



A HANDFUL  
OF WISE DECISIONS  
MAKE LIFE SIMPLE.

DHFL Pramerica  
**SAHAJ  
SURAKSHA**  
A Traditional Endowment  
Life Insurance Plan



“Life is what happens when you are busy making other plans.” Therefore the earlier you begin the more secure and equipped you’ll be to face every new day. It not only helps you maintain your lifestyle for a lifetime but it even ensures that you have a sufficient corpus for any constraint life might throw at you. We at DHFL Pramerica have a simple solution to securing a comfortable today and tomorrow...

Presenting



DHFL Pramerica’s Sahaj Suraksha, an Endowment Plan, that empowers you and your family with enhanced long term protection and a lump sum benefit guaranteed at maturity, so that your decisions for the future are not

held back by anything unpredictable. So take a simple step today and secure your family’s happiness!

### Key Features

- **Long term protection** : Insurance cover till the life insured attains 75 years of age, irrespective of the age of entry
- **Enhanced protection**: Death Sum Assured along with accrued Bonus, an Interim bonus and Final bonus (if any), payable on the unfortunate demise of the life insured.
- **Convenient premium payment options**: Option of choosing a limited premium payment term of either 15 or 20 years.
- **Wealth Accumulation through bonus additions**: Create a corpus for your dreams by means of bonus on your policy.

- **Flexibility to borrow against the policy:** Option of availing loan against the policy
- **Tax Benefit:** Get tax benefits on the premiums paid and the benefits received as per the prevailing tax laws

## How does the plan work?

- Select a basic sum assured subject to a minimum of ₹1,00,000.
- Choose the duration for which you want to pay your premiums from 15 years or 20 years.
- Pay the premium based on the age, basic sum assured and the premium payment term chosen.
- Regular reversionary bonus will accrue to your policy during the policy term and once accrued, will become guaranteed
- On policy maturity, the policyholder will receive Basic Sum Assured PLUS accrued regular Bonus PLUS Final Bonus, if any.
- On death during the policy term, the beneficiary will receive Death Sum Assured together with accrued regular bonus, interim bonus and final bonus (if any).

## Benefits in Detail

### Death Benefit

On unfortunate demise of the life insured during the policy term, the policy terminates and the benefits payable will be sum of:

- Death Sum Assured;
- Accrued Reversionary Bonuses;
- Interim Bonus, if any;
- Final Bonus, if any

Where Death Sum Assured is:

**For entry age - less than 45 years the death sum assured will be higher of:**

- $11 \times \text{Annualized Premium}\#$
- $(70 - \text{Age at entry}) \times 0.5 \times \text{Annualized Premium}\#$
- Basic Sum Assured

**For entry age - 45 years and above the death sum assured will be higher of:**

- $11 \times \text{Annualized Premium}\#$
- $(70 - \text{Age at entry}) \times 0.25 \times \text{Annualized Premium}\#$
- Basic Sum Assured

#The Annualized premium shall be the premium payable in a year chosen by the policyholder, excluding the underwriting extra premium and loadings for modal premium, if any

However, the minimum Death Benefit including bonuses shall be at least equal to 105% multiplied by all the premiums paid as on date of death.

### Maturity Benefit:

On maturity at age 75 last birthday last policy anniversary, the policyholder will receive a maturity benefit equal to sum of:

- Basic Sum Assured;
- Accrued Reversionary Bonuses;
- Final Bonus, if any

## What are the premiums payable?

Sample annual premium (excluding service tax) for a standard life for a sum assured of ₹1,50,000:

Premium Payment Term	Age 35	Age 45
20 years	₹9,395	₹11,430
15 years	₹10,062	₹12,197

### Modes offered and Modal factors:

Premium Modes	Factors
Annual	1
Semi-Annual	0.52
Quarterly	0.265
Monthly*	0.09

\*Monthly mode of premium payment is available only through credit card, direct debit and ECS.

