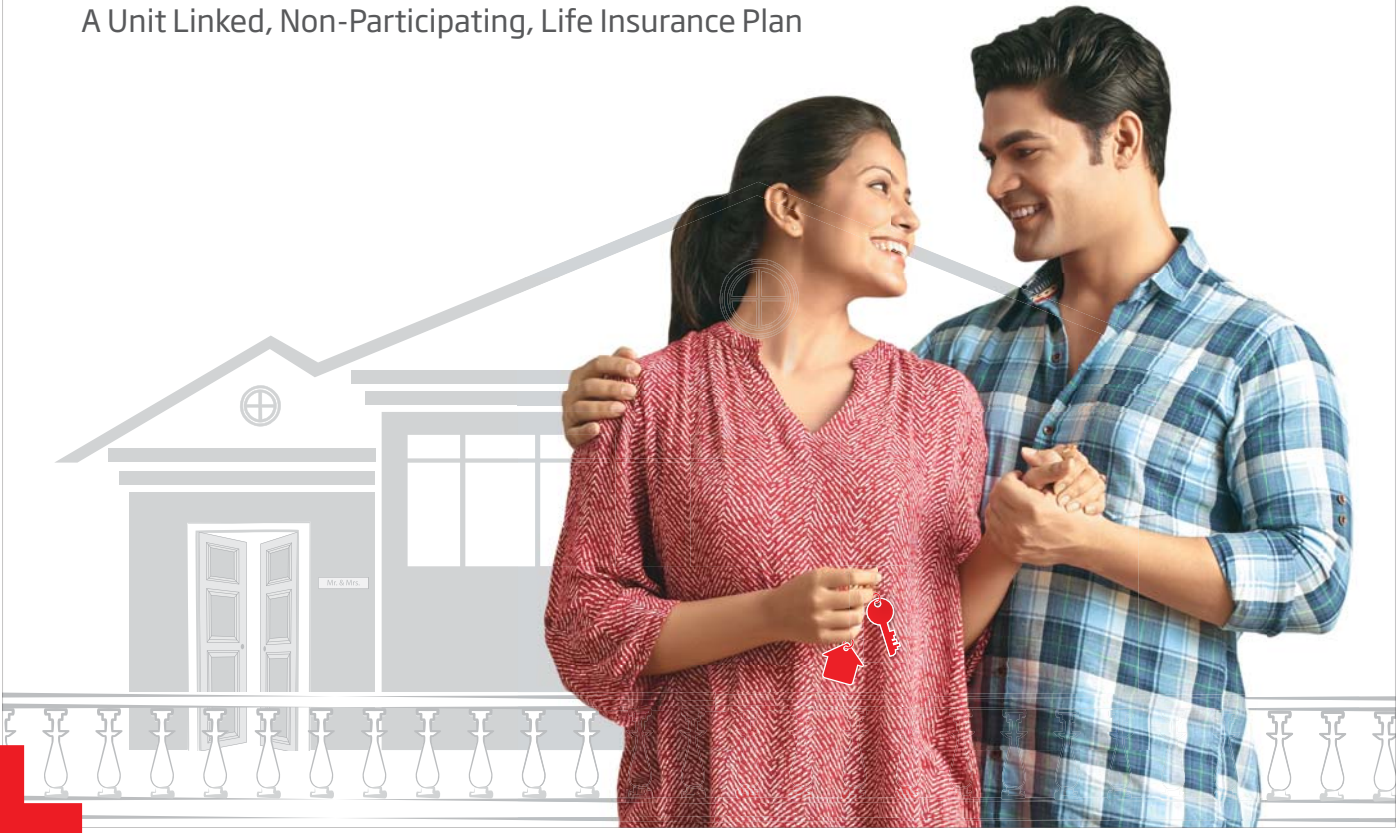


In this policy, the investment risk in the investment portfolio is borne by the policyholder. The Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.

