Secure your future and meet today's goals with an immediate income solution.

HDFC Life Sampoorna Jeevan

An Individual Non-Linked Participating Savings Life Insurance Plan



- Choose up to 7x death benefit^
- Paid up additions
- Higher bonus with 1 year deferment option $

#ImmediateIncomeSolution

*Applicable on choosing monthly payout mode
^7x Death Benefit only available for age 45 and above
$1 year Deferment available with Lumpsum + Cash Bonus combination only.

HDFC Life

Sar utha ke jiyo!

HDFC Life Sampoorna Jeevan

An Individual Non-Linked Participating Savings Life Insurance Plan

(This product is also available for online sale)

How do I ensure that my family is financially protected at all times?

How can I adequately provide for the life stage needs of my family?

Can I create an alternate source to supplement my primary income?

Is there a way to receive regular income even after my retirement?

We all have such questions in our mind as we want to provide the best for our family's financial well-being. At HDFC Life Insurance, we understand the importance of your needs and help you by offering a unique a life insurance solution which offers cover against unfortunate event and savings in form of regular income depending on the option chosen.

Presenting HDFC Life Sampoorna Jeevan

'HDFC Life Sampoorna Jeevan' is a unique Life Insurance cum savings plan which provides financial protection to your family in your absence. It also gives you survival and/or maturity benefit to fulfill your family's growing needs and ensures that they enjoy a happy life at all times.

Key Features

- Pay Premium for a limited term, enjoy Life Insurance Cover for entire Policy Term
- Option to choose Guaranteed Income Benefit^
- Flexible options to avail Income Payouts
- Flexible options to avail potential upside of benefits through bonuses (if declared)

^Guaranteed Income Benefit is paid on survival during the policy term, provided all due premiums are paid during the premium payment term.

HDFC Life Sampoorna Jeevan at a glance

Find out your eligibility

Eligibility Parameters			Premium Payment Term (Years)				
			6	8	10	12	15
Minimum age at entry (as on last birthday)	Sampoorna Jeevan 75		12 years	10 years	8 years	6 years	3 years
	Sampoorna Jeevan 100		18 years				
Maximum Age at Entry (as on last birthday)	Sampoorna Jeevan 75	Guaranteed Benefit Option A	60 years	60 years	60 years	58 years	55 years
		Guaranteed Benefit Option B	54 years	52 years	50 years	48 years	45 years
		Guaranteed Benefit Option C	54 years	52 years	50 years	48 years	45 years
		Guaranteed Benefit Option D	54 years	52 years	50 years	48 years	45 years
	Sampoorna Jeevan 100	Guaranteed Benefit Option A	60 years	60 years	60 years	58 years	55 years
		Guaranteed Benefit Option B	54 years	52 years	50 years	48 years	45 years
		Guaranteed Benefit Option C	45 years	45 years	45 years	45 years	45 years
		Guaranteed Benefit Option D	54 years	52 years	50 years	48 years	45 years

HDFC Life Sampoorna Jeevan at a glance

Find out your eligibility

Eligibility Parameters	Premium Payment Term (Years)
Minimum Age at Maturity (as on last birthday)	**Lumpsum with Cash Bonus option:** Sampoorna Jeevan 75 variant: 28 years Sampoorna Jeevan 100 Variant: 76 years **All Other Option:** Sampoorna Jeevan 75 variant: 75 years Sampoorna Jeevan 100 Variant: 100 years
Maximum Age at Maturity (as on last birthday)	Sampoorna Jeevan 75 variant: 75 years Sampoorna Jeevan 100 Variant: 100 years
Policy Term	**Lumpsum with Cash Bonus option:** Sampoorna Jeevan 75: Fixed Policy Term of 25, 30, 35, 40 years or till 75 years of Age Sampoorna Jeevan 100: Fixed Policy Term of 25, 30, 35, 40 years or till 100 years of Age **All Other Option:** Sampoorna Jeevan 75: 75 minus age at entry Sampoorna Jeevan 100: 100 minus age at entry
Minimum Premium (Rs.)	Annual 12,000
	Half-Yearly 5,000
	Monthly 1,000
Maximum Premium (Rs.)	No Limit (subject to Board approved underwriting policy)
Premium Payment Frequency	Annual, Half-Yearly, Monthly##
Survival Benefit Payout Frequency	Monthly, Qaurterly, Haf-Yearly, Annually

##For monthly mode, 3 monthly premiums are collected in advance on the date of commencement of the policy.

Benefits in detail

A. Death Benefit

HDFC Life Sampoorna Jeevan ensures that your family is financially protected in your absence by paying them

- Sum Assured on Death

  +

- Vested Simple Reversionary Bonuses (SRB)/ vested Simple Reversionary Income Bonus (SRIB), as applicable excluding vested SRB/SRIB already paid, if any declared

  +

- Cash Bonus (CB), if declared excluding cash bonus already paid, if any.

  +

- Vested Paid-up Additions, as applicable excluding paid-up additions already encashed, if any

  +

- Terminal Bonus, if declared

Death Benefit amount will be paid as lump sum on death of the life assured during the policy term and the policy will terminate with the payment of death benefit and no further benefits including survival benefits are payable. If any survival benefit is already paid by the company after the date of death due to delayed intimation to the company, it will be deducted from the death benefit payable.

Sum Assured on Death is defined as the highest of following:

- 'X' times the Annualized premium; or
- Minimum Guaranteed Sum Assured on Maturity;
- Absolute amount assured to be paid on death; or
- 105% of the total premiums received upto the date of death (excluding rider premium, underwriting extra premium and taxes, if any).

