

We wish you a 100 prosperous years!

Build wealth and plan your legacy while enjoying a lifetime coverage



Flexibility to opt for life cover upto age of 100 years¹
(Under Endowment with Whole Life Plan Option)



Guaranteed Additions²
+ Bonuses

Departure 



HDFC Life
Sampoorn Samridhi Plus
A Non-Linked, Participating, Savings Insurance Plan

HDFC Life
Sar utha ke jiyō!

¹ Under Endowment with Whole Life option. The plan should be chosen at policy inception and cannot be altered later. Minimum and Maximum age of entry are 30 days and 60 years respectively.
² For conditions refer to section on Guaranteed Additions

HDFC Life Sampoorn Samridhi Plus

A Non-Linked, Participating, Savings Insurance Plan

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 Additions² of 3% 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 Benefit³ 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.

For all ages, risk commences from the date of inception of the contract.

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.

² For conditions refer to section on Guaranteed Additions

³ 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	₹ 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 ³	Maximum Instalment Premium
Annual	₹ 12,000	No limit ⁴
Half-Yearly	₹ 6,000	
Quarterly	₹ 3,000	
Monthly	₹ 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.

3.The minimum premium amounts are exclusive of applicable Taxes and Other Statutory Levies.

4.The acceptance of any case is subject to satisfactory board approved underwriting policy.

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 highest of the following:

- > Sum Assured on Death + Accrued Guaranteed Additions + Accrued Reversionary Bonuses + Interim bonus (if any) + Terminal bonus (if any)
- > 105% of total premiums paid⁵ till date

Where Sum Assured on Death, shall be the highest 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 Premium⁶ for entry age up to 50 years and 7 times Annualized Premium⁷ for entry age greater than 50 years

Risk cover starts from date of commencement of policy for all lives including minors.

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.

5. Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes

6. Annualised premium means premium amount payable in a year, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

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)
₹ 150,000 to less than ₹ 300,000	4.5
₹ 300,000 to less than ₹ 500,000	6
₹ 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. Our current terms and conditions are stated below:

- The policyholder should be at least 18 years of age at the time of requesting the loan;
- The loan amount will be subject to maximum 80% of the surrender value;
- The interest rate on loan is 10.5% p.a.

Sample Illustration

Endowment

PT/ PPT (Years)	15/10	20/15	15/10	20/15	15/10	20/15
Sum Assured (in ₹)	2,00,000		5,00,000		10,00,000	
Maturity Value at an assumed rate of return @ 4% (in ₹)#	3,12,000	3,40,000	7,80,000	8,50,000	15,60,000	17,00,000
Maturity Value at an assumed rate of return @ 8% (in ₹)#	4,41,000	5,32,000	11,02,500	13,30,000	22,05,000	26,60,000
Premium for Age - 30 years (in ₹)	25,582	17,056	62,455	41,140	1,24,910	82,280
Premium for Age - 35 years (in ₹)	25,660	17,116	62,650	41,290	1,25,300	82,580
Premium for Age - 40 years (in ₹)	25,826	17,242	63,065	41,605	1,26,130	83,210

Endowment + Whole Life

PT/ PPT (Years)	15/10	20/15	15/10	20/15	15/10	20/15
Sum Assured (in ₹)	2,00,000		5,00,000		10,00,000	
Maturity Value at an assumed rate of return @ 4% (in ₹)#	3,24,000	3,50,000	8,10,000	8,75,000	16,20,000	17,50,000
Maturity Value at an assumed rate of return @ 8% (in ₹)#	4,83,000	5,88,000	12,07,500	14,70,000	24,15,000	29,40,000
Premium for Age - 30 years (in ₹)	28,722	19,146	70,305	46,365	1,40,610	92,730
Premium for Age - 35 years (in ₹)	29,248	19,470	71,620	47,175	1,43,240	94,350
Premium for Age - 40 years (in ₹)	29,936	19,914	73,340	48,285	1,46,680	96,570

#. 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

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 benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

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 total 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 total 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, interest on the outstanding premiums and taxes and levies as applicable. 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 ₹ 250 shall be levied for processing the revival.

The current revival period is of five 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 at least 2 full years' premium have been paid.

The GSV shall be the aggregate of:

- percentage of total premiums paid
- percentage of subsisting bonuses & guaranteed additions, already attached to the policy

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.

Riders



We offer the following Rider options (as modified from time to time) to help you enhance your protection

Rider	UIN	Scope of Benefits**
HDFC Life Income Benefit on Accidental Disability Rider	101B013V03	A benefit equal to 1% of Rider Sum Assured per month for the next 10 years, in case of an Accidental Total Permanent Disability. There is no maturity benefit available under this rider.
HDFC Life Critical Illness Plus Rider	101B014V02	A lump sum benefit equal to the Rider Sum Assured shall be payable in case you are diagnosed with any of the 19 Critical Illnesses and survive for a period of 30 days following the diagnosis. There is no maturity benefit available under this rider.

