than life assured in the Premium Waiver option, due to suicide within 12 months, the policy shall continue without the benefit of waiver of future premiums.

D) Loans

No policy loans are available for this product.

E) Tax Benefits

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

F) Cancellation in the Free-Look period:

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

G) Alterations:

The following alterations* are available under the product subject to our Board

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

Approved Underwriting Policy (BAUP):

- Fund Switches
- Premium Redirections
- Premium Frequency
- Increasing the Premium Payment Term
- Increasing the Policy Term
- Reducing the Premium Payment Term after the payment of 5 years premiums, subject to boundary conditions.

The following alterations are not allowed under the product:

- Premium
- Sum Assured (other than the policy becoming reduced paid-up)
- Decreasing the Policy term

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:

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

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

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

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

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

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

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

(8) A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomi nation 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.

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

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

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

(2) An Assignment may be effected in a policy by an endorsement upon the policy itself or by a sepa rate instrument under notice to the Insurer.

(3) The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.

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

(5) The transfer 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.

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

(7) On receipt of notice with fee, the Insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.

(8) The Insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bonafide or (b) not in the interest of the policyholder or (c) not in public interest or (d) is for the purpose of trading of the insurance policy.

(9) In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.

Section I (Nomination) and J (Assignment 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 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:

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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

(1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

(2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

(3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that

there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within 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.

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

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

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

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

Contact us today

To buy: 1800-266-9777 (Toll free)
(Available all days 10am to 7pm)

Visit us at www.hdfclife.com

HDFC Life

Sar utha ke jiyo!

The Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.

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Email: service@hdfclife.com | nriservice@hdfclife.com (For NRI customers only), Tel. No: 022-6844-6530 (Call charges apply – Mon-Sat 10 am to 7 pm) | NRI Helpline number +91 89166 94100 (NRI, Call charges apply – Available Mon to Sat, from 10 am to 9 pm IST) | Website: www.hdfclife.com.
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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI or its officials do not involve in any activities of insurance business like selling insurance policies, announcing bonus or investment of premiums, refund of amounts.
Policyholders or the prospects receiving such phone calls are requested to lodge a police complaint.