Big plans get even bigger with minimal charges*

HDFC Life Click 2 Wealth

A Unit Linked, Non-Participating, Life Insurance Plan



HDFC Life Click 2 Wealth

A Unit Linked, Non-Participating, Life Insurance Plan



Sar utha ke jiyo!

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

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

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

KEY FEATURES OF HDFC LIFE CLICK 2 WEALTH

- **Minimal charges** - Only Fund Management charge towards managing your funds and Mortality charge towards your life cover
- **Special Addition:** 101% of premium allocated to your fund for first 5 years¹
- **Return of Mortality Charges** on Maturity. In case of Premium Waiver option, Mortality charges pertaining to only the Life Assured would be refunded.
- Three plan options to maximize the benefits
 - Invest Plus Option for Insurance cum Investment
 - Premium Waiver Option to protect milestones for dependents
 - Golden Years Benefit Option for retirement planning with whole life cover
- **Premium waiver benefit** that protects the future of your loved one in your absence
- Choice of **8 fund options** with unlimited free switching
- **Systematic Transfer plan strategy** for advantage of Rupee Cost Averaging
- Premium payment options of Single Pay, Limited pay and Regular Pay

HOW WILL THIS PLAN WORK?

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

Parameters	Invest Plus	Premium Waiver Option	Golden Years Benefit Option
Age at Entry	Life Assured: 0 years (30 days) to 60 years	Life Assured: 0 years (30 days) to 60 years Proposer: 18 years to 65 years	Life Assured: 0 years (30 days) to 60 years
Age at Maturity	18 years to 75 years	18 years to 75 years	99 years
Minimum Premiums	Single : ₹24,000 Annual: ₹12,000 Half-yearly: ₹6,000 Quarterly: ₹3,000 Monthly: ₹1,000		
Maximum Premiums	No Limit, subject to Board Approved Underwriting Policy (BAUP)		
Policy Term	10 to 40 years		99 minus Age at Entry
Premium Payment Term	Single Pay, Limited: 5, 7 and 10 years Regular: 10 to 40 years	Limited: 5, 7 and 10 years Regular: 10 to 40 years	Limited Pay: 10 to 70 minus Age at Entry

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

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

B. Choose your Sum Assured

Parameters		Boundary Conditions
Sum Assured	Single Pay ²	1.25 x Single Premium
	Regular & Limited Pay	Higher of <ul style="list-style-type: none"> ▪ 10 x Annualized Premium ▪ 0.5 x T* x Annualized Premium
	Top-up	1.25 x Top-up Premium

*Value of T is defined as:

- Policy Term for Invest Plus and Premium Waiver Option
- 70 minus Age at Entry for Golden Years Option.

All ages are of last birthday.

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

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

2. Not Applicable for Premium Waiver option and Golden Years Benefit option

C. Choose your Plan Option

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

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

Sample Illustration

	Invest Plus					
Age at Entry	25	25	30	30	35	35
Annual Premium	50,000	100,000	50,000	100,000	50,000	100,000
Sum Assured	500,000	1,000,000	500,000	1,000,000	500,000	1,000,000
Policy Term	20	20	20	20	20	20
Premium Payment Term	20	20	20	20	20	20
Maturity value at an Assumed Investment return - 8% p.a.#	2,020,667	4,041,334	2,020,126	4,040,252	2,018,638	4,037,277
Maturity value at an Assumed Investment return - 4% p.a.#	1,290,774	2,581,547	1,290,565	2,581,129	1,290,009	2,580,018

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

A. This snapshot of illustration is only for HDFC Life Click 2 Wealth for a healthy male life. B. The values shown are for illustrative purpose only. C. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed returns then these will be clearly marked "Guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of returns are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of the policy is dependent on a number of factors including future investment performance.

