

In this policy, the investment risk in the 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 policyholders will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.

Just one premium to secure your family's lifestyle

with **New** **HDFC Life Classic One**

A Unit Linked Non Participating Single Premium Life Insurance Plan



Market linked returns with 10 times cover option*



Return of allocation and admin charges# (Loyalty Additions)



9 fund options with unlimited free switches

New **HDFC Life Classic One**

A Unit Linked Non Participating Single Premium Life Insurance Plan

HDFC Life

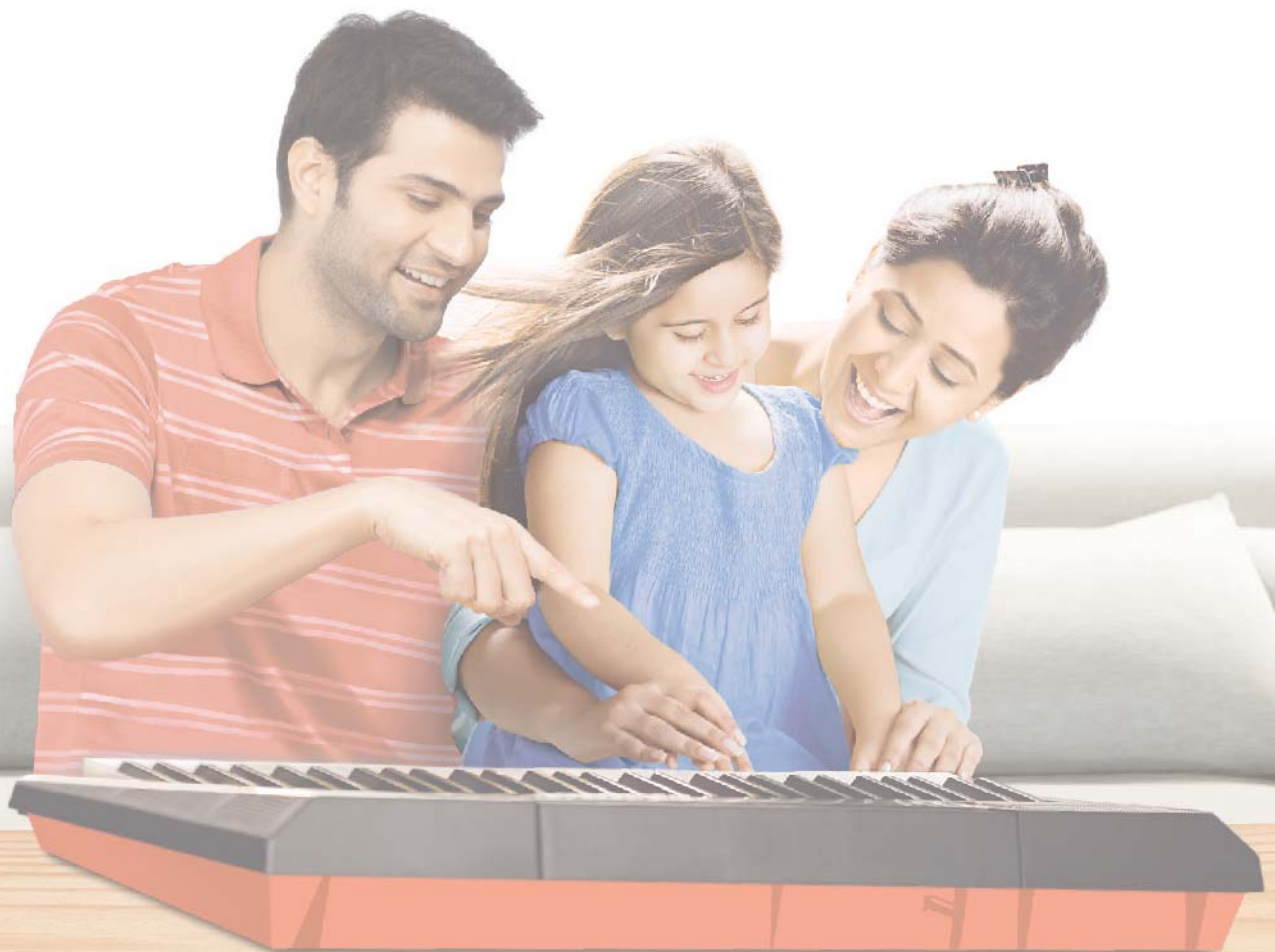
Sar utha ke jiyo!