The multiple of 'X" times is defined as follows:

For entry age of Life Assured being less than 45 years	For entry age of Life Assured being 45 years and above
10 times	7 or 10 times (to be chosen while buying the policy)

Annualized Premium means the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes

Minimum Guaranteed Sum Assured on Maturity is defined as per the Guaranteed Benefit Option chosen by the Policyholder on Date of Inception of the Policy and is tabulated as following:

Guaranteed Benefit Option	Minimum Guaranteed Sum Assured on Maturity
Option A : Lump Sum Option	100% of Basic Sum Assured
Option B : Income Option Maturity Date,	Last Guaranteed Income Benefit payable on Policy
Option C : Lump Sum with Maturity Date Income Option	which is equal to 5% of Basic Sum Assured Last Guaranteed Income Benefit payable on Policy which is equal to ▪ 10% of Basic Sum Assured for Sampoorna Jeevan 75 ▪ 5% of Basic Sum Assured for Sampoorna Jeevan 100
Option D : Income with Lump Option	100% of Basic Sum Assured

Absolute amount to be paid on death is equal to basic sum assured.

B. Maturity Benefit :

This product offers you the flexibility to choose the fixed maturity age from following maturity age variants

i. Sampoorna Jeevan 75– Under this variant, policy matures at the end of policy term of 25, 30, 35, 40 years (if Lump Sum + Cash Bonus option is selected) or year in which you attain the age of 75 years (for all options).

ii. Sampoorna Jeevan 100 – Under this variant, policy matures at the end of policy term of 25, 30, 35, 40 years (if Lump Sum + Cash Bonus option is selected) or year in which you attain age of 100 years (for all options).-

On survival to the policy maturity date, provided all due premiums have been paid, you will receive the maturity benefit basis Guaranteed Benefit Option chosen by you at inception of the policy, as mentioned below:

Guaranteed Benefit Option	Maturity Benefit
Option A : Lump Sum Option	100% of Basic Sum Assured + Applicable Bonus, if declared + Applicable Terminal Bonus, if declared
Option B : Income Option	Applicable Bonus, if declared + Applicable Terminal Bonus, if declared
Option C : Lump Sum with Income Option	Applicable Bonus, if declared + Applicable Terminal Bonus, if declared
Option D : Income with Lump Option	100% of Basic Sum Assured + Applicable Bonus, if declared + Applicable Terminal Bonus, if declared

C. Survival Benefit

This plan offers you the freedom to choose the way you want to receive your survival benefits during the policy term. Pay-out of survival benefit will depend on Guaranteed Benefit Option and bonus option chosen by you at inception of policy. Premium will vary depending upon the Guaranteed Benefit option and bonus options chosen. You can choose one of the four Guaranteed Benefit options mentioned below:

C.1 Guaranteed Benefit Options offered under this plan

Guaranteed Benefit Option	Benefit
Option A : Lump Sum Option	▪ Guaranteed maturity benefit which is 100% of Basic Sum Assured on policy maturity date
Option B : Income Option	▪ You will start receiving Guaranteed Income Benefit, equal to 5% of Basic Sum Assured annually or any other payout frequency as chosen, starting from the first policy anniversary after completion of premium payment term, till the end of policy term
Option C : Lump Sum with Income Option sum Option	▪ You will get an amount equal to 100% of Basic Sum Assured which shall be payable at the end of Policy Year in which you will attain age 60 years. ▪ You will start receiving Guaranteed Income Benefit annually or any other payout frequency as chosen commencing from Policy anniversary in which you attain age 61 years till the end of policy term ▪ Guaranteed Income Benefit shall be equal to 10% of Basic Sum Assured for Sampoorna Jeevan 75 Variant under this option. ▪ Guaranteed Income Benefit shall be equal to 5% of Basic Sum Assured for Sampoorna Jeevan 100 Variant under this option
Option D : Income with Lump	▪ You will start receiving Guaranteed Income Benefit annually or any other payout frequency as chosen starting from the end of policy year in which you attain age 61, till the end of policy term. ▪ Guaranteed Income Benefit shall be equal to 10% of Basic Sum Assured for Sampoorna Jeevan 75 Variant under this option ▪ Guaranteed Income Benefit shall be equal to 5% of Basic Sum Assured for Sampoorna Jeevan 100 Variant under this option ▪ In addition to the Guaranteed Income Benefit as mentioned above, you will also receive 100% of Basic Sum Assured on survival on policy maturity date.

Guaranteed benefit option has to be chosen at the inception of this policy. Once chosen, option cannot be changed during the policy term.

C.2 Bonus under this Policy

Your policy is eligible for bonuses during policy term. Under this policy, Company may declare Simple Reversionary Bonus (SRB) and/or Cash Bonus (CB) and/or Simple Reversionary Income Bonus which will be a percentage of the 'Basic Sum Assured' in the policy and once declared becomes guaranteed. These bonuses, if declared will be paid as per the bonus option chosen at the inception of the policy. The Company might also declare terminal bonus, if any, and the same will be payable in the event of death during the Policy Term or on policy maturity date whichever is earlier.

Bonus Options offered under this Policy are as follows:

Bonus Option 1 : Simple Reversionary Bonus (SRB) for Term

Simple Reversionary Bonus, if declared, shall do so at the end of each Policy Year throughout the Policy term and shall be vested to be paid out upon death or policy maturity date, whichever is earlier.