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

Sample Illustration

Premium Waiver						
Age at Entry (Proposer)	40	40	45	45	50	50
Age at Entry (Policyholder)	35	35	15	15	25	25
Annual Premium	50,000	100,000	50,000	100,000	50,000	100,000
Sum Assured	500,000	1,000,000	500,000	1,000,000	500,000	1,000,000
Policy Term	20	20	20	20	20	20
Premium Payment Term	20	20	20	20	20	20
Maturity value at an Assumed Investment return - 8% p.a.#	1,954,584	3,909,169	1,918,439	3,836,878	1,858,788	3,717,575
Maturity value at an Assumed Investment return - 4% p.a.#	1,248,853	2,497,705	1,225,200	2,450,399	1,188,611	2,377,222

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

A. This snapshot of illustration is only for HDFC Life Click 2 Wealth for a healthy male life. B. The values shown are for illustrative purpose only. C. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed returns then these will be clearly marked "Guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of returns are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of the policy is dependent on a number of factors including future investment performance.



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

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

Sample Illustration

Golden Years Benefit						
Age at Entry	25	25	30	30	35	35
Annual Premium	50,000	100,000	50,000	100,000	50,000	100,000
Sum Assured	1,125,000	2,250,000	1,000,000	2,000,000	875,000	1,750,000
Policy Term	74	74	69	69	64	64
Premium Payment Term	45	45	40	40	35	35
Maturity value at an Assumed Investment return - 8% p.a.#	71,813,245	143,626,490	51,656,150	103,312,300	36,760,923	73,521,847
Maturity value at an Assumed Investment return - 4% p.a.#	7,872,238	15,744,476	6,541,361	13,082,722	5,354,042	10,708,085

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

A. This snapshot of illustration is only for HDFC Life Click 2 Wealth for a healthy male life. B. The values shown are for illustrative purpose only. C. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed returns then these will be clearly marked "Guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of returns are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of the policy is dependent on a number of factors including future investment performance.

Choose how you want to manage your Investment Portfolio

You have a choice of **8 different funds** that helps you manage your money as per your risk appetite. You can also opt for **Systematic Transfer Plan (STP)** which gives you the benefits of rupee cost averaging.

For more details please refer to the Investment Strategy section.



UNDERSTANDING YOUR BENEFITS

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

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

You can also take your fund value at maturity in periodical instalments under settlement option. Please refer Terms and Conditions section for more details.

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

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

- ◆ On Death of **Life Assured** - Highest of:
 - Total Sum Assured less an amount of Partial withdrawals# made, if any, where Total Sum Assured is Basic Sum Assured plus any additional Sum Assured in respect of Top-ups.
 - Fund Value
 - 105% of Total Premiums paid

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

- For death 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 the death benefit, the Policy shall terminate and no further benefits are payable

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

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

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

C. Fund Boosters

1. Return of Mortality Charges (ROMC)

At maturity date, the total amount of mortality charges³ deducted in respect of the insurance cover of Life Assured throughout the policy (including mortality charge deducted on top-up Sum Assured as applicable) will be added to the fund value.

For Golden Years Benefit Option, which has a whole of life policy term, the total cumulative amount of mortality charges deducted will be added to the fund value at the end of policy year coinciding or immediately following 70th birthday of Life Assured.

This benefit will not be applicable in case of a surrendered, discontinued or Paid-up policy and will be added provided all due premiums have been paid.

ROMC will not be available for the policies where the Waiver of premium benefit is triggered due to death of the Proposer.

3. Excluding extra mortality charge, mortality charge on account of waiver of premium for Proposer & taxes levied on mortality charge as applicable

2. Special Addition

For Regular and Limited Pay Policies, 1% of your Annualised premium shall be added to the Fund Value at the time of allocation of premium for first 5 policy years.

For Single Pay Policies, 1% of your Single premium shall be added at the time of allocation of single premium.

Special Addition will be available under all the 3 Plan options, viz. Invest Plus, Premium Waiver Option and Golden Years Benefit Option.