**For all details on Riders, kindly refer to the Rider Brochures available on our website

Terms & conditions

A) 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.

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 (as per applicable tax laws)

- Premiums paid by an individual or HUF under this plan may be 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 may be 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) Nomination: Sec 39 of insurance Act 1938 as amended from time to time

- 1) The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
- 2) Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
- 3) Nomination can be made at any time before the maturity of the policy.
- 4) Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
- 5) Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
- 6) A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
- 7) Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
- 8) A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
- 9) The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Amendment) Act, 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

E) Assignment or Transfer : Section 38 of the Insurance Act 1938, as amended from time to time

- 1) This policy may be transferred/assigned, wholly or in part, with or without consideration.
- 2) An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
- 3) The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.

- 4) The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
- 5) The transfer or assignment shall not be operative as against an Insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the Insurer.
- 6) Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
- 7) On receipt of notice with fee, the Insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
- 8) The Insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bonafide or (b) not in the interest of the policyholder or (c) not in public interest or (d) is for the purpose of trading of the insurance policy.
- 9) In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.

Section D (Nomination) and Section E (Assignment or Transfer) is a simplified version prepared for general information only and hence is not comprehensive. For full texts of these sections please refer to Section 39 and Section 38 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

F) 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.

G) Alterations

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

H) 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

Policy Year	Policy Term													
	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%	
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
8	52%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%	51%	51%	
9	54%	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	
10	56%	56%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	
11	58%	58%	57%	57%	57%	56%	56%	56%	56%	56%	55%	55%	55%	
12	60%	60%	59%	59%	58%	58%	58%	57%	57%	57%	57%	56%	56%	
13	62%	61%	61%	60%	60%	60%	59%	59%	59%	58%	58%	58%	58%	
14	64%	63%	63%	62%	62%	61%	61%	60%	60%	60%	59%	59%	59%	
15	66%	65%	65%	64%	63%	63%	62%	62%	61%	61%	61%	60%	60%	
16	68%	67%	66%	66%	65%	64%	64%	63%	63%	62%	62%	62%	61%	
17	70%	69%	68%	67%	67%	66%	65%	65%	64%	64%	63%	63%	63%	
18	72%	71%	70%	69%	68%	68%	67%	66%	66%	65%	65%	64%	64%	
19	74%	73%	72%	71%	70%	69%	68%	68%	67%	67%	66%	65%	65%	
20	76%	75%	74%	73%	72%	71%	70%	69%	69%	68%	67%	67%	66%	
21	78%	77%	75%	74%	73%	72%	72%	71%	70%	69%	69%	68%	68%	
22	80%	79%	77%	76%	75%	74%	73%	72%	71%	71%	70%	69%	69%	
23	82%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	71%	70%	
24	84%	82%	81%	80%	78%	77%	76%	75%	74%	73%	73%	72%	71%	
25	86%	84%	83%	81%	80%	79%	78%	77%	76%	75%	74%	73%	73%	
26	88%	86%	85%	83%	82%	80%	79%	78%	77%	76%	75%	75%	74%	
27	90%	88%	86%	85%	83%	82%	81%	80%	79%	78%	77%	76%	75%	
28	90%	90%	88%	87%	85%	84%	82%	81%	80%	79%	78%	77%	76%	
29	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	79%	78%	78%	
30	-	-	90%	90%	88%	87%	85%	84%	83%	82%	81%	80%	79%	
31	-	-	-	90%	90%	88%	87%	86%	84%	83%	82%	81%	80%	
32	-	-	-	-	90%	90%	88%	87%	86%	84%	83%	82%	81%	
33	-	-	-	-	-	90%	90%	89%	87%	86%	85%	84%	83%	
34	-	-	-	-	-	-	90%	90%	89%	87%	86%	85%	84%	
35	-	-	-	-	-	-	-	90%	90%	89%	87%	86%	85%	
36	-	-	-	-	-	-	-	-	90%	90%	89%	87%	86%	
37	-	-	-	-	-	-	-	-	-	90%	90%	89%	88%	
38	-	-	-	-	-	-	-	-	-	-	90%	90%	89%	
39	-	-	-	-	-	-	-	-	-	-	-	90%	90%	
40	-	-	-	-	-	-	-	-	-	-	-	-	90%	

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

Policy Year	Policy Term														
	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	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%	0.1%
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%
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.

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) Non-Disclosure: Section 45 of the Insurance Act, 1938 as amended from time to time states:

- (1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- (2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
- (3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
- (4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.
- (5) 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.

L) Indirect & Direct Taxes

Indirect Taxes

Taxes and levies as applicable will be charged. Any taxes, 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 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, as amended from time to time.

- (M) In case of fraud or misrepresentation including non-disclosure of any material facts, the Policy shall be cancelled immediately and the Surrender Value shall be payable, subject to the fraud or misrepresentation being established in accordance with Section 45 of the Insurance Act, 1938, as amended from time to time.
- (N) 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>

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