* Subject to the company's underwriting guidelines basis the declaration in proposal form.

Subject to minimum of 5% of Single Premium. Loyalty Additions will be allocated as extra units at the end of 10th Policy year to boost your Fund Value provided no Partial Withdrawals have been exercised.

New **HDFC Life Classic One**

A Unit Linked Non Participating Single Premium Life Insurance Plan



HDFC Life Classic One is a Unit Linked Single Premium Life Insurance Plan that comes with a unique option that offers life coverage for two individuals wherein a lump sum of 10 times the single premium is offered on the second death of the two lives assured. This plan also offers loyalty additions that will help you boost your fund value.

KEY FEATURES OF HDFC LIFE CLASSIC ONE

- A life insurance plan with opportunity to earn market linked returns
- Option to choose between Single Life and Joint Life¹ (life coverage for two individuals wherein a lump sum is paid on the second death of the two lives assured) Coverage Variant
- Under Joint Life Coverage Variant, on first death the surviving life has the option to withdraw entire fund value (including top up fund value) and continue with a full life cover for rest of the policy term.
- Under Joint Life coverage variant, death benefit would be payable only after both the lives assured die and nothing is payable on the death of first life assured alone.
- Loyalty Additions will be allocated as extra units at the end of the 10th Policy year to boost your Fund Value provided no Partial Withdrawals have been exercised
- Tax Benefits are governed by prevailing tax laws. You are requested to consult your tax advisor.
- Investment flexibility with 9 funds: Unlimited free switches allowed
- Benefit of rupee cost averaging with Systematic Transfer Plan (STP)

1. Please refer "Benefits in Detail" section below for complete details

LIFE COVERAGE VARIANTS

The product offers the following Life Coverage Variants:

- Single Life Coverage Variant - Only 1 life is covered
- Joint Life Coverage Variant - 2 lives are covered; Death benefit as lump sum is paid only on the second death of the two lives assured

CHECK IF YOU ARE ELIGIBLE FOR THIS PLAN

Parameters	Single/Joint Life	Minimum	Maximum
Age at entry (last birthday)	Single Life	0 years ²	40 years
	Joint Life	18 years	80 ³ years
Age at maturity (last birthday)	Single Life	18 years	50 years
	Joint Life	28 years	90 years ⁶
Single Premium (SP)	For both Joint and Single Life	Rs. 2,00,000 ⁴	No limit, subject to underwriting ⁵
Policy Term	Single Life	10 years	50 minus Age at Entry
	Joint Life		90 minus Age at Entry ⁶
Sum Assured (for entry age less than 45)	Single Life	1.25 x Single Premium	10 x Single Premium
Sum Assured (for entry age 45 and above)	Single Life	1.10 x Single Premium	10 x Single Premium
Sum Assured ⁷	Joint Life	10 x Single Premium	

2. Risk cover starts from date of commencement of 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.

3. Applicable for both the lives for Joint Life Coverage Variant

4. The minimum Single Premium is Rs. 1,00,000 where the proceeds are from a contract issued or administered by the Company.

5. There is no absolute maximum single premium amount. However, premium amount shall be accepted subject to both medical and financial underwriting as per our Board Approved Underwriting Policy.

6. Higher of two ages in case of Joint Life Coverage Variant.

7. Sum assured applies to both lives in case of joint cover and is paid only on the death of both the lives

ELIGIBILITY FOR JOINT LIFE

The relationship between the two policyholders can be the spouse/child/parent/grandparent/co-borrower. Other relationships such as that under partnership firms may also be considered as long as there is an insurable interest⁸ between the two individuals. For all the mentioned relationships, the cover will be granted up to the extent of insurable interest only. Insurable interest will be established at the time of issuing policy and cover shall be issued only where need for insurance is satisfied as per underwriting norms of our Board Approved Underwriting Policy (BAUP).

8. One individual is said to have an 'insurable interest' in the other when one stands to gain or benefit from the continued existence and well-being of the other, and would suffer a financial loss if there is a damage to the other.

