

YOUR POLICY AT A GLANCE

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

Plan Name & UIN	HDFC Life Sanchay	UIN:101N097V10																																																																												
Aim of the plan	This is A Non-Linked, Non-Participating, Life Insurance Plan wherein you get Guaranteed Maturity Benefits in the range of 140% to 460% of Sum Assured on Maturity. This plan emphasizes on guaranteed benefits along with flexibility to choose your investment term.																																																																													
Type of the Plan	A Non-Linked, Non-Participating, Life Insurance Plan.																																																																													
Premium Payment Term (years) and Policy Term (years)	<table border="1"> <thead> <tr> <th>Premium Payment Term</th> <th>Policy Term</th> </tr> </thead> <tbody> <tr> <td>Single Pay</td> <td>5 to 20 years</td> </tr> <tr> <td>5 years</td> <td>10 and 15 to 40 years</td> </tr> <tr> <td>6 years</td> <td>12 years</td> </tr> <tr> <td>8 years</td> <td>15 to 40 years</td> </tr> <tr> <td>10 years</td> <td>15 to 40 years</td> </tr> </tbody> </table>		Premium Payment Term	Policy Term	Single Pay	5 to 20 years	5 years	10 and 15 to 40 years	6 years	12 years	8 years	15 to 40 years	10 years	15 to 40 years																																																																
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Sum Assured on Maturity	Depends on Premium, Premium Payment Term and Policy Term																																																																													
Guaranteed Additions (GA)	<p>The plan offers Guaranteed Additions (GA) as percentage of Sum Assured on Maturity accrued at simple rate for each completed policy year and payable at maturity</p> <table border="1"> <thead> <tr> <th>Policy term (Years)</th> <th>GA as % of Sum Assured on Maturity</th> </tr> </thead> <tbody> <tr> <td>Less than 20 years</td> <td>8%</td> </tr> <tr> <td>Greater than 20 years</td> <td>9%</td> </tr> </tbody> </table>		Policy term (Years)	GA as % of Sum Assured on Maturity	Less than 20 years	8%	Greater than 20 years	9%																																																																						
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Maturity Benefit	<p>On your survival, at end of the policy term, you will receive lump sum benefit as aggregate of:</p> <p>1. Sum Assured on Maturity 2. Accrued Guaranteed Additions</p> <p>Maturity benefit as percentage of Sum Assured on Maturity as per term chosen is as follows:</p> <table border="1"> <thead> <tr> <th>Policy Term</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11</th> <th>12</th> <th>13</th> <th>14</th> <th>15</th> <th>16</th> <th>17</th> <th>18</th> <th>19</th> <th>20</th> <th>21</th> <th>22</th> </tr> </thead> <tbody> <tr> <td>Maturity Benefit as % of Sum Assured on Maturity</td> <td>140%</td> <td>148%</td> <td>156%</td> <td>164%</td> <td>172%</td> <td>180%</td> <td>188%</td> <td>196%</td> <td>204%</td> <td>212%</td> <td>220%</td> <td>228%</td> <td>236%</td> <td>244%</td> <td>252%</td> <td>280%</td> <td>289%</td> <td>298%</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Policy Term</th> <th>23</th> <th>24</th> <th>25</th> <th>26</th> <th>27</th> <th>28</th> <th>29</th> <th>30</th> <th>31</th> <th>32</th> <th>33</th> <th>34</th> <th>35</th> <th>36</th> <th>37</th> <th>38</th> <th>39</th> <th>40</th> </tr> </thead> <tbody> <tr> <td>Maturity benefit as % of Sum Assured on Maturity</td> <td>307%</td> <td>316%</td> <td>325%</td> <td>334%</td> <td>343%</td> <td>352%</td> <td>361%</td> <td>370%</td> <td>379%</td> <td>388%</td> <td>397%</td> <td>406%</td> <td>415%</td> <td>424%</td> <td>433%</td> <td>442%</td> <td>451%</td> <td>460%</td> </tr> </tbody> </table> <p>On payment of the Maturity Benefit, the policy will terminate and no more benefits will be payable. In cases where Life Assured is minor, the policy will automatically vest on him or her on attaining age 18 years.</p>		Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	Maturity Benefit as % of Sum Assured on Maturity	140%	148%	156%	164%	172%	180%	188%	196%	204%	212%	220%	228%	236%	244%	252%	280%	289%	298%	Policy Term	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	Maturity benefit as % of Sum Assured on Maturity	307%	316%	325%	334%	343%	352%	361%	370%	379%	388%	397%	406%	415%	424%	433%	442%	451%	460%
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Death Benefit	<p>On death during the policy term, provided all due premiums have been paid, we will pay Sum Assured on Death PLUS Accrued Guaranteed Additions to the nominee</p> <p>Where the Sum Assured on Death is higher of the following:</p> <ol style="list-style-type: none"> Sum Assured on Maturity An absolute amount assured to be paid on death, which in this case is equal to the Sum Assured on Maturity 10 times the Annualized Premium[^] / Single Premium 105% of total premiums paid* till date <p>[^]Annualized Premium shall be the premium amount payable in a year, 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.</p> <p>On payment of the Death Benefit, the policy will terminate and no more benefits will be payable.</p>																																																																													
Recipient of Benefits	<ul style="list-style-type: none"> Death Benefit shall be payable to the nominee(s), if the Policyholder and the Life Assured are the same; or to the Policyholder if the Life Assured is other than the Policyholder. All other benefits shall be payable to the Policyholder. If the policy has been assigned, all benefits shall be payable to the Assignee. 																																																																													
Policy Loans	Once the policy has acquired a Surrender Value, you can take a policy loan upto 80% of the surrender value of your policy, subject to the applicable terms and conditions																																																																													
Exclusion	In case of death 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 premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.																																																																													
Free Look in period	15 days from the date of receipt of the original policy document. If you have purchased your Policy through Distance Marketing this period will be 30 days.																																																																													
Grace Period	15 days from the premium due date for monthly mode. 30 days from the premium due date for other modes.																																																																													
Premium discontinuance & Paid-up	<p>If You don't pay the due premiums before the expiry of the grace period, your Policy will:</p> <ol style="list-style-type: none"> Lapse if it has not acquired a Guaranteed Surrender Value (GSV) Become Paid-Up if it has acquired a GSV <p>Once your Policy lapses, all the benefits including the risk cover will cease. The policy shall acquire a GSV upon payment of full premiums for at least the first 2 policy years for limited pay policies and immediately on the payment of premium for single pay policies.</p>																																																																													

	<p>If your Policy becomes Paid-Up, Your Sum Assured on Death/Maturity will reduce to Paid-up Sum Assured on Death/Maturity The paid-up Sum Assured on Death/Maturity will be calculated as the Sum Assured on Maturity/Death multiplied by the ratio of the premiums paid to the total premiums payable under the policy. For details on maturity and death benefit of paid-up policy please refer to your policy document.</p>
Revival	<p>A lapsed or paid up policy can be revived within 5 years subject to the conditions mentioned in the policy document.</p>
Surrender	<p>The minimum Guaranteed Surrender Value shall be the sum of:</p> <ul style="list-style-type: none"> • Applicable GSV factors on total premiums paid at the time of surrender multiplied to the total premiums paid to date. • Applicable GSV factors on Guaranteed Additions at the time of surrender multiplied to the Guaranteed Additions already attached to the Policy. <p>For details on GSV factors please refer your policy document. The Company may pay a surrender value higher than the GSV and the Surrender Value of Guaranteed Additions in the form of a Special Surrender Value (SSV).</p>