Bonus Option 2 : Simple Reversionary Income Bonus (SRIB)

Simple Reversionary Income Bonus, if declared, shall do so at the end of each policy year throughout the Policy Term and shall be vested to be paid out to you as follows:

- On survival, "N" years after simple reversionary income bonus is declared and vested to the policy, where "N" is a period equal to Premium Payment Term chosen by you at the inception of policy. For example, for a Premium Payment Term of 15 years, the SRB declared at the end of first Policy Year shall be paid at the end of 16th Policy Year as per the payout frequency chosen SRB declared at the end of 2nd Policy Year shall be paid at the end of 17th Policy Year as per the payout frequency chosen and so on.
- On survival, Simple Reversionary Income Bonus declared during last "N" years shall be paid out as lump sum to you on Policy Maturity date.
- In case of death, vested Simple Reversionary Income Bonus (if declared) which is not paid out till the date of death will be paid to the nominee

Bonus Option 3: Cash Bonus

Cash bonus, if declared, shall do so annually from the end of the T th year till the end of the policy term and will be payable at the end of the following policy anniversary as per the payout frequency chosen or on death, whichever is earlier.

The T th year will be based upon the premium payment term chosen by the policyholder at inception of policy as per the following table

Premium Payment Term (years)	Timing of First Cash Bonus Pay out (End of Policy Year)
Option A: All Option B, C, D: 6 and 8	1
Option A: All Option B, C, D: 10, 12 and 15	2

Bonus Option 4: Simple Reversionary Bonus for Premium Payment Term and Cash Bonus thereafter

Under this Option, during the **Premium Payment Term** Simple Reversionary Bonus is declared annually and is payable at the end of the **Premium Payment Term** or on death, whichever is earlier. After the **Premium Payment Term,** Cash Bonus is declared annually throughout the remaining policy term and will be payable aas per the payout frequency chosen or death whichever is earlier.

Bonus Option 5: Simple Reversionary Income Bonus (SRIB) and Cash Bonus (CB)

In this case, it is a combination of Bonus Option 2 and Bonus Option 3, however the level of bonus declared under Bonus Option 5 could be different from that of Bonus Option 2 and Bonus Option 3.

Simple Reversionary Income Bonus, if declared, shall do so annually throughout the policy term and is payable after N years as per the payout frequency chosen or on death, whichever is earlier, where N is premium payment term. Further, the bonuses declared in last N years of the policy term are payable on date of maturity or death whichever is earlier.

Cash Bonus, if declared, shall do so annually from the end of the tth year till the end of the policy term and will be payable as per the payout frequency chosen or on death, whichever is earlier.

The t^{th} year will be based upon the **Premium Payment Term** chosen by the policyholder at inception as per the following table:

Premium Payment Term (Years)	Timing of First Cash Bonus Pay-out (End of Policy Year)
6 and 8	1
10, 12 and 15	2

Bonus Option shall be chosen by you at the inception of this policy. Once opted, the Bonus Option cannot be changed during the Policy Term

Paid-Up Additions - A Flexibility under Bonus Option 3 – Cash Bonus & Bonus Option 4 –Simple Reversionary Bonus for Premium Payment Term and Cash Bonus thereafter

What are Paid-up Additions - If you have opted for bonus option 3 or 4, you will also have the option to receive Cash Bonus, if declared as cash payout or utilize it to purchase Paid-up Additions. Paid-up Additions are additional Benefits that you will purchase with declared Cash Bonus, if declared and encash them as per the need. Vested paid-up additions, if not encashed earlier, are payable at the end of Policy Term.

Paid-up Additions are participating in nature, which means Cash Bonus may be declared on vested Paid-up Additions and this Cash Bonus, if declared, will be further utilized to purchase Paid-up Additions.

Various Benefits under Paid-up Additions shall be as follows:

- Death Benefit is equal to Paid-up Additions on death which is defined as 1.25 times of the Cash Bonus. If declared, utilized to purchase Paid-up Additions
- Paid-up Additions Survival Benefit – It is equal to vested Paid-up Additions plus Terminal Bonus on Paid-up Additions, if declared, less paid-up additions which already been encashed during the Policy Term and is payable on survival at the end of Policy Term. Cash Bonus declared, if any, at the end of Policy Term will be paid to you at the end of such Policy Year. Cash Bonus declared, if any, at subsequent Policy anniversaries, if applicable, shall be payable to you at respective Policy anniversary.

Paid-up Additions are calculated as (Paid-up Addition factor X Cash Bonus utilized to purchase Paid-up Additions)

How Paid-up Addition can be chosen: You can choose Paid-up Additions at the inception of policy or at any subsequent policy anniversary by submitting a written request to the Company 60 days prior to such Policy anniversary. Paid-up Additions cannot be chosen in the year in which policy is maturing or once you attain the age of 75 years.

You also have an option to switch from Paid-up Additions to cash payout. This switching is allowed only on policy anniversary subject to receipt of your written request 60 days prior to such Policy Anniversary. Paid-up Additions can be chosen only once during the policy term. Once you have opted out of paid-up additions, you will have to continue with cash payout option for the remaining policy term.

Encashment of Paid-up Additions: You will be allowed to encash vested Paid-up Additions partially or fully during the Policy Term and receive the cash value of vested Paid-up Additions subject to the following:

- Encashment will be available from 2nd Policy Year onwards subject to availability of vested Paid-up Additions
- The minimum amount that can be encashed is Rs.10,000
- You will have to submit a written request to the Company for encashment of vested Paid-up Additions, if any and which are not encashed earlier.