HOW DOES THIS PLAN WORK?

At the outset, you select:

- Life Coverage Variant
- Single Premium amount
- Policy Term
- Sum Assured (in case of Single Life Coverage Variant)
- Investment Fund(s) allocation

Your premium shall be invested in the fund(s) you select and in the proportion you specify.

On survival of the life/lives assured till the end of the Policy Term you will receive your Fund Value⁹ as a lump sum.

In case of death of the life assured (Single Life Variant) or on death of both the lives assured (Joint Life Variant), the nominee shall receive the Death Benefit.

9. Including Top-up Fund Value, if any



BENEFITS IN DETAIL

Maturity Benefit:

- Single Life Coverage Variant: On survival until maturity the Fund Value will be paid.
- Joint life Coverage Variant: On survival until maturity of at least one of the lives assured, Fund Value will be paid.

Fund Value will be calculated by multiplying balance units in your fund(s) by the then prevailing unit price(s). Your policy matures at the end of Policy Term and all risk cover ceases.

You can take your Fund value at maturity in periodical instalments under **Systematic Withdrawal Plan**. Please refer Section E of Terms and Conditions section for more details.

Death Benefit:

Insured event for both the coverage variants is as follows:

- Single Life Coverage Variant: Sum Assured on death is payable as a lump sum **on death of the life assured** during the Policy Term.
- Joint life Coverage Variant: Sum Assured on death is payable as a lump sum on the second death of the two lives assured during the Policy Term.

Sum Assured on death is the highest of:

- Total Sum Assured less an amount for Partial withdrawals made, if any (as detailed below), where Total Sum Assured is Basic Sum Assured plus any additional Sum Assured in respect of Top-ups
- Total Fund value where Total Fund value includes Single Premium Fund Value plus Top-up Premium Fund value
- 105% of Total premiums paid (including Top-up premiums, if any)

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

- For death¹⁰ before attaining age 60: all partial withdrawals (except from the Top-up Fund Value) made during the two year period immediately preceding the date of death.
- For death on or after attaining age 60: all partial withdrawals (except from the Top-up fund value) made within two years before attaining age 60 and all the partial withdrawals made after attaining age 60

Upon payment of Death Benefit, the policy shall terminate and no further benefits shall be payable.

In addition, if Joint Life coverage variant is opted then, on first death¹¹, the fund value will be set to be higher of 125% of Single premium or balance in the unit fund.

Further in case of death of one of the lives, the surviving life assured will have an option to either:

1. fully withdraw this amount and continue the policy with the coverage as per the policy provisions, OR
2. not withdraw any amount and continue the policy with the coverage as per the policy provisions

10. For Joint Life Coverage Variant, age of the last survivor shall be considered.

11. Not applicable on death due to suicide

The restriction of withdrawal during first 5 years shall not apply in this case since this is a contingency withdrawal.

If the surviving life opts for Option 1, then a lump sum mortality charge shall be deducted from the fund value towards future mortality cover to be provided to the surviving life.

This lump sum mortality charge shall be determined as a present value of future mortality charges discounted at the prevailing 10-yr G-Sec yield less 2%.

Loyalty Additions

Loyalty Additions will be allocated as extra units at the end of the 10th Policy year provided the policy is in force and no Partial Withdrawals have been exercised.

Loyalty additions will be higher of:

- 1) Total Premium allocation charge and Policy Administration charge deducted on your policy till date
- 2) 5% of Single Premium

The charges considered for Loyalty Additions shall exclude taxes and levies, if any.

Loyalty Additions will be allocated between the funds in the same proportion as the value of total units held in each fund at the time of allocation.

Loyalty additions once added to the fund are irreversible. The policyholder is eligible to make Partial Withdrawals in subsequent years and the already allocated loyalty additions would be a part of the fund value, which would be paid at maturity.

