

# We wish you a **100 prosperous** years!

Build wealth and plan your legacy while enjoying a lifetime coverage

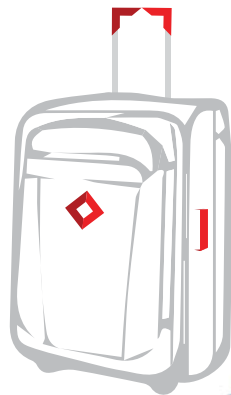
Departure 



Flexibility to choose  
life cover till 100 years



Guaranteed Additions  
+ Bonuses



\* Provided the policy is in force

 Savings &  
Investment  
Plans

**HDFC Life**  
**Sampoorn Samridhi Plus**



 **HDFC**  
**Life**

*Sar utha ke jiyo!*

# HDFC Life Sampoorn Samridhi Plus

## A traditional 'with profit' plan with life insurance coverage

Your family depends on you. Things like giving your child the best education, security for your spouse, going on that much awaited vacation or building a second home are a few of the many important milestones of your life.

While you may have done your best to take care of them, life is unpredictable. On the journey of life, roadblocks spring up unannounced and may affect your plans adversely.

Therefore, staying prepared is a smarter way to deal with life's unexpected turns. Keep your and your loved ones' happiness well protected with the confidence of HDFC LIFE SAMPOORN SAMRIDHI PLUS

HDFC Life Sampoorn Samridhi Plus with 2 key elements of Savings and Protection gives you more control over your financial position:

- **Savings:** Lump sum payment at the end of policy term.
- **Protection:** Life cover throughout the policy term with an option to extend it till age 100 years.

### What are the key features of this plan?



- Guaranteed Additions<sup>1</sup> up to 5% p.a. of "Sum Assured on Maturity" for first 5 years (in addition to declared bonuses)
- Limited premium payment term equal to policy term less 5 years
- Your policy's value will increase as we declare bonuses
- Option to extend Insurance coverage up to 100 years of age
- Additional benefit paid in case of death due to an accident
- Tax Benefit<sup>2</sup> under Section 80C and Section 10(10D) of Income Tax Act, 1961

### Who can apply?



This plan can only be taken on a single life basis.

Eligibility Criteria for Insured	Minimum	Maximum
Age at Entry	30 days	60 years
Age at Maturity	18 years	75 years

All ages mentioned above are age as of last birthday.

In cases where Life Assured is a minor, the policy will automatically vest on him or her attaining 18 years of age.

### What are the plan options?



You can opt for any of the following Plan Options:

- **Endowment**
- **Endowment with Whole Life**

These options are explained in detail in the benefits section under Maturity benefit.

**The plan option should be chosen at policy inception and cannot be altered later.**

<sup>1</sup>For conditions refer to section on Guaranteed Additions. <sup>2</sup>Refer to section on Tax Benefits

## What period will I be covered for and for how long do I have to pay the premiums?

	Minimum	Maximum
Policy Term (years)	15	40
Premium Payment Term (years)	Policy term less 5 years	

The life insurance coverage will continue up to 100 years of age in case of Endowment with Whole Life Plan Option.

## What are sum assured and premium limits in the policy?



At policy inception you can choose a "Sum Assured on Maturity". Based on the policy parameters the premium amount will be arrived at, for the required "Sum Assured on Maturity".

"Sum Assured on Maturity" limits are as specified below:

	Minimum	Maximum
Sum Assured on Maturity	Rs. 65,463	No limit, subject to satisfactory board approved underwriting policy

Alternatively, you can choose the premium amount you wish to pay as per your needs. Your "Sum Assured on Maturity" will be calculated as per the premium chosen.

You can choose to pay your premiums either annually, half yearly, quarterly or monthly. Premium limits are as follows:

Frequency of Premium Payment	Minimum Instalment Premium <sup>3</sup>	Maximum Instalment Premium
Annual	Rs. 12,000	No limit <sup>4</sup>
Half-Yearly	Rs. 6,000	
Quarterly	Rs. 3,000	
Monthly <sup>5</sup>	Rs. 1,000	

"Sum Assured on Maturity" means an absolute amount of benefit which is guaranteed to become payable on maturity of the policy.

## What are the benefits payable in this policy?



### a) Guaranteed Additions

The plan provides you with additional boosters in the form of guaranteed additions, provided the policy is in force. The Guaranteed Additions are payable at maturity or death, whichever is earlier. The rate of Guaranteed Additions will depend upon the policy term and will accrue during the first 5 years of the policy.