3. Claw-back Additions

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

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

In order to comply with the reduction in yield requirement, 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. Top-Up Premiums

The Policyholder has 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 sum total of the regular/limited premiums paid till that point of time or initial single premium paid, as applicable.
- Top-Up Premium will carry a Sum Assured of 125% of the amount of Top-Up Premium

NON FORFEITURE BENEFITS

A. Discontinuance of Policy due to Non Payment of Premiums

Under this plan you get a grace period from your premium due date to pay your premiums. This plan has a grace period of 15 days for monthly mode and 30 days for other modes.

Discontinuance before completion of 5 years from commencement of the policy

The following provisions are applicable for policies other than Single premium payment policies.

If you have not paid your premium by the expiry of the grace period, then you will have the following options:

1. To revive the policy within a period of 2 years from the date of discontinuance, or
2. To completely withdraw from the policy without any risk cover and receive the discontinuance value at the end of the lock-in period of 5 policy years

Where a policy is discontinued due to non payment of premium, the company will send a notice within a period of fifteen days from the date of expiry of grace period to you to exercise the said options within a period of thirty days of receipt of such notice.

Till the expiry of the notice period of 30 days or till you exercise one of the options, as mentioned above, whichever is earlier, the policy shall be treated as in-force with all risk cover by deduction of all applicable charges under the policy.

If you exercise option (1) within the notice period of thirty days the risk cover will cease and the fund value shall be credited to the discontinued policy fund.

If you exercise option (1) but do not revive the policy within 2 years from date of discontinuance the proceeds of the discontinued

policy shall be refunded only upon completion of the lock-in period of 5 policy years or revival period, whichever is later.

Where you exercise the option (1) and revive the policy within 2 years from the date of discontinuance, the policy shall be revived restoring the risk cover along with the investments made in the segregated funds as chosen by you, out of the discontinued fund. At the time of revival the company shall collect all due and unpaid premiums without charging any interest or fee.

If you exercise option (2) above or do not exercise any option within the notice period of thirty days, the risk cover will cease and the fund value as on date of discontinuance of the policy shall be credited to the discontinued policy fund. The proceeds of the discontinued policy shall be refunded upon completion of the lock-in period.

Once the fund value is moved to the discontinued policy fund, a fund management charge of 0.50% p.a. will be levied for amounts in the 'Discontinued Policy Fund' and no other charge will be levied. The minimum guaranteed interest rate applicable to the 'Discontinued Policy Fund' shall be as per the prevailing regulations and is currently 4% p.a.

The income earned on such fund shall be apportioned to the discontinued policy fund and shall not be made available to the shareholders. The policy is deemed to be in force till you exercise the option or till the expiry of thirty days of notice period whichever is earlier, with risk cover as per terms and conditions of the policy.

In case of death of the Life Assured before the revival of a discontinued policy or before the payment of proceeds from 'Discontinued Policy Fund', the amount in the 'Discontinued Policy Fund' will be paid out to the nominee upon death. On payment of this amount, the policy shall terminate and no further benefit shall be payable.

Discontinuance after completion of the 5 years from commencement of the policy

The following provisions are applicable for policies other than Single and Limited premium payment of 5 years

If you have not paid the premium by the expiry of the grace period, then you will have the following options to exercise upon the discontinuance of the policy after the lock-in-period:

1. To revive the policy within a period of 2 years from the date of discontinuance (during this revival period the policy is deemed to be in force with risk cover and charges shall continue to be deducted), or
2. To completely withdraw from the policy without any risk cover,
3. To convert the policy into paid-up policy, where the paid-up sum assured equals original sum assured multiplied by the ratio of premiums paid to the total premiums payable as per terms and conditions of the policy. A paid-up policy will continue as per the policy terms and conditions and charges shall continue to be deducted

The company will send a notice within a period of fifteen days from the date of expiry of grace period to you to exercise the said options within a period of thirty days of receipt of such notice.

If you choose to revive the policy within revival period (option (1) above), the revival shall be subject to payment of all due and unpaid premiums, and policy shall offer death benefit as applicable to the premium paying policy.