Partial Withdrawal:

The Policyholder has the option of making partial withdrawals subject to the following conditions:

- i) Partial withdrawals shall not be allowed within first five policy years.
- ii) The Life Assured is at least 18 years of age
- iii) The minimum Partial Withdrawal amount is Rs. 10,000
- iv) The fund value after any partial withdrawal and any applicable charges (including applicable taxes and other statutory levies, if any) is not less than the 25% of the single premium.
- v) The maximum amount of partial withdrawals that can be done throughout the policy term from the basic fund value is 50% of the single premium
- vi) Partial withdrawals shall be allowed from the fund value built up from the top-up premiums, if any, as long as such fund value supports the partial withdrawal and subsequently, the partial withdrawals shall be allowed from the fund value built up from the base premium.
- vii) Top-up premiums once paid cannot be withdrawn from the fund for a period of 5 years from the date of payment of the Top-up premium, except in case of complete surrender of the policy

On Surrender

Once you surrender your policy, your risk cover will cease and surrender benefit will be paid out as mentioned below.

If you surrender before completion of the 5 years from commencement of the policy

Upon surrender within the first five years of the policy, the Total Fund Value after deducting discontinuance charges will be moved to a 'Discontinued Policy Fund' which will earn a minimum guaranteed interest rate as specified by the IRDAI. Presently, such interest rate is 4% p.a. A Fund Management Charge of 0.50% p.a., charged daily, will be levied on the 'Discontinued Policy Fund'. The amount allocated to the Discontinued Policy Fund, with accrued interest, will be paid out to the policyholder, or nominee if applicable, on completion of the Lock-in Period. Upon payment of this benefit, the policy terminates and no further benefits are payable.

In case of the occurrence of an insured event before the payment of the surrender benefit, the amount in the Discontinued Policy Fund will be paid out immediately, the policy will terminate and no further benefits are payable.

Please see the "Charges" section for details of the Discontinuance Charges.

If you surrender after completion of the 5 years from commencement of the policy

Fund Value will be paid out.

Upon payment of this benefit the policy terminates and no further benefits are payable.

Loans

Policy loans are not available for this product.



CHOOSE YOUR INVESTMENT FUNDS

This is a unit linked plan; the premiums you pay in this plan are subject to investment risks associated with the capital markets. The unit prices of the funds may go up or down, reflecting changes in the capital markets.

HDFC Life Classic One gives you option of **9 different funds** to invest your money.

Each fund has its own Investment policy, based on asset allocation between equity, debt and money market instruments.

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

You can choose either all or a combination of the following funds.

FUND	SFIN	DETAILS	ASSET CLASS			RISK & RETURN RATING
			Money Market Instruments, Cash & Deposits*, Liquid mutual funds**	Government Securities, Fixed Income Instruments & Bonds	Equity	
			FUND COMPOSITION			
Discovery Fund	ULIF06618/01/18Discrvy Fnd101	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
Equity Plus Fund	ULIF05301/08/13Equity Plus101	To generate long term capital appreciation in line or better than Nifty index returns	0% to 20%	0% to 20%	80% to 100%	Very high
Diversified Equity Fund	ULIF05501/08/13Divr EqtyFd101	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	ULIF03501/01/10Blue ChipFd101	Exposure to large - cap equities & equity related instruments	0% to 20%	-	80% to 100%	Very high
Opportunities Fund	ULIF03601/01/10 Opprtnty Fd101	Exposure to mid - cap equities & equity related instruments	0% to 20%	-	80% to 100%	Very high
Balanced Fund	ULIF03901/09/10 Balanced Fd101	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