Policy Term	Guaranteed Additions (% of Sum Assured on Maturity)
15 years to 19 years	3 % p.a.
20 years to 24 years	4 % p.a.
> =25 years	5 % p.a.

<sup>3</sup>The minimum premium amounts are exclusive of applicable service tax and education cess.

<sup>4</sup>The acceptance of any case is subject to satisfactory board approved underwriting policy.

<sup>5</sup>Subject to our prevailing operational rules, it may be required for Monthly Frequency of Premium Payment to be taken with ECS/SI and to pay first 3 months premium in advance.

## b) Bonuses

**Reversionary Bonus:** A simple Reversionary Bonus would be declared at the end of each financial year. The same will be expressed as percentage of the "Sum Assured on Maturity". Once added to the policy, the bonus is guaranteed to be payable on maturity or death, provided all due premiums are paid.

The Reversionary Bonus is a discretionary benefit and would be declared keeping in mind a long term view of expected future experience. In case of death or surrender during the inter-valuation period the policy will be eligible to receive the **Interim Bonus** based on the bonus rates declared by the company.

**Terminal Bonus:** A Terminal Bonus may be added to a policy and enables the company to pay a fair share of the surplus at the end of the policy term, based on the actual experience over the policy term and allowing for the reversionary bonuses already attached.

Terminal Bonus will be payable as a lump sum at the end of the policy term. As the Terminal Bonus depends on the actual future experience, it is not a guaranteed benefit.

## c) Maturity Benefit

At the end of the policy term, provided all due premiums have been paid; you will receive the aggregate of:

- > Sum Assured on Maturity
- > Accrued Guaranteed Additions
- > Accrued Reversionary bonuses
- > Interim bonus (if any)
- > Terminal bonus (if any)

**If you have chosen Endowment Option,** your policy terminates after payment of maturity benefit and no more benefits will be payable.

**If you have chosen Endowment with Whole Life Option,** then in addition to the benefit mentioned under section (c) above, a whole life cover equal to 'Sum Assured on Maturity' shall be available after the policy maturity. Such whole life benefit shall be payable upon the death of the life assured after the policy maturity or upon the life assured surviving to 100 years of age, whichever is earlier.

## d) Death Benefit

On death of the life assured during the policy term, provided all due premiums have been paid; we would pay the nominee higher of the following:

- > Sum Assured on Death + Accrued Guaranteed Additions + Accrued Reversionary Bonuses + Interim bonus (if any) + Terminal bonus (if any)
- > 105% of premiums<sup>6</sup> paid till date

Where Sum Assured on Death, shall be the higher of:

- > Sum Assured on Maturity, which is the absolute amount of benefit guaranteed to be payable on maturity of the policy in accordance with the terms and conditions of the policy.
- > An absolute amount assured to be paid on death, which in this case is equal to the Sum Assured on Maturity.
- > 10 times Annualized Premium<sup>6</sup> for entry age up to 50 years and 7 times Annualized Premium<sup>6</sup> for entry age greater than 50 years

<sup>6</sup>excludes any underwriting extra premiums, modal loadings and taxes paid.

#### e) Accidental Death Benefit

In case of death due to accident during the term of the policy, an additional Sum equal to Sum Assured on Death is payable.

This amount is payable provided the life assured is aged 18 years & above on the date of death.

An Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means. Accidental Death means death by or due to a bodily injury caused by an Accident, independent of all other causes of death. Accidental Death must be caused within 180 days of any bodily injury.

#### f) High Sum Assured Rebate

High Sum Assured rebate is a discount offered on your premiums if you select a high "Sum Assured on Maturity". Following rebates are offered under the product:

Sum Assured on Maturity	Discount on the premium rate (per 1000 Sum Assured on Maturity)
Rs 150,000 to less than Rs 300,000	4.5
Rs 300,000 to less than Rs 500,000	6
Rs 500,000 or more	7.5

#### g) Policy Loan

You can avail loan under the policy provided the policy has acquired a surrender value and subject to terms and conditions as the Company may specify from time to time.

### What if you miss your due premium?



We provide a grace period after the premium due date during which the policy is considered to be in-force with the risk cover. This plan has a grace period of 30 days for yearly, half-yearly and quarterly frequencies from the premium due date. The grace period for monthly frequency of premium payment is 15 days from the premium due date.

Should a valid claim arise under the policy during the grace period, but before the payment of due premium, we shall still honour the claim. In such cases, the due but unpaid premium will be deducted from any benefit payable.