The vested Paid-up Additions will reduce to the extent of Paid-up Additions encashed. The remaining Paid-up Additions, if any, after such encashment will continue to participate in future profits. Paid-up Additions on death, if any will also reduce in proportion to the vested Paid-up Additions being encashed.

Cash value of vested Paid-Up Additions is calculated as Cash value Factor X vested Paid up Additions

D. Option to avail enhanced protection

Rider	UIN	Scope of Benefits**
HDFC Life Income Benefit on Accidental Disability Rider -Non Linked	101B041V01	It is a Non-Linked, 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 - Non Linked	101B040V01	It is a Non-Linked, 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.

**For all details on Riders, kindly refer to the Rider Brochures available on our website

The Rider Policy Term and Premium Payment Term shall be consistent with the Base Policy's Policy Term and Premium Payment Term. Any rider coverage terminates as soon as the base coverage terminates by way of claim or surrender or maturity. Riders will not be available if the term of the rider exceeds outstanding term under the base policy.

E. Tax Benefits

Indirect Taxes

Taxes and levies as applicable shall be levied as applicable. Any taxes, statutory levy becoming applicable in future may become payable by you by any method including by levy of an additional monetary amount in addition to premium and or charges.

Direct Taxes

Tax will be deducted at the applicable rate from the payments made under the policy, as per the provisions of the Income Tax Act, 1961, as amended from time to time.

F. Loan Benefit

You have the flexibility to take a loan against your Policy in case of financial emergencies. Loan provisions under this policy are mentioned in the Terms and Conditions.

G. Premium Size Discount

HDFC Life Sampoorna Jeevan rewards you with a premium discount if you pay higher premium amount. The premium slabs and applicable discounts on premium (excluding GST, if any) are summarized below;

For Sampoorna Jeevan 75 Variant (with 10 times as Sum Assured on Death multiple)

Premium Payment Term	6		8		10		12		15	
Premium payable in a policy year/ Guaranteed Benefit Option	Lump Sum	Others[$]	Lump Sum	Others	Lump Sum	Others	Lump Sum	Others	Lump Sum	Others
12,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%
25,000	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	4.00%	4.50%
60,000	0.00%	0.00%	0.00%	0.00%	4.25%	5.00%	4.00%	4.50%	7.50%	8.75%
96,000	1.75%	2.00%	1.25%	1.50%	5.50%	6.00%	5.00%	5.75%	8.50%	9.75%
1,20,000	2.25%	2.50%	1.75%	2.00%	5.75%	6.50%	5.50%	6.25%	8.75%	10.00%
1,44,000	2.75%	3.00%	2.00%	2.25%	6.00%	7.00%	5.75%	6.50%	9.00%	10.25%
1,80,000	3.00%	3.50%	2.25%	2.75%	6.25%	7.25%	6.00%	6.75%	9.25%	10.50%

For Sampoorna Jeevan 100 Variant (with 10 times as Sum Assured on Death multiple)

Premium Payment Term	6		8		10		12		15	
Premium payable in a policy year/ Guaranteed Benefit Option	Lump Sum	Others[$]	Lump Sum	Others	Lump Sum	Others	Lump Sum	Others	Lump Sum	Others
12,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%
25,000	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	5.25%	5.50%
60,000	0.00%	0.00%	0.00%	0.00%	6.00%	6.25%	5.00%	5.50%	9.75%	10.50%
96,000	2.50%	2.50%	1.75%	2.00%	7.50%	7.75%	6.50%	7.00%	11.00%	12.00%
1,20,000	3.25%	3.25%	2.50%	2.50%	8.00%	8.50%	7.00%	7.50%	11.50%	12.25%
1,44,000	4.00%	4.00%	3.00%	3.00%	8.50%	8.75%	7.25%	8.00%	11.75%	12.50%
1,80,000	4.50%	4.50%	3.25%	3.50%	8.75%	9.00%	7.50%	8.25%	12.00%	13.00%

[$] Others indicate Guaranteed Benefit Options other than Lump sum Option

For 7 as sum assured on death multiple, the applicable premium discount is 0.25% less than the respective premium discount rates given in above tables.

How HDFC Life Sampoorna Jeevan works

Let's understand with the help of sample illustrations which are intended to show premium payable and benefits under each option, at two assumed rates of interest i.e., 8% and 4% p.a.

Please note: Some benefits in these sample illustrations shown below are guaranteed and some benefits are variable with return based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a.

These assumed rates of return are not guaranteed and they are not the upper or lower limit of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

Let's understand how Guaranteed Benefit Option A - Lump sum Option works

35 year old Rajesh buys HDFC Life Sampoorna Jeevan with Sampoorna Jeevan 75 maturity age variant. He opts for Guaranteed Benefit Option A (Lump sum Option) with Bonus Option 3 which is Cash Bonus Option. He pays 1,00,000 (exclusive of GST) annually for 10 years.

- Policy Term is 40 years
- Basic Sum Assured is Rs. 827,123
- Sum assured on death is 10 times the Annualized premium i.e. 10 lakhs for the chosen policy term.

Let's see what would be his survival and maturity benefits under Guaranteed Benefit Option A and Cash Bonus Option

Policy Anniversary	Survival Benefit / Maturity Benefit received by Rajesh		
2nd - 30th	Cash Bonus		
	4,136 (Assuming 4% return on investment p.a.)	33,085 (assuming 8% return on investment p.a.)	
31st - 40th	4,136 (Assuming 4% return on investment p.a.)	41,356 (assuming 8% return on investment p.a.)	
40th	100% Basic Sum Assured (₹)	Terminal Bonus (₹)	
(Policy maturity date)	827,123	18,85,842 (Assuming 4% return on investment p.a.)	35,97,987 (Assuming 8% return on investment p.a.)

