YOUR RIDER AT A GLANCE

This is a document that will help you to understand the key features of this rider and is not the rider document. In case of any discrepancy between this document and your rider document, the rider document will prevail over this document.

<table>
<tr><td>Rider Name & UIN</td><td>HDFC Life Health Plus Rider – Linked</td><td>UIN: 101A034V02</td></tr>
<tr><td>Aim of the Rider</td><td colspan="2">This is an Individual, Savings/Pure Risk Premium, Health Insurance Rider that provides coverage for Critical Illnesses and Cancer Cover.</td></tr>
<tr><td>Type of Rider</td><td colspan="2">It is a Linked, Non- Participating, Savings/Pure risk premium, Individual Health Rider which can be attached to individual linked products.</td></tr>
<tr><td>Plan Options</td><td colspan="2">Option A: Comprehensive CI Cover
Option B: Cancer Cover</td></tr>
<tr><td>Maturity Benefit</td><td colspan="2">There is no maturity benefit available under this rider, unless Return of Premium option is opted.</td></tr>
<tr><td>Benefits Offered</td><td colspan="2">
1) The policyholder will be covered in the following cases:
• Life assured is diagnosed with any of the covered critical illnesses (If Option A is selected)
• Life assured is diagnosed with Cancer (If Option B is selected)

Option A: Comprehensive CI Cover - . This option offers extensive coverage against 60 Critical Illnesses for Major Lives & against 12 Critical Illnesses for Minor Lives. The Rider Sum Assured shall be paid as a lumpsum on diagnosis of any of the covered Critical Illnesses and the Rider coverage will terminate.

Option B: Cancer Cover

i. <u>Benefit on diagnosis of Cancer:</u>
This benefit is payable on diagnosis of any of the covered illness conditions listed below:
<table>
<tr><td>Sr No</td><td>Name of Cancer Condition</td><td>Type of Cancer Condition</td></tr>
<tr><td>1</td><td>Cancer of Specified Severity</td><td>Major</td></tr>
<tr><td>2</td><td>Carcinoma-in-situ (CIS)</td><td>Minor</td></tr>
<tr><td>3</td><td>Early-Stage Cancer</td><td>Minor</td></tr>
</table>
The benefit pay-out will be as per below table –
<table>
<tr><th>Diagnosis of</th><th>Benefit Amount as a % of Applicable Sum Insured</th></tr>
<tr><td>Minor Type of Cancer Condition</td><td>25% of Rider Sum Assured (Increased Rider Sum Assured in case of Elite cover option) or INR 12,50,000/-, whichever is lower</td></tr>
<tr><td>Major Type of Cancer Condition</td><td>100% of Rider Sum Assured less Early Stage Cancer or CIS claims, if any</td></tr>
</table>
A maximum of two claims are payable under the minor type of cancer conditions. However, only one claim will be paid for the same minor type of cancer condition. Once claims are made for 100% of Rider Sum Assured, the Rider Coverage will terminate.

ii. <u>Waiver of Premium:</u>
On a valid claim of minor type of cancer condition, premiums payable under this Rider will be waived for a period of three years. In case the outstanding Rider Term is less than three years then premiums for the outstanding Rider Term would be waived.
In case the outstanding Rider Term is more than three years then the premiums will be waived only for a period of three years. The Policyholder will need to resume payment of premiums thereafter.

2) Cover Options – Classic or Elite: Under both options, the Policyholder may choose either Classic or Elite cover option.

1) Classic Cover Option – The Rider Sum Assured remains same during the Rider Term.

2) Elite Cover Option - The Rider Sum Assured will increase by 5% every year, subject to a maximum increase of 40% over the Rider Term. The increased Rider Sum Assured shall not exceed the Base Policy Sum Assured at any point of time. The increase will stop once any claim has been made. The annual increment in the Rider Sum Assured will be 5% of Rider Sum Assured opted at the time of inception. This option is not applicable for Minor Lives.

3) Benefit Payout Options - In lieu of lump sum benefit, the Policyholder may opt to receive benefit as:
a) Regular monthly income payable for 10 years, or
b) Part of benefit amount as lump sum payable immediately and the balance benefit amount as regular monthly income for 10 years.

The choice of benefit pay-out as (a) or (b) mentioned above, can be exercised on or before the claim is made.

The interest rate used to compute the instalment amount shall be equal to the annualized yield on 10 year G-Sec (over last 6 months & rounded down to nearest 25bps) less 100 basis points.

4) Return of Premium - Since you have chosen this option, as the Policyholder, you will have to pay an additional Premium over and above the Premium amount payable for the Rider. You will receive a return of 100% of the Total Rider Premiums Paid as lump sum, upon your survival till maturity of your Rider. Any benefit(s) already paid out, shall be deducted from the benefit payable at maturity. This option can be chosen only at Rider inception. Once chosen, the Policyholder cannot opt out of this option.

This option is available only where:
• Rider Term is between 10 and 30 years for Premium Paying Term - Single, Regular and 5,6,7,8,9,10,11 & 12 years;
</td></tr>
<tr><td>Tax Benefits</td><td colspan="2">Tax Benefits may be available as per prevailing tax laws. Please consult with your tax advisor.</td></tr>
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<tr><td>Grace Period</td><td>Grace Period will depend on the Base Plan to which the rider is attached.</td></tr>
<tr><td>Exclusions</td><td>Please refer the policy document for list of exclusions.</td></tr>
<tr><td>Free Look period</td><td>The policyholder shall have the option of cancelling the Rider, stating the reasons thereof, within 30 days from the date of receipt of the Rider Document, in case the policyholder is not agreeable to any Rider terms and conditions.</td></tr>
<tr><td>Revival</td><td>Revival of the Rider will be as per the revival conditions of the Base Plan to which it is attached.</td></tr>
<tr><td>Surrender</td><td>
Surrender Value:
Surrender value shall be payable subject to following conditions:

If you have opted for Return of Premium Option:
Surrender Value will be the higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV), less any benefits already paid out, payable subject to the conditions below:
Where,
GSV = GSV Factor% × Total Premiums Paid

The policy shall acquire a GSV immediately on the payment of Single Premium and upon the payment of at least two years premium in case of a Limited/Regular premium policy.

SSV shall be calculated as the expected present value of:

1. Paid-up guaranteed future benefits on critical illness/cancer and maturity and
2. accrued / vested benefits, duly allowing for survival benefits already paid, if any

The discount rate used to calculate the expected present value shall be equal to the yield on 10 Year G-Sec plus 50 basis points.

Currently, the interest rate used for calculating the expected present value is 7.75% p.a.

The applicable SSV shall be reviewed annually based on the prevailing yield on 10 Year G Sec and the underlying experience.

If you have not opted for Return of Premium Option:
The amount payable will be calculated as given below, subject to Surrender Value being acquired:SV Factor% × Total Rider Premiums Paid[1]× Unexpired Rider Term ÷ Original Rider Term
Where, acquisition of Surrender Value and SV Factors shall be as given in table below:
<table>
<tr><th>Premium Payment Term</th><th>Surrender Value Acquired</th><th>SV Factor%</th></tr>
<tr><td>Single Pay</td><td>Immediately upon payment of Premium</td><td>50%</td></tr>
<tr><td>Limited Pay</td><td>After the end of first policy year, provided at least one full year premium is paid</td><td>30%, if less than two annual premium are paid
50%, if at least two annual premium are paid</td></tr>
<tr><td>Regular Pay</td><td>No surrender value is payable</td><td>Not Applicable</td></tr>
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[1] Total Rider Premiums Paid means total of all the rider premiums received, excluding any extra premium and taxes.
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