### When will your policy lapse?



In the event of non payment of premium due under the policy within the grace period, the policy will lapse if the policy has not acquired a guaranteed surrender value (refer the section on surrender). The risk cover will cease and no benefits will be payable in case of lapsed policies. You can revive your lapsed policy. Kindly see the section below on Revival.

### When will your policy acquire paid-up value?



If you stop paying premiums after the policy has acquired a guaranteed surrender value (refer the section on surrender), your policy will be made paid-up at the end of the grace period.

Once a policy becomes paid-up:

- The Sum Assured on Death / Maturity shall be reduced by multiplying the Sum Assured on Death / Maturity by the ratio of the premiums paid to the premiums payable under the policy.
- The guaranteed additions shall be reduced by multiplying the additions payable during the policy term by the ratio of the premiums paid to the premiums payable under the policy.
- Simple Reversionary Bonus accrued to the policy at the date the policy is made paid-up will continue to remain attached, but the paid-up policy will cease to qualify for the addition of any future bonuses.
- Accidental death benefit will be an additional sum equal to paid-up Sum Assured on Death.

The Death / Maturity Benefit under a paid-up policy shall be based on Paid-up Sum Assured on Death / Maturity, paid up guaranteed additions and bonuses accrued till the date of becoming paid-up.

You can revive your paid-up policy. Kindly see the section below on Revival.

## How can you revive your policy?



You can revive your lapsed/paid-up policy within the revival period (specified below) subject to the terms and conditions we may specify from time to time. For revival, you will need to pay all the outstanding premiums and interest on the outstanding premiums and applicable taxes. Interest rate will be as prevailing from time to time. Please contact our Customer Service department to know the applicable interest rate. A charge of Rs 250 shall be levied for processing the revival.

The current revival period is of two years as specified by the Regulations. The revival period may be changed as specified by Regulations from time to time.

Once the policy is revived, you are entitled to receive all contractual benefits.

## What if you surrender the policy?



It is advisable to continue your policy in order to enjoy the full benefits of your policy. However, we understand that in certain circumstances you may want to surrender your policy.

The policy will acquire a Guaranteed Surrender Value (GSV) provided 2 full years' premium have been paid.

The GSV shall be the aggregate of:

- percentage of total premiums<sup>7</sup> paid
- percentage of accrued bonuses & accrued guaranteed additions

For details on GSV percentage, please refer to the Terms & Conditions section below.

The surrender value shall be higher of the GSV and the Special Surrender Value (SSV).

On payment of the Surrender Benefit, the policy will terminate and no more benefits will be payable.

**It is always advisable to pay premiums for the full premium payment term in order to receive bonuses throughout your policy term and to enjoy the maximum benefits.**

<sup>7</sup>excludes any underwriting extra premiums and any taxes paid

## Terms & conditions

### A) Exclusion

In case of death due to suicide, within 12 months;

- From the date of inception of the policy, the nominee of the policyholder shall be entitled to 80% of the premiums paid, provided the policy is in-force.
- From the date of revival of the policy, the nominee of the policyholder shall be entitled to an amount which is higher of 80% of the premiums paid till the date of death or the surrender value as available on the date of death.

### B) Accidental Death Benefit exclusions

- Intentionally self-inflicted injury or suicide, irrespective of mental condition
- Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner
- Taking part or practicing for any hazardous hobby or pursuit or race unless previously agreed to by us in writing
- War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion
- Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft
- Taking part in any act of a criminal nature with criminal intent

### C) Tax Benefits

Premiums paid by an individual or HUF under this plan are eligible for tax benefits under Section 80C of the Income Tax Act, 1961, subject to the conditions/ limits specified therein. Under Section 10 (10D) of the Income Tax Act, 1961, the benefits received from this policy are exempt from tax, subject to the conditions specified therein.

Please note that the above mentioned benefits are as per the current tax rules. Your tax benefits may change if the tax rules are changed. You are requested to consult your tax advisor.

### D) Nominees

As per Section 39 of the Insurance Act, 1938, you can nominate a person to receive the benefit under this policy. During your lifetime and while your policy is in force, you may at any time, by written notice to us, designate any person or persons as a nominee to whom we shall pay benefits under this policy upon your unfortunate death.

### E) Cancellation in the free-look period

In case you are not agreeable to any 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 your premium, subject to deduction of the proportionate risk premium for the period of cover, the expenses incurred by us on medical examination if any and stamp duty.