## Eligibility Criteria:

Age at Entry##	Minimum:	18 years
	Maximum:	50 years
Maturity Age#	75 years	
Policy Terms	(75 – Entry Age) in complete years	
Premium Paying Term	15 and 20 Years	
Premium Paying Mode	Yearly, Half-Yearly, Quarterly and Monthly	
Minimum Premium	₹6,144	
Maximum Premium	Depends on the chosen basic sum assured, age at entry and premium payment term	
Minimum Basic Sum Assured	₹1,00,000/-	
Maximum Basic Sum Assured	No limit subject to underwriting	

## Age as on last birthday

Substandard lives may also be covered subject to company's underwriting manual and with any extra premium, if applicable.

## Can loans be availed against this policy?

In situation of an 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 policy acquires surrender value, up to 90% of the surrender value. The rate of interest applicable on the loans will be declared by the Company on an annual basis at the beginning of every financial year. The loan rate of interest is based on yield on 10-years GSEC plus 225 bps.

## Bonuses

The policyholder would be eligible to participate in the profits (or surplus) arising from the portfolio of such policies. The Company will carry out an annual valuation (as per the current IRDAI regulations) at the end of each financial year and may declare following bonuses.

**a) Compounded Reversionary Bonus:** This is a regular bonus expressed as a percentage of the total of basic sum assured and the reversionary bonus amount already attached to your policy. The reversionary bonus, once declared, shall vest in the policy immediately and are guaranteed to be payable as part of base death benefit or base maturity benefit.

**b) Interim Bonus:** The Company may decide to pay a bonus to the policies resulting into claims by way of surrender, or death or maturity during the inter-valuation period.

**c) Final Bonus:** The Company may pay a final bonus as well on the termination of the policy due to death, surrender or maturity.

The bonuses are dependent upon the performance of the relevant participating fund and are not guaranteed.

*Please note that we apply bonus rates to your basic sum assured and accrued bonuses and not to the premiums you have paid, as would happen in case of a fixed deposits with a bank. So, the direct comparison of rates on these two investments would not be appropriate.*

## Surrender

You have an option to surrender your Sahaj Suraksha policy after paying premiums for three consecutive policy years in full.

On surrender, Surrender Value equal to higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) would be paid. The Guaranteed Surrender Value is X% of total premium paid, where X is as defined below, plus the guaranteed surrender value of the accrued reversionary bonuses.



Year in which policy is surrendered	GSV as a percentage of premiums paid (X)
3	30.00%
4 to 10	50.00%
11 onwards	Increasing every year by 1.5% subject to maximum of 70%

The special Surrender Value is not guaranteed and may change depending upon the then prevailing market conditions subject to prior approval of authority.

On surrender, the policy would terminate and no further benefit would be paid on death or maturity.

## What happens if I am unable to pay premium?

### Before first three policy years

If the policyholder discontinues the premium payment before paying premiums for first three policy years in full, the policy will lapse without any value and no benefits would be payable. Such lapsed policies can be revived within a period of two years from the date of first unpaid premium by paying all due premiums with interest.

### After first three policy years

Provided premium for first three policy years have been paid in full, if you decide not to pay any further premiums after completion of three policy years your policy, the policy will be converted into a Paid-Up policy with following Paid-Up value.

Paid-Up Value = Paid-Up Sum Assured + Accrued Reversionary Bonuses till the date of Paid-Up + Final Paid-Up Bonus, if any

Paid-Up Sum Assured =  $(T/N \times \text{Basic Sum Assured})$

### Where,

T = Number of premiums paid

N = Number of premiums payable

The Paid-Up value is payable on subsequent death, if it occurs before the end of the policy term or on maturity at the end of the policy term, on surrender of a paid-up policy, surrender value will be payable.

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

## Can I revive the policy at a later stage?

- Revival of a policy is available for up to 2 years from the date of first unpaid premium.
- Payment of all unpaid premiums with interest is required to reinstate the policy in all cases.
- Once the policy is revived, all the benefits and bonuses under the policy would be reinstated.
- On revival of a paid-up policy, any final paid-up bonus added at the time of conversion of a policy to paid-