In case of an unfortunate demise of Rajesh during the policy term, this policy financially protects his family by paying death benefit amount of ₹10 lakhs and applicable bonuses.

Let's understand how Guaranteed Benefit Option B – Income Option works

Ravi who is 40 years old buys HDFC Life Sampoorna Jeevan with Sampoorna Jeevan 75 maturity age variant. He opts for Guaranteed Benefit Option B (Income Option) with Bonus Option 5 (Simple Reversionary Income Bonus and Cash Bonus) and pays ₹1,00,000 annually for 8 years.

- Policy Term is 35 years
- Basic Sum Assured is ₹488,505
- Sum assured on death ₹10 times the Annualized premium i.e. ₹10 lakhs for the chosen policy term.
- Cash bonus declared every year during the policy term, if any will be paid every year to Ravi starting first policy anniversary to the end of policy term
- Simple Reversionary Income Bonus once declared, if any is vested in policy at the end of each policy year during the policy term and is paid out every year 8 years after its vesting.
- Simple Reversionary Income Bonus vested in last 8 policy years, if any will be paid out as lump sum on maturity along with terminal bonus, if any.

  Let's see what would be his survival and maturity benefits under Guaranteed Benefit Option B and Bonus Option 5 which is Simple Reversionary Income Bonus and Cash Bonus

Policy Anniversary	Survival Benefit / Maturity Benefit received by Rajesh	
1st - 30th	Cash Bonus	
	0 (assuming 4% return on investment p.a.)	9,770 (assuming 8% return on investment p.a.)
31st - 35th	0 (assuming 4% return on investment p.a.)	12,213 (assuming 8% return on investment p.a.)
	Guaranteed Income Benefit	
9th - 35th	₹24,425 p.a.	
	Simple Reversionary Income Bonus	
9th - 35th	0 (assuming 4% return on investment p.a.)	19,540 (assuming 8% return on investment p.a.)
35th (Policy maturity Date)	Simple Reversionary Income Bonus vested during last 8 policy years + Terminal Bonus	
	8,79,309 (assuming 4% return on investment p.a.)	11,23,562 (assuming 8% return on investment p.a.)

In case of an unfortunate demise of Ravi during the policy term, this policy financially protects his family by paying death benefit amount of ₹10 lakhs and applicable bonuses.

Let's understand how Guaranteed Benefit Option C – Lump sum with Income works

Shalini, a 44 year old business woman, buys HDFC Life Sampoorna Jeevan with **Sampoorna Jeevan 100** maturity age variant keeping in mind her post retirement years. She opts for Guaranteed Benefit Option C – Lump sum with Income Option and Bonus Option 2 (Simple Reversionary Income Bonus) and pays 5,00,000 annually for 6 years.

- Policy Term is 56 years
- Basic Sum Assured is ₹15,59,715
- Sum assured on death of 10 times the Annualized premium i.e. ₹50 lakhs for the chosen policy term.
- Simple Reversionary Income Bonus once declared, is vested in policy at the end of each policy year during the policy term and is paid out as Simple Reversionary Income Bonus (SRIB) every year 6 years after it is vested to the policy.
- Simple Reversionary Income Bonus vested in last 6 policy years will be paid out as lump sum on maturity along with terminal bonus, if any.

  Let's see what would be his survival and maturity benefits under Guaranteed Benefit Option C and Bonus Option 2 which is Simple Reversionary Income Bonus

<table>
<tr><th>Policy Anniversary</th><th colspan="2">Survival Benefit / Maturity Benefit received by Shalini</th></tr>
<tr><td>16th
(End of Policy year in which Shalini turns 60 year old)</td><td colspan="2">100% of Basic Sum Assured

Lump sum ₹15,59,715</td></tr>
<tr><td rowspan="2">17th - 56th</td><td colspan="2">Guaranteed Income Benefit</td></tr>
<tr><td colspan="2">₹77,986 p.a.</td></tr>
<tr><td rowspan="2">7th – 36th</td><td colspan="2">Simple Reversionary Income Bonus (₹)</td></tr>
<tr><td>0
(assuming 4% return on investment p.a.)</td><td>93,583
(assuming 8% return on investment p.a.)</td></tr>
<tr><td rowspan="4">37th – 56th

56th
(Policy Maturity Date)</td><td>0
(assuming 4% return on investment p.a.)</td><td>116,979
(assuming 8% return on investment p.a.)</td></tr>
<tr><td colspan="2">Simple Reversionary Idncome Bonus vested during last 6 years
Terminal Bonus (₹)</td></tr>
<tr><td>0
(assuming 4% return on investment p.a.)</td><td>1,59,79,275
(assuming 8% return on investment p.a.)</td></tr>
</table>

In case of an unfortunate demise of Shalini during the policy term, this policy financially protects his family by paying death benefit amount of ₹50 lakhs and applicable bonuses.

Let's understand how Guaranteed Benefit Option D – Income with Lump sum works

Rajeev, a salaried man, buys HDFC Life Sampoorna Jeevan in the name of his 3 year old son - Rishi. He opts for Sampoorna Jeevan 75 maturity age variant with Guaranteed Benefit Option D – Income with Lump sum Option and Bonus Option 4 (Simple Reversionary Bonus for Premium Payment Term and Cash Bonus thereafter) He pays 50,000 p.a. for 15 years.