*Distance Marketing refers to insurance policies sold over the telephone or the internet or any other method that does not involve face-to-face selling.*

**F) Alterations**

Alteration to frequency of premium payment is allowed, subject to the terms and conditions.

**G) Conversion Factor**

The installment premium for the premium payment frequencies other than annual mode is arrived at by multiplying the annual premium by the conversion factors, given below :

Frequency of Premium Payment	Annual	Half-Yearly	Quarterly	Monthly
Conversion factor	1.00	0.51	0.26	0.0875

**H) Guaranteed Surrender Value Factors**

**Guaranteed Surrender Value (GSV) Factors as percentage of premiums paid.**

Policy Year	GSV Factors (% of cumulative premiums)	
	Age at entry <=50	Age at entry >= 51
2	15%	15%
3	30%	30%
4-7	50%	50%
8-11	55%	55%
12-15	65%	60%
16-19	75%	65%
20 & Above	80%	70%

**Note:** This would only be payable once the policy has acquired a guaranteed surrender value.





Policy Year	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	1.2%	1.0%	0.9%	0.8%	0.7%	0.6%	0.5%	0.5%	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
4	1.4%	1.2%	1.0%	0.9%	0.8%	0.7%	0.6%	0.5%	0.5%	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%
5	1.6%	1.4%	1.2%	1.0%	0.9%	0.8%	0.7%	0.6%	0.5%	0.5%	0.4%	0.3%	0.3%	0.3%	0.2%
6	1.8%	1.6%	1.4%	1.2%	1.0%	0.9%	0.8%	0.7%	0.6%	0.5%	0.5%	0.4%	0.3%	0.3%	0.3%
7	2.1%	1.8%	1.6%	1.4%	1.2%	1.0%	0.9%	0.8%	0.7%	0.6%	0.5%	0.5%	0.4%	0.3%	0.3%
8	2.4%	2.1%	1.8%	1.6%	1.4%	1.2%	1.0%	0.9%	0.8%	0.7%	0.6%	0.5%	0.5%	0.4%	0.3%
9	2.8%	2.4%	2.1%	1.8%	1.6%	1.4%	1.2%	1.0%	0.9%	0.8%	0.7%	0.6%	0.5%	0.5%	0.4%
10	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%	1.4%	1.2%	1.0%	0.9%	0.8%	0.7%	0.6%	0.5%	0.5%
11	3.7%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%	1.4%	1.2%	1.0%	0.9%	0.8%	0.7%	0.6%	0.5%
12	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%	1.4%	1.2%	1.0%	0.9%	0.8%	0.7%	0.6%
13	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%	1.4%	1.2%	1.0%	0.9%	0.8%	0.7%
14	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%	1.4%	1.2%	1.0%	0.9%	0.8%
15	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%	1.4%	1.2%	1.0%	0.9%
16	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%	1.4%	1.2%	1.0%
17	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%	1.4%	1.2%
18	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%	1.4%
19	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%	1.8%	1.6%
20	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%	1.8%
21	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%	2.1%
22	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%	2.4%
23	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%	2.8%
24	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%	3.2%
25	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%	3.7%
26	30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%	4.2%
27		30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%	4.9%
28			30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%	5.6%
29				30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%	6.4%
30					30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%	7.4%
31						30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%	8.5%
32							30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%	9.8%

Policy Year	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
33								30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%	11.3%
34									30.0%	26.1%	22.7%	19.7%	17.2%	14.9%	13.0%
35										30.0%	26.1%	22.7%	19.7%	17.2%	14.9%
36											30.0%	26.1%	22.7%	19.7%	17.2%
37												30.0%	26.1%	22.7%	19.7%
38													30.0%	26.1%	22.7%
39														30.0%	26.1%
40															30.0%

**Note:** This would only be payable once the policy has acquired a guaranteed surrender value.

#### **Section 41 of the Insurance Act, 1938 states**

- 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
- Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

#### **Non-Disclosure: Section 45 of the Insurance Act, 1938 states**

No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

Provided that 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.

#### **Service Tax**

As per the Service Tax Laws, service tax is applicable on the life insurance premium and all other charges. Any other taxes or 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 the premium.



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HDFC Standard Life Insurance Company Limited. In partnership with Standard Life Plc.

Registered office: HDFC Standard Life Insurance Company Limited, Lodha Excelus, 13<sup>th</sup> Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalakshmi, Mumbai-400011  
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w.e.f. Dec 2014/ Ver 10

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IRDA clarifies to public that

- **IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.**
- **IRDA does not announce any bonus.** Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.