

Take the decision to protect
your family's future today. Call Now!

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A small assurance can make a big difference.

DLF Pramerica

Assure Money+

A Savings + Protection Plan



DLF  **Pramerica**

LIFE INSURANCE

DLF Pramerica Life Insurance Company Limited

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AM/B-ENG/10/AUG/11

DLF Pramerica
Assure Money
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Have you ever noticed how those little things that you do bring the greatest of joys to your family? Like taking your kids out for an ice cream, or giving a bouquet to your wife, or getting your dad the latest book of his favourite author or, maybe, taking your mother to the temple over a weekend. Have you ever paused for a moment and wondered what makes these small gestures so special? It is because these small gestures constantly reinforce the belief that your family has

in you – that of your selfless love and care. From you, they get the assurance of a safe, secure and a steady life that is full of delight and happiness.

Just like DLF Pramerica Assure Money+, a plan that gives the assurance of a minimum guaranteed benefit at maturity along with the advantage of a life insurance cover. So that the future of your family gets secured and it is forever filled with cheer.

KEY FEATURES

- **Annual Regular Additions:** To help earn and grow benefits regularly, we add an amount (Annual Regular Additions) based on your sum assured at the end of every policy year.
- **Guaranteed Maturity Additions:** At maturity, your policy gives you back a guaranteed benefit amount.
- **Enhanced safety:** In case of unfortunate demise of the life insured, the policy gives double the sum assured along with the accrued Annual Regular Additions.
- **Loan:** Flexibility to borrow against the policy.
- **Riders:** Increased security with additional rider options.

HOW DOES THE PLAN WORK?

- Select the level of protection you want, subject to a minimum sum assured of ₹50,000.
- Select the term of policy from available options of 10, 15, 20 or 25 years.
- Pay the premium based on the age, gender of life insured, sum assured and the policy term.

BENEFITS IN DETAILS

Death Benefit

In an unfortunate case where the life insured dies after attaining age of 8 years, last birthday as on last policy anniversary date, the policy will pay the following benefits:

- Double of sum assured chosen at inception.
- Annual Regular Additions accrued till the date of death.

In case the life insured dies before attaining age 8 years, last birthday as on last policy anniversary, the policy will pay the total premiums received till date (after deducting service tax, education cess and underwriting extra) with interest.

In case customer has opted for any riders, benefits will be paid accordingly subject to terms and conditions of the rider. Please refer to the rider brochure for details.

Maturity Benefit

Is payable once the policy matures at the end of the policy term. You will receive the following benefits:

- Base sum assured chosen at inception
- Accrued Annual Regular Additions
- Guaranteed Maturity Additions

Annual Regular Additions

We reward you with Annual Regular Additions at the end of every policy year.

Rate for Annual Regular Additions is declared by the Company in advance on the 1st of April at the beginning of each financial year and will vary depending on the benchmark rate. This addition will accrue for each completed policy year and will be payable either at maturity or in case of demise of the life insured. For every policy, this declared rate of addition will be applicable to policy year commencing in the period starting from 1st April to corresponding 31st March in the following year. Once accrued, the annual regular additions become guaranteed.

The current rate of Annual Regular Addition is ₹65 per ₹1000 of sum assured, which will be applicable till March 2012. The Annual Regular Addition in future years will be determined as $\{65 + (\text{benchmark rate} - 7.5\%) * F * 100\}$, rounded down to the nearest rupee, where F is a factor based on the policy term, as stated below:

Benchmark rate	10 Years	15 Years	20 Years	25 Years
Greater than or equal to 7.5%	9.23	11.32	14.26	16.35
Less than 7.5%	8.30	10.06	11.83	13.42

Any change in factors or formula will be subject to prior approval from the IRDA.

The benchmark rate is the average of the daily yield on 10-year benchmark Government Security (10 Years Benchmark GSEC) recorded over the past 3 years preceding 1st January every year.

Guaranteed Maturity Additions

We also reward you with Guaranteed Maturity Additions. The additions will be determined as ₹35 per ₹1000 of sum assured for each completed policy year provided all the due premiums have been paid and will be payable on maturity. In case of paid up policy, proportionate guaranteed maturity additions will be payable on maturity provided at least 5 complete years premiums have been paid.

RIDERS

You can enhance your protection by opting for any of the following available riders:

DLF Pramerica Traditional Accidental Death Benefit Rider

On death due to an accident, the beneficiary gets an additional sum assured as chosen under this rider. It is available in addition to the basic death benefit under the base plan.

DLF Pramerica Traditional Critical Illness Rider

The rider provides protection cover in case the life insured is diagnosed with/undergoes any of the 10 critical illness/conditions/surgeries namely Aorta Surgery, Blindness, Cancer, Coronary Artery Bypass Surgery, Heart Attack, Heart Valve Surgery, Kidney Failure, Major Organ Transplant, Paralysis and Stroke. If one were diagnosed with any of these specified illnesses, the critical illness benefit would be paid in lump sum subject to a survival period of 30 days. The base plan continues even after payment under this additional benefit.

Please refer to the rider brochure for details.

ELIGIBILITY

Age at entry	Minimum: 90 days	Maximum: 60 Years
Maturity Age	Maximum: 75 Years	
Policy Term	10, 15, 20 and 25 years	
Premium Paying Term	Regular	
Premium Paying Mode	Yearly, Half Yearly, Quarterly and Monthly	
Sum Assured	Minimum: ₹50,000	Maximum: No limit subject to underwriting

WHAT ARE THE PREMIUMS PAYABLE?

Sample annual premiums for a standard male life, entry age 35 years and sum assured of ₹150,000

Policy Term	Age 35	Age 45
20 Years	₹12,792	₹13,697

The above premium excludes service tax and education cess.