- Policy Term is 72 years
- Basic Sum Assured is ₹ 696,920
- Sum Assured on death of 10 times Annualized premium i.e. 5 lakhs will commence from last day of second policy year.
- Simple Reversionary Bonus once declared, is vested in policy at the end of each policy year during the premium payment term and is paid out as lump sum at the end of it.
- After the completion of premium payment term, cash bonus, once declared, will be paid out at the end of each policy year for the remaining policy term.

  Let's see what would be his survival and maturity benefits under Guaranteed Benefit Option D and Bonus Option 4 which is Simple Reversionary Bonus during premium payment term and cash bonus thereafter

Policy Anniversary	Survival Benefit / Maturity Benefit received by Rishi	
15th (In the year Rishi turns 18 year old)	Simple Reversionary Bonus vested during premium payment term	
	0 (assuming 4% return on investment p.a.)	418,152 (assuming 8% return on investment p.a.)
16th - 30th	Cash Bonus	
	0 (assuming 4% return on investment p.a.)	27,877 (assuming 8% return on investment p.a.)
31st - 50th	0 (assuming 4% return on investment p.a.)	34,846 (assuming 8% return on investment p.a.)
51st - 70th	0 (assuming 4% return on investment p.a.)	41,815 (assuming 8% return on investment p.a.)
71st - 72nd	0 (assuming 4% return on investment p.a.)	48,784 (assuming 8% return on investment p.a.)
Every policy anniversary starting from 58th to 72nd	Guaranteed Income Benefit	
	₹ 69,692	
72nd (Policy Maturity Date)	100% of Basic Sum Assured 696,920	Terminal Bonus 40,28,196 (assuming 4% return on investment p.a.) 1,69,00,302 (assuming 8% return on investment p.a.)

In case of an unfortunate demise after the commencement of risk during the policy term, this policy provides life insurance cover of ₹5,00,000 plus applicable bonuses.

Terms and Conditions:

A. Grace Period: Grace period is not applicable for Single Premium Policy. The grace period of 15 days (where the premium is paid on a monthly basis) and 30 days (where the premium is paid in quarterly/half-yearly/annual basis) is available on the premium due date, to pay the premium. We will not accept part payment of the Premium. The policy is considered to be in-force with the risk cover during the grace period without any interruption as per the terms and conditions of the policy.

B. Lapsation: If at least 1 full years' premiums have not been paid, the policy will lapse on the date of expiry of grace period. Once the policy lapses, all benefits under the policy will cease until the policy is revived for full benefits.

C. Reduced Paid up: If at least 1 full years' premiums have been paid and further premiums are unpaid and the policy is not surrendered, the policy will acquire the status of reduced paid up on the date of expiry of grace period till the policy is revived for full benefits. The benefits payable under the policy will reduce on policy acquiring reduced paid up status, as per the formula mentioned below:

C.1 Reduced Paid Up – Guaranteed Benefits

Reduced Paid up Sum Assured On Death

The lump sum benefit will be payable immediately on death during the Policy Term as defined below -

$$\text{Reduced Paid-up Sum Assured on Death} = \frac{\text{Number of premium paid}}{\text{Total Number of premiums payable}} \times \text{Sum Assured on Death}$$

Reduced paid up Survival Benefit/Maturity Benefit

All survival benefits or maturity benefit to be paid out in future, both guaranteed and non-guaranteed, will be determined using the reduced paid-up Basic Sum Assured.

Reduced paid up Basic Sum Assured will be calculated as follows -

$$\text{Reduced Paid-up Sum Assured (RPUBSA)} = \frac{\text{Number of premium paid}}{\text{Total Number of premiums payable}} \times \text{Basic Sum Assured on Death}$$

Reduced Paid up Guaranteed Benefit

Reduced Paid-Up Benefit / Guaranteed Benefit Option	Lump Sum Option	Income Option	Lump sum with Income	Income with Lumpsum Option
Maturity Benefit	RPUBSA	Not Applicable	Not Applicable	Reduced Paid up Basic Sum Assured
Survival Benefit	Not Applicable	RPUBSA X Guaranteed Income Benefit (%)	RPUBSA (Payable at the end of Policy Year in which Life Assured attains age 60) + RPUBSA X Guaranteed Income Benefit (%) every year thereafter till Policy Maturity Date	RPUBSA X Guaranteed Income Benefit (%)

C.2 Reduced Paid up – Non Guaranteed Benefit

If at least 2/3rd of total Premiums payable during the Policy Term have been paid and no further Premiums are paid, then in addition to the full bonus vested, if any and unpaid before the Policy acquiring reduced paid-up status, the Policy will also be eligible for all future bonuses, if declared, after Policy acquiring reduced paid-up status. However, this eligibility for future bonuses, if declared, will be reduced by the reduced paid-up factors. The reduced paid-up non-guaranteed benefits applicable will be as follows –

Reduced paid-up Simple Reversionary Bonus/Simple Reversionary Income Bonus

If the Policyholder opts for Simple Reversionary Bonus/Simple Reversionary Income Bonus Option, then any such bonus, if declared,but unpaid prior to the date of policy acquiring reduced paid up status will be payable in full along with the reduced paid up death benefit/reduced paid up maturity benefit.

In addition, post the policy acquiring the reduced paid up status, all the future bonuses, if declared will be vested on pro-rata basis using the following formula, subject to fulfillment of condition mentioned in C.2.