If you choose to revive the policy, but fail to revive the policy within revival period, the policy shall terminate and the Total Fund Value shall be paid out immediately.

In case you choose to withdraw from the policy (option (2) above) the policy shall terminate and the Total Fund Value shall be paid out immediately.

In case you choose to convert the policy into paid-up policy (option (3) above), the policy shall continue to offer cover with paid-up sum assured, where paid-up sum assured shall be determined as Sum Assured multiplied by the total number of premiums paid to the original number of premiums payable. Upon the payment of the death benefit, the policy will terminate and no further benefits shall be payable.

If you do not exercise any of the aforesaid options, the policy shall be deemed to be withdrawn and the proceeds will be paid out to you.

After the payment of discontinuance benefit, the policy shall terminate and no further benefits shall be payable under the policy.

The fund value of the policy shall be part of the segregated fund chosen till you exercise any option or till the expiry of thirty days of notice period whichever is earlier. During this period the policy is deemed to be in force with risk cover as per terms and conditions of the policy.

B. Revival of Discontinued Policies

We understand that you may want to revive your discontinued policy.

If you have intimated to us as per Option (1) above, you can revive a discontinued policy within two consecutive years from the date of discontinuance of the policy, subject to payment of all due and unpaid premiums and our underwriting policy.

If your policy is discontinued before completion of 5 years then at the time of revival:

- all due premiums which have not been paid shall be payable without charging any interest.
- the proceeds of the discontinued policy shall be re-allocated in the proportion as applicable on the date of revival based on prevailing unit prices.

If your policy is discontinued after the completion of five policy years:

If the policyholder chooses to revive the policy, the revival shall be subject to payment of all due and unpaid premiums and subject to BAUP (Board Approved Underwriting Policy).

C. Surrender

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 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, 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 death of the life assured 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.

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

Your fund value will be paid out. Upon payment of this benefit the policy terminates and no further benefits are payable.

D. Loans

No policy loans are available for this product.

CHOOSE YOUR INVESTMENT STRATEGY

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

HDFC Life Click 2 Wealth allows you to invest in a combination of funds by allocating your fund between 8 different fund options, giving you complete control over your money.

Each fund has its own asset allocation structure. Equity based funds invest in stock markets while debt based funds invest primarily in safe and liquid instruments like bonds and government securities for secured growth. You can decide your allocation ratio between these funds and also switch between funds using fund switching option at any time.

The different fund options are given in the below table:

Fund Name	SFIN	Details	Asset Class			Risk & Return Rating
			Money Market Instruments, Cash & Deposits*, Liquid mutual funds**	Government Securities, Fixed Income Instruments & Bonds	Equity	
			Fund Composition			
Diversified Equity Fund	ULIF05501/08/13DivrEqtyFd101	To generate long term capital appreciation by investing in high potential companies across the market cap spectrum	0% to 40%	0% to 40%	60% to 100%	Very High
Blue Chip Fund	ULIF03501/01/10BlueChipFd101	Exposure to large cap equities & equity related instruments	0% to 20%	-	80% to 100%	Very high
Balanced Fund	ULIF03901/09/10BalancedFd101	Dynamic Equity exposure to enhance the returns while the Debt allocation reduces the volatility of returns	0% to 20%	0% to 60%	40% to 80%	Moderate to High
Bond Fund	ULIF05601/08/13BondFunds101	Active allocation across all fixed income instruments	0% to 60%	40% to 100%	-	Moderate
Discovery Fund	ULIF06618/01/18DiscrvyFnd101	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 Advantage Fund	ULIF06723/03/18EqtyAdvtdFd101	Long term capital growth through diversified investments in companies across the market capitalisation spectrum. Upto 20% of the fund may be invested in Fixed income instruments, money market instruments, cash, deposits and Liquid mutual funds.	0% to 20%	0% to 20%	80% to 100%	Very High

