

HDFC Life Click 2 Invest-ULIP

Insurance is the subject matter of solicitation.

"**IDFC Bank Limited** having its registered office at KRM Tower, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai – 600031, is authorized by the Insurance Regulatory and Development Authority of India to act as a Corporate Agent of HDFC Standard Life Insurance Company Limited for procuring or soliciting life insurance business under license number CA0106”.

The purchase of Insurance products by IDFC Banks customers is purely on voluntary and not linked to availing of any other services from the bank.

In this policy, the investment risk in the investment portfolio is borne by the policyholder.

The Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.

HDFC Standard Life Insurance Company Limited (“HDFC Life”). In partnership with Standard Life Plc. CIN: U99999MH2000PLC128245, IRDAI Reg. No. 101.

Registered Office: HDFC Standard Life Insurance Company Limited, Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. [Email: service@hdfclife.com](mailto:service@hdfclife.com), Tel No1800227227, Available from Mon-Sat 9 am to 6:30 pm (Local Charges apply) .Website www.hdfclife.com

The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited and is used by HDFC Life under a licence/agreement
HDFC Life Click 2 Invest –ULIP (Form No.P 501-127,UIN: 101L100V01,) is a Unit linked plan with Life insurance coverage . Life Insurance Coverage is available in this product. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully or contact your relationship manager before concluding a sale . Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in Unit Linked Life Insurance policies 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 fund and factors influencing the capital market and the insured is responsible for his/her decisions. HDFC Standard Life Insurance Company Limited is only the name of the Insurance Company, HDFC Life is only the name of the brand and HDFC Life Click 2 Invest –ULIP (UIN: 101L100V01, Form No.P 501-127) is only the name of the unit linked life insurance contract. The name of the company, name of the brand and name of the contract does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document of the insurer. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Life Insurance policies are underwritten by HDFC Life.

BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/FRAUDULENT OFFERS IRDAI clarifies to the public that

IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.

IRDAI does not announce any bonus

Public receiving such phone calls are requested to lodge a police complaint along with the details of phone call, number.

Commission Disclosure

Product	Channel	First Year Commission Rates (%)	Renewal Commission Rates (%)
Term Insurance	Regular Premium - Offline	Min - 15% Max - 35%	2%
	Single Premium - Offline	2%	0%
	Online	0%	0%
ULIPs	Regular Premium - Offline	Min - 3% Max - 20%	Min - 0.375% Max - 3%
	Single Premium - Offline	Min - 0.5% Max - 2.0%	0%
	Online	0%	0%
Traditional Endowment / Whole Life	Regular Premium - Offline	Min - 10% Max - 30%	Min - 0% Max - 3%
Pension / Annuity	Regular Premium - Offline	7.5%	2%
	Single Premium - Offline	2%	0%
	Online	0%	0%
Health	Regular Premium - Offline	Min - 30% Max - 35%	Min - 5.0% Max - 7.5%
	Online	0%	0%