Reduced Paid up Simple Reversionary Bonus/Simple Reversionary Income Bonus = RPUBSA × Future Simple Reversionary Bonus (%)/Simple Reversionary Income Bonus (%), if declared × Reduced Paid Up Factor^^

Reduced paid-up Cash Bonus

If the Policyholder opts for Cash Bonus Option, then any Cash Bonus, if declared, but not paid out for the Policy Year will be also be payable along with the reduced paid up death benefit.

On survival of Life Assured, and post the policy acquiring the reduced paid up status, all the future Cash Bonuses, if declared, and paid every Policy Year on pro-rata basis using the following formula subject to the fulfillment of condition mentioned in C.2.

Reduced Paid up Cash Bonus = RPUBSA × Future declared Cash Bonus (%), if any× Reduced Paid up Factor^^

^^Applicable Reduced Paid up Factors based upon duration and Premium Payment Term are stated in the table given below.

Duration in completed Policy Years for which Premium is paid \ Premium Payment Term	6	8	10	12	15
4	50%	NA	NA	NA	NA
5	75%	40%	NA	NA	NA
6	100%	60%	30%	NA	NA
7		80%	50%	NA	NA
8		100%	75%	30%	NA
9			90%	50%	NA
10			100%	75%	25%
11				90%	50%
12				100%	60%
13					75%
14					90%
15					100%

In case the Bonus Option 4 or Bonus Option 5 have been chosen, then the applicable reduced paid-up non-guaranteed benefit will be sum of reduced paid-up Simple Reversionary Bonus/Simple Reversionary Income Bonus and reduced paid-up Cash Bonus as stated above.

In case you have chosen Paid-up Additions under Bonus option 3 or Bonus option 4, then reduced paid-up Cash Bonus will be utilized to purchase Paid-up Additions. The benefits under such Paid-up Additions, which is Paid-up Addition Survival Benefit and Paid-up Additions on death, will be paid at the end of policy term or on earlier death, respectively.

Terminal Bonus, if declared, shall be payable in the same proportion as described above for Simple Reversionary Bonus/Simple Reversionary Income Bonus, if declared and Cash Bonus, if declared as a part of reduced paid-up maturity benefit

D. Revival: If your Policy has been discontinued due to the non-payment of Premium,, it would be revived/restored by the Insurer with all the benefits mentioned in the Policy document, with or without rider benefits, if any, upon the receipt of all the Premiums due and other charges/late fee, if any, during the revival period, as per the terms and conditions of the Policy, upon being satisfied as to the continued insurability of the

insured/Policyholder on the basis of the information, documents and reports furnished by the Policyholder; in accordance with Board approved Underwriting Policy. Currently, the application for the revival should be made within five years from the due date of the first unpaid Premium and before the expiry of the Policy Term. The current rate of interest for revival is 9.5% p.a . Any change in the revival interest rates will be in accordance with the following formula: Average Annualised 10-year benchmark G-Sec Yield (over last 6 months& rounded upto the nearest 50 bps)+ 2%, at the time of the review. The source of 10-year benchmark G-sec yield shall be RBI Negotiated Dealing System-Order Matching segment (NDS-OM).

During revival campaigns, the Company may offer reduced interest rates, subject to the rules of the special revival campaign. The reduced interest rates offered during the revival campaign may vary from year to year. The maximum interest rate waiver may be set up to the prevailing revival interest rate. Once the Policy is revived, you are entitled to receive all contractual Benefits.

E. Surrender: In order to honour unexpected commitments or needs, a Surrender option is available. This policy can be surrendered if at least one full year's premiums are paid by the Policyholder. Policy cannot be surrendered after the death of the Life Assured. The surrender benefits are payable immediately on surrender and upon payment of the surrender value, the Policy will stand terminated with no further benefits payable under the policy and the Company shall be relieved and discharged from all obligations under this policy thereafter.

The surrender benefit is higher of the Guaranteed Surrender Value (GSV) or the Special Surrender Value (SSV), plus cash value of vested paid-up additions, if any. GSV and SSV are as follows:

Guaranteed Surrender Value (GSV): GSV depends on the year of Surrender. GSV (subject to minimum of zero) is the sum of the following:

1. GSV Factor 1 multiplied by the total premiums paid excluding the premium for extra mortality rating, if any.
2. GSV Factor 2 multiplied by vested Simple Reversionary Bonus / vested Simple Reversionary Income Bonus, if declared, till the date of surrender, less
3. Sum of Guaranteed Income Benefit already paid till date of surrender, if any, less
4. Any Simple Reversionary Bonus/Simple Reversionary Income Bonus/Cash Bonus already paid till the date of Surrender

   The GSV Factors increase with the policy duration and are provided in the table given in Annexure I

Special Surrender Value (SSV): shall become payable after completion of first policy year provided one full year premium has been received. SSV will be declared by Company from time to time subject to prior approval of IRDAI and is not guaranteed.

All benefits under the policy shall automatically terminate upon payment of Surrender Value.

F. Policy Loan: Policy loans will be available during the Policy Term subject to such terms and conditions as the Company may specify from time to time. Our current terms and conditions are stated below:

The loan amount will be subject to a maximum of 80% of the surrender value.

The current interest rate on loan is 9.5%p.a.The interest rate on loan shall be calculated as the Average Annualised 10-year benchmark G-Sec Yield (over last 6 months & rounded up to the nearest 50 bps) + 2%. The interest rate shall be reviewed half-yearly and any change in the interest rate shall be effective from 25th February and 25th August each year.