Opportunities Fund	ULIF03601/01/100oprntny Fd101	Exposure to mid cap equities & equity related instruments	0% to 20%	-	80% to 100%	Very High
Liquid Fund	ULIF00102/01/04Liquid Fund101	The Liquid fund invests 100% in bank deposits and high quality short-term money market instruments	0% to 100%	-	-	Very Low

* In all the above Funds, Deposits means deposits issued by Banks included in the Second Schedule to the Reserve Bank of India Act 1934, or a Primary Dealer duly recognised by Reserve Bank of India as such. (IRDAI (Investment) Regulations 2016, Section 3 (b) (3)).

** Investment in Mutual Funds will be made as per Mutual Fund limits prescribed by IRDAI regulations and guidelines.

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%.

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.

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

- Policyholder can invest all or some part of his investment in Bond Fund and Liquid Fund and transfer a fixed amount in regular monthly instalments into any one of the following funds: Diversified Equity Fund, Blue Chip Fund, Equity Advantage Fund, Discovery Fund, Opportunities Fund or Balanced Fund.
- The transfer will be done in 12 equal instalments. The transfer date can be either 1st or 15th of every month as chosen by the Policyholder.
- 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.
- The Systematic Transfer Plan will be regularly processed for the Policyholder till the Company is notified, through a written communication, to discontinue the same. Systematic Transfer Plan will not apply if the source Fund Value is less than the chosen transfer amount.
- No additional charges apply on selecting Systematic Transfer Plan.
- This strategy will be available only if premium is paid on Annual mode or for the Single Premium payment option.

For risk factors please refer Terms & Conditions section below.

FLEXIBILITIES

- **Switching:** You can move your accumulated funds from one fund to another anytime. A policyholder can make unlimited free switches during the policy tenure.
- **Premium Redirection:** You can pay your future premiums into different funds.
- **Partial Withdrawal: Accessing your Money in case of Emergencies**
 - You can withdraw money from your funds to meet any future financial emergencies.
 - Lump sum partial withdrawals can be made from your funds after completion of 5 policy years, provided the Life Assured is at least 18 years of age.

- 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.
- The Policyholder can also submit a request for Systematic (recurring) withdrawals.
- The fund value after withdrawal should not fall below 150% of annualized premium for limited/regular premium paying policies and 25% of Single Premium for single premium policies.

CHARGES

The charges under this product are stated below:

Charge	Description	How much																																														
Premium Allocation Charge		Nil																																														
Policy Administration Charge		Nil																																														
Fund Management Charge (FMC)	The daily unit price is calculated allowing for deductions for the fund management charge, which is charged daily. This charge will be subject to the maximum cap as allowed by IRDAI	0.8% p.a. of the fund value for Liquid Fund and 1.35% p.a. of the fund value for Diversified Equity, Blue Chip, Balanced, Bond, Discovery, Equity Advantage and Opportunities Funds charged daily.																																														
Mortality Charge	Every month we levy a charge for providing you with the death benefit in your policy. This charge will be taken by cancelling units proportionately from each of the fund(s) you have chosen. The mortality charge and other risk benefit charge are guaranteed for the entire duration of the policy term. For Premium Waiver option, Mortality charges are also deducted on the life of the Policyholder when he is not the Life Assured.	<p>The amount of the charge taken each month depends on your age and level of cover. Sample mortality charges per annum per thousand of sum at risk for a healthy male life is shown below:</p> <table border="1"> <thead> <tr> <th>Age of Life Assured</th> <th>Risk Charges per ₹1000/- Sum at Risk</th> </tr> </thead> <tbody> <tr><td>25</td><td>0.984</td></tr> <tr><td>30</td><td>1.056</td></tr> <tr><td>35</td><td>1.282</td></tr> <tr><td>40</td><td>1.803</td></tr> <tr><td>45</td><td>2.874</td></tr> <tr><td>50</td><td>4.946</td></tr> <tr><td>55</td><td>7.888</td></tr> <tr><td>60</td><td>11.534</td></tr> </tbody> </table> <p>The Sum at Risk for Life Assured is Death Benefit less Fund Value For Premium Waiver option: Risk charges are per thousand sum at risk</p> <table border="1"> <thead> <tr> <th>Age of Life Assured</th> <th>25</th> <th>30</th> <th>35</th> <th>40</th> <th>45</th> <th>50</th> </tr> </thead> <tbody> <tr> <td>Risk Charges</td> <td>0.984</td> <td>1.056</td> <td>1.282</td> <td>1.803</td> <td>2.874</td> <td>4.946</td> </tr> <tr> <th>Age of Proposer</th> <th>50</th> <th>55</th> <th>60</th> <th>65</th> <th></th> <th></th> </tr> <tr> <td>Risk Charges</td> <td>4.946</td> <td>7.888</td> <td>11.534</td> <td>17.009</td> <td></td> <td></td> </tr> </tbody> </table> <p>For Premium Waiver option, the Sum at Risk for Proposer will be present value of future premiums discounted at 5% The Sum at Risk for Life Assured is Death Benefit less Fund Value</p>	Age of Life Assured	Risk Charges per ₹1000/- Sum at Risk	25	0.984	30	1.056	35	1.282	40	1.803	45	2.874	50	4.946	55	7.888	60	11.534	Age of Life Assured	25	30	35	40	45	50	Risk Charges	0.984	1.056	1.282	1.803	2.874	4.946	Age of Proposer	50	55	60	65			Risk Charges	4.946	7.888	11.534	17.009		
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Taxes & Applicable Levies: As per the current Tax Laws, Goods & Services Tax and other statutory levies are applicable. Any other indirect tax or statutory levy becoming applicable in future may become payable by you by any method we deem appropriate including by levy of an additional monetary amount in addition to the premium; cancellation of units or from the unit fund.

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 Life Insurance Company Limited is the name of our Insurance Company and "HDFC Life Click 2 Wealth" 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 IRDA'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) Suicide Exclusions:

In case of death due to suicide within 12 months from the date of inception of the policy or from the date of revival of the policy, the nominee or beneficiary of the policyholder shall be entitled to the fund value as available on the date of death. Any charges recovered subsequent to the date of death shall be paid back to the nominee or beneficiary along with the death benefit.

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

D) Settlement Option:

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

- The policyholder has the option to take the fund value in periodical instalments over a period which may extend to 5 years.
- The first instalment will become payable on the maturity date.
- 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 instalments 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%

- The Fund Value at Maturity is greater than or equal to Rs 1 Lakh.
- The risk cover ceases and the fund continues to be invested during this period.
- The only charge levied on the fund during the settlement period is the Fund Management Charge.

- The policyholder will be unable to exercise any partial withdrawals or switches during the settlement period.
- During the settlement period, the policyholder shall have an option to withdraw the entire fund value at any time without levying any charge.

E) Tax Benefits

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

F) Cancellation in the Free-Look period:

In case you are not agreeable to the any of the policy terms and conditions, you have the option of returning the policy to us stating the reasons thereof, within 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 charges levied by cancellation of units plus the Fund Value on the date of receipt of request subject to deduction of the Special Addition, proportionate risk premium for the period of cover, the expenses incurred by us on medical examination, if any, and stamp duty, 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)

G) Alterations:

- Plan Option, once chosen at inception cannot be changed throughout the policy term.
- Change of Premium frequency is allowed.
- Increase in premium payment term or policy term is allowed subject to boundary conditions.

H) Nomination as per Section 39 of the Insurance Act 1938 as amended from time to time:

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

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

Assignment should be in accordance with provisions of Section 38 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 states:

- (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.

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

Contact us today



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



Visit us at www.hdfclife.com



Sar utha ke jayo!

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IRDAI Registration No. 101.

Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

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
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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.