If premium payment mode is other than annual, then multiply the above premiums by the following factors to arrive at modal premiums:

Mode	Modal Factors
Half Yearly	0.52
Quarterly	0.265
Monthly	0.09

WHAT HAPPENS IF I AM UNABLE TO PAY THE PREMIUM?

- If premium is discontinued within the first 2 policy years and the grace period is over, the policy will lapse. Such lapsed policies can be reinstated within a reinstatement period of three years from the date of first unpaid premium by paying all due premiums with interest. In case the policy is not reinstated, the policy will lapse without any value and no policy benefits will be payable.
- After paying premium for first two full policy years, if policyholder does not pay subsequent premium/s within grace period, the policy will become paid up and the benefits payable under the policy will be reduced proportionately.

All additions already accrued till the date the policy becomes paid up, will only be considered for all future benefits payout.

DEATH

In case of death during the period after the policy has become paid up, the following reduced death benefit will be paid:

$\{T/N \times (2 \times \text{Sum Assured}) + \text{Accrued Annual Regular Additions till the date the policy has become paid up}\}$

MATURITY

At maturity the following reduced maturity benefit will be paid after the policy has become paid up:

If premiums have been paid for less than 5 policy years then:

$\{T/N \times (\text{Sum Assured}) + \text{Accrued Annual Regular Additions declared till the date of policy becoming paid up}\}$

If premiums have been paid for at least 5 complete policy years then:

$\{T/N \times (\text{Sum Assured} + \text{Guaranteed Maturity Additions}) + \text{Accrued Regular Annual Additions declared till the date of policy becoming paid up}\}$

Where:

T = Total number of premiums paid till the date of paid up

N = Total number of premiums payable under the policy

CAN I SURRENDER THE POLICY?

Policy can be surrendered anytime after completion of 2 policy years provided 2 full policy years' premiums have been paid. In case the policy is surrendered, a surrender value would be paid subject to a minimum of 30% of all premiums paid excluding first year's premium.

CAN LOANS BE AVAILED UNDER THIS PLAN?

In a situation of emergency, you may require funds to meet some expenses. To fulfill this need, we allow you to borrow

against your policy. Loans will be available after the completion of 3 policy years, up to 90% of the surrender value. The rate of interest applicable on the loans will be declared by the company from time to time.

CAN I REINSTATE THE POLICY AT A LATER STAGE?

- Reinstatement is available for up to 3 years from the date of the first unpaid premium.
- Reinstatement up to 90 days is done at the request of the policyholder without medical declaration; from 90 to 180 days with medical declaration; and over 180 days with medical examination.
- Payment of all unpaid premiums with interest is required to reinstate the policy in all cases.
- Once the policy is reinstated, all the benefits and additions under the policy would be reinstated.

ARE THERE ANY TAX BENEFITS AVAILABLE?

Tax benefits will be applicable as per prevailing tax laws. Tax laws are subject to change.

- Premiums qualify for deduction under Section 80 C of the Income Tax Act 1961.





- The benefits received from the policy qualify for deduction under section 10(10D) of income tax act 1961.

FREE LOOK CANCELLATION

You will have a period of 15 days from the date of receipt of the policy document to review the terms and conditions of the policy and where you disagree to any of these terms and conditions, you have an option to return the policy stating the reasons for objection. On receipt of the letter along the policy documents, the company will refund the premiums paid, subject to the deduction of proportionate risk premium and any expenses incurred by the Company on insurance stamp duty and medical examination.

WHAT IS THE GRACE PERIOD IN THE PLAN?

A grace period of 30 days is allowed for payment of premiums through all modes.

WHAT ARE THE EXCLUSIONS IN THE PLAN?

No death benefit will be payable if the life insured commits suicide within the first year of the coverage commencement date or date of reinstatement. Only the premium paid excluding underwriting extra, service tax and education cess will be returned without interest. In case any rider is opted, the exclusions under the rider will apply.

NOMINEE UNDER SECTION 39 OF INSURANCE ACT, 1938

The nominee is the sole person to receive the benefits under the Policy. Where the nominee is less than 18 years of age, the benefits will be payable to the appointee.

SECTION 41 OF THE INSURANCE ACT 1938: PROHIBITION OF REBATE

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.

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

SECTION 45 OF THE INSURANCE ACT, 1938: NON-DISCLOSURE

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 a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the Life 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.

The brochure gives the salient features for the product. Please refer to the policy document for further details of the terms and conditions

ABOUT US

DLF Pramerica Life Insurance Company Limited (DPLI) is a joint venture between DLF Ltd. and Prudential International Insurance Holdings, Ltd. (referred to hereafter as "PIIH"). PIIH is a fully owned subsidiary of Prudential Financial, Inc. (referred to hereafter as "PFI").

ABOUT DLF

DLF Limited is one of the leading real estate companies in the world. It has a track record of over six decades of sustained growth, customer satisfaction, and innovation. DLF's primary business is development of residential, commercial and retail properties. DLF has a unique business model with earnings arising from development and rentals. DLF has entered into several strategic alliances with global industry leaders. Also, it has recently forayed into the infrastructure, SEZ, financial services and hotel businesses.

DLF is committed towards building a world-class real estate development company with the highest standards of professionalism, ethics and customer service and to thereby contribute to and benefit from the growth of the Indian economy.

ABOUT PFI

PFI is a U.S. based financial services leader with its headquarters in Newark, New Jersey and operations in the United States, Asia, Europe, and Latin America. Leveraging its heritage of life insurance and asset management expertise, PFI is focused on helping individual and institutional customers grow and protect their wealth. In the U.S., the company's Rock symbol is an icon of strength, stability, expertise and innovation that has stood the test of time. PFI's businesses offer a variety of products and services, including life insurance, annuities, retirement-related services, mutual funds, investment management, and real estate services.

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