In case upon review the interest rate is revised, the same shall apply until next revision. The source of 10-year benchmark G-sec yield shall be RBI Negotiated Dealing System-Order Matching segment (NDS-OM). Any change in the methodology of calculation of interest rate shall be done with prior approval of the Authority.

Before any Benefits are paid out, loan outstanding together with the interest thereon will be deducted and the balance amount will be payable

An in-force or fully Paid-up policy shall not be foreclosed for non re-payment of loan

G. For Minor lives: Death Benefit for Minor Life Assured: If Age of the Life Assured is greater than or equal to 12 years, the risk will commence immediately from the Policy Commencement Date. If the Age of Life Assured is less than 12 years, the risk will commence under the Policy (that is full death benefit will become payable on death of Life Assured) on the last day of second Policy Year. If the Age of Life Assured is less than 12 years and if the Life Assured dies before the last day of the second Policy Year, the Death Benefit shall be restricted to refund of total Premiums paid without interest.

If the Policy is issued on the life of a minor, the Policy will vest on him/her automatically on his/her attainment of Age of majority and on such vesting; the Company will recognize him/her to be the holder of the Policy.

H. Free Look Period: In case you are not agreeable to any of the terms and conditions stated in the Policy, you have the option to return the Policy to us for cancellation stating the reasons thereof, within 30 days from the date of receipt of the Policy, whether received electronically or otherwise. On receipt of your letter along with the original Policy Document (original Policy Document is not required for policies in dematerialised form or where policy is issued only in electronic form), we shall arrange to refund the Premium paid by you, subject to deduction of the proportionate risk Premium for the period of cover and the expenses incurred by us on medical examination (if any) and stamp duty charges

I. Suicide Exclusion: In case of death of the life assured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premium paid till the date of death or surrender value available as on the date of death whichever is higher, provided the policy is in force.

J. Modal Factors: You may choose to pay your premiums Annually, Half-Yearly or Monthly. Following factors are applied to monthly premium for the premium paying modes available

In case the premium payment mode change is sought from annual to monthly mode, the annual premium shall be divided by Annual modal factor, that is 11.50, to calculate the monthly premium payable from effective policy anniversary date.

In case the premium payment mode change is sought from monthly to annual mode, the monthly premium shall be multiplied by Annual modal factor, that is 11.50, to calculate the Annual premium payable from effective policy anniversary date.

In case the premium payment mode change is sought from annual to half-yearly mode, the annual premium shall be divided by Annual modal factor , that is 11.50, and then multiplied by Half-Yearly modal factor, that is 5.86, to calculate the half-yearly premium payable from effective policy anniversary date.

In case the premium payment mode change is sought from half-yearly to annual mode, the half-yearly premium shall be divided by Half-Yearly modal factor, that is 5.86, and then multiplied by Annual Modal factor, that is 11.50, to calculate the annual premium payable from effective policy anniversary date.

Mode of Premium	Multiplicative Factor
Monthly##	1
Half-Yearly	5.86
Annual	11.50

For Monthly mode: 3 Monthly premiums are collected in advance on the date of commencement of the policy.

K) Alterations: No alterations are allowed to the benefits payable under this Policy.

L) 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 the customer's 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 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.

M) 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 selected in a policy by an endorsement upon the policy itself or by a separate 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 K (Nomination) and L (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.

N) 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.

O) Risk factors:

A) HDFC Life Sampoorna Jeevan is a Non-Linked, Participating individual Life Insurance Product. HDFC Life Insurance Company Limited is only the name of the Insurance Company and HDFC Life Sampoorna Jeevan is only the name of the product and does not in any way indicate the quality of the product, its future prospect or returns.

B) This product guarantees payment of the Guaranteed Income Benefit and /or basic sum assured, as the case may be, on survival of the Life Assured during policy term and Sum Assured on Death if death of Life Assured occurs during the policy term. On death of life assured after the beginning of Survival Benefit payouts and before Policy Maturity Date, the future installments of Survival Benefit, if any, will cease and Death Benefit will be paid by Company. Survival Benefits paid, if any, after the date of death of the Life Assured shall be deducted from the Benefits payable on death of Life Assured.

C) Simple Reversionary Bonus, Simple Reversionary Income Bonus, Cash Bonus and Terminal Bonus are not guaranteed and depend on participating fund's performance.

D) Past performance is not an indication for the future performance.

E) The purpose of this brochure is to provide a general overview about this policy. The information herein is indicative of the terms, conditions and exceptions contained in the policy terms and conditions of HDFC Life Sampoorna Jeevan. Please refer to the policy terms and conditions to understand in detail the associated risks, benefits, etc.

F) In the event of any inconsistency / ambiguity between the terms contained herein and the policy terms and conditions, the policy terms and conditions will prevail.

G) The acceptance of the proposal shall be subject to prevailing board approved underwriting policy.

Section 41: Prohibition of Rebate: Under the provisions of 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 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 punishable with fine which may extend to ten lakh rupees.

Fraud, Misstatement and forfeiture:

Fraud, Misstatement and forfeiture would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time.

Section 45 of the Insurance Act, 1938

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 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.

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.

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(All Days, from 10am to 7pm)

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HDFC Life

Sar utha ke jiyo!

i. The risk factors of the bonuses projected under the product are not guaranteed, ii. past performance doesn't construe any indication of future bonuses and iii. these products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses

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BEWARE OF SPURIOUS PHONE CALLS AND 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.