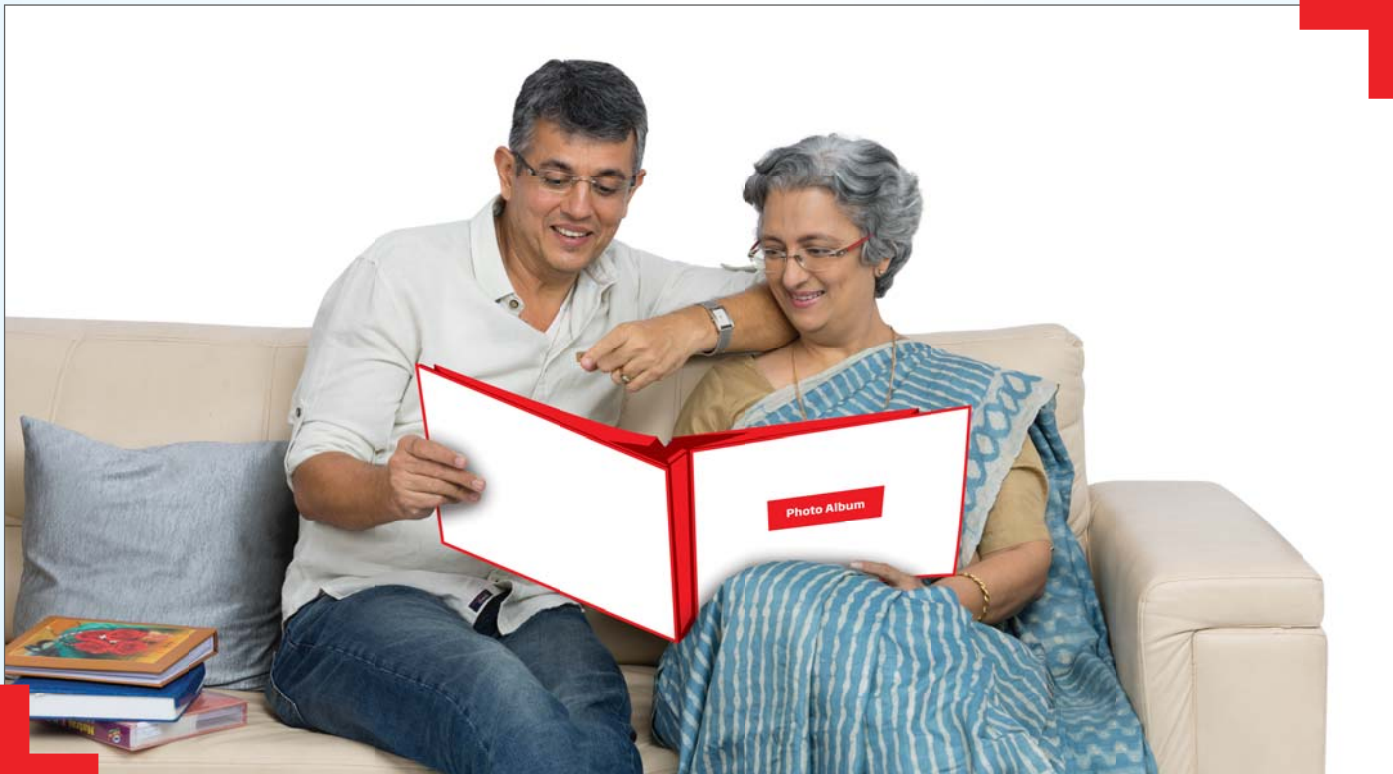
Income Fund	ULIF03401/01/10Income Fund101	Higher potential returns due to higher duration and credit exposure	0% to 20%	80% to 100%	-	Moderate
Bond Fund	ULIF05601/08/13Bond Funds101	Active allocation across all fixed income instruments	0% to 60%	40% to 100%	-	Moderate
Conservative Fund	ULIF05801/08/13Conse rrvFd101	To invest in high grade fixed income instruments and Government securities at the short end of the yield curve, to deliver stable returns	0% to 60%	40% to 100%	-	Low

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 40%
- ii) Government securities: 60% to 100%.

* 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 (Investment) Regulations, 2016 Master Circular, the Investment limit in Mutual Funds is 7% of Investment assets. This will apply at overall level and at SFIN level, the maximum exposure shall not exceed 15%.



For risk factors please refer **TERMS & CONDITIONS** section below. You can access the value of policy wise units held by you, through a secured login, as per the format D02 prescribed under IRDAI Investment Regulations, 2016.

SYSTEMATIC TRANSFER PLAN (STP)

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.

- i) You can invest all or some part of your investment in Income Fund, Bond Fund or Conservative Fund and transfer a fixed amount in regular monthly instalments into any one of the following funds: Equity Plus Fund, Diversified Equity Fund, Blue Chip Fund, Opportunities Fund, Discovery Fund or Balanced Fund.
- ii) The transfer will be done in 12 equal instalments. The transfer date can be either 1st or 15th of every month as chosen by you.
- iii) At the time of transfer, the required number of units will be withdrawn from the fund chosen, at the applicable unit value, and new units will be allocated in the chosen destination fund.
- iv) The minimum transfer amount is Rs. 5,000.
- v) The Systematic Transfer Plan will be regularly processed for you till the Company is notified, through a written communication, to discontinue the same. Systematic Transfer Plan will not apply if the source Fund Value is less than the chosen transfer amount.
- vi) No additional charges apply on selecting Systematic Transfer Plan

FLEXIBILITIES

- **Single Premium Top-Up Payments:** You have the option of paying Top-up premiums, subject to the following conditions:
 - Top-up premiums are not permitted during the last 5 years of the contract.
 - Total Top-up Premiums cannot exceed the initial Single Premium paid.
 - Minimum top-up premium is Rs. 10,000

The additional Sum Assured on any Top-up Premium shall be as under:

Age at the time of payment of Top-up premium	Single Life Coverage variant	Joint Life Coverage variant
less than 45 years	1.25 x Top-up Premium	10 x Top-up Premium
greater than or equal to 45 years	1.10 x Top-up Premium	10 x Top-up Premium

- **Switching:** You can move your monies between the funds available in the product unlimited number of times during the Policy Term.

CHARGES

The charges under this product are stated below:

Charge	Description	How much	
Premium Allocation Charge	This charge shall be levied at the time of receipt of premium as a % of premium	Single premium	2%
		Top-up premium	1%
Policy Administration Charge	This charge will be deducted monthly by cancellation of units.	0.04% per month of the single premium subject to the cap of Rs 500 per month. This charge may be increased subject to prior approval from IRDAI.	
Fund Management Charge (FMC)	The daily unit price is calculated allowing for deductions for the fund management charge, which is charged daily. This charge will be subject to the maximum cap as allowed by IRDAI	1.35% p.a. of the Fund Value, adjusted to the NAV on a daily basis. For Discontinued Policy Fund an FMC of 0.50% p.a. is applicable	
Mortality Charge	Every month we levy a charge for providing you 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 charges are guaranteed for the entire duration of the policy term.	The amount of the charge taken each month depends on age(s) of the life assured, life coverage variant, Sum Assured on death at that point and Fund Value. In case of Joint Life coverage variant, one mortality charge will be charged till the first death and another lower mortality charge will be charged till the second death.	

- **Partial withdrawal charge:** Nil
- **Switching charge:** Nil
- **Discontinuance Charge:**

The table below provides the discontinuance charge when policy is discontinued in different policy years:

Where the policy is discontinued during the policy year	Charge
1	Lower of 1% x (SP or FV) subject to a maximum of Rs.6000/-
2	Lower of 0.5% x (SP or FV) subject to a maximum of Rs. 5000/-
3	Lower of 0.25% x (SP or FV) subject to a maximum of Rs. 4000/-
4	Lower of 0.1% x (SP or FV) subject to a maximum of Rs. 2000/-
5 and onwards	Nil

SP - Single Premium; FV - Fund Value on the date of discontinuance

This charge will be deducted by cancellation of units. No discontinuance charges are imposed on Top-up premiums.

This charge can be increased to the maximum cap allowed by IRDAI from time to time, subject to prior approval from IRDAI.

Indirect & Direct Taxes:

Indirect Taxes: Taxes and levies as applicable will be charged and are 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.

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.
- All unit linked life insurance plans are different from traditional insurance plans and are subject to different risk factors.
- HDFC Standard Life Insurance Company Limited is the name of our Insurance Company and “HDFC Life Classic One” is the name of this plan. The name of our company and the name of our plan do not, in any way, indicate the quality of the plan, its future prospects or returns.
- The premiums paid 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.
- The various funds offered under this plan are names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.
- Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by insurance company.
- Past performance of the Funds is not indicative of future performance.

B) Unit Prices:

We will set the Unit Price of a fund as per the IRDAI's guidelines. The unit price of Unit Linked Funds shall be computed as: Market Value of Investments held by the fund plus the value of any current assets less the value of current liabilities and provisions, if any. Dividing by the number of units existing at the valuation date before any units are allocated/redeemed, gives the unit price of the fund under consideration. We round the resulting price to the nearest Re. 0.0001. This price will be daily published on our website and in leading national newspapers. 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 the policyholder.

C) Non-negative claw-back additions:

This will be as per the relevant IRDAI guidelines issued from time to time.

Currently, the applicable guideline is Section 37 (d) of the IRDAI (Linked Insurance Products) Regulation, 2013 which states the following:

In the process to comply with the reduction in yield, the Company may arrive at specific non-zero positive claw-back Additions, if any, to be added to the unit Fund Value, as applicable, at various durations of time after the first five years of the contract.

D) Suicide Exclusion:

Single Life Coverage Variant:

- (i) In case of death due to suicide within 12 months from the date of inception of the policy, the nominee or beneficiary of the policyholder shall be entitled to the Fund Value, as available on the date of death.
- (ii) Any charges recovered subsequent to the date of death shall be paid back to the nominee or beneficiary along with the death benefit.

Joint Life Coverage Variant:

- (iii) In case of death of either of lives under Joint Life coverage variant due to suicide within 12 months from the date of inception of the policy, the policy shall continue for the surviving life without the fund value being set to be higher of 125% of Single Premium or balance in the unit fund.
- (iv) The full withdrawal option will not be available with the surviving life
- (v) In case of death of both the lives due to suicide, within 12 months from the date of inception of the policy, the nominee or beneficiary of the policyholder shall be entitled to the Fund Value, as available on the date of death.

E) Settlement Option:

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

- (i) The policyholder has the option to take the fund value in periodical instalments over a period which may extend to 5 years.
- (ii) The first instalment will become payable on the maturity date
- (iii) The policyholder shall be given a choice to decide the payout frequency and the settlement period at the time of opting for settlement option. The payout frequency and the settlement period once selected cannot be altered any time. The units will be redeemed systematically in equal installments during the settlement period. This is illustrated further with 3 examples.

Example	Payout frequency	Settlement period	Total number of instalments	Proportion of units redeemed per instalment (% of number of units at maturity date)
1	Annual	4 years	4	25%
2	Quarterly	1 year	4	25%
3	Semi-annual	5 years	10	10%

- (iv) The Fund Value at Maturity is greater than or equal to Rs 1 Lakh.
- (v) The risk cover ceases and the fund continues to be invested during this period.
- (vi) The only charge levied on the fund during the settlement period is the Fund Management Charge.
- (vii) The policyholder will be unable to exercise any partial withdrawals or switches during the settlement period.
- (viii) During the settlement period the policyholder shall have an option to withdraw the Total Fund value at any time without levying any charge

F) Tax Benefits

Tax Benefits are governed by prevailing tax laws. You are requested to consult your tax advisor.

G) 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 15 days from the date of receipt of the policy. The Free-Look period for policies purchased through distance marketing (specified below) will be 30 days. On receipt of your letter along with the original policy documents, we shall arrange to refund you the value of units allocated to you on the date of receipt of request plus the unallocated part of the premium plus charges levied by cancellation of Units subject to the deduction of the proportionate risk charges for the period on cover and the expenses incurred by us for medical examination (if any) and stamp duty (if any).

Distance Marketing refers to insurance policies sold through any mode apart from face-to-face interactions such as telephone, internet etc (Please refer to "Guidelines on Distance Marketing of Insurance Product" for exhaustive definition of Distance Marketing)

H) Assignment: Section 38 of the Insurance Act, 1938

Assignment should be in accordance with provisions of Section 38 of the Insurance Act 1938 as amended from time to time.

I) Nomination: Section 39 of the Insurance Act, 1938

Nomination should be in accordance with provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

J) Prohibition of Rebates: 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.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by 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.

K) Section 45 of the Insurance Act, 1938, as amended from time to time:

Fraud, misrepresentation and non-disclosure shall be dealt with in accordance with provisions of section 45 of the Insurance Act 1938 as amended from time to time.

New **HDFC Life Classic One**

A Unit Linked Non Participating Single Premium Life Insurance Plan



Contact us today



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



Visit us at www.hdfclife.com



HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245.

IRDAI Registration No. 101.

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Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com

The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited.

HDFC Life Classic One (UIN:101L132V01) is a Unit Linked Non Participating Single Premium Life Insurance Plan. This version of the product brochure invalidates all previous printed versions for this particular plan. This Product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risk and applicable charges from your insurance agent or the intermediary or policy document of the insurer.

ARN: MC/07/2018/11654.

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.
- Public receiving such phone calls are requested to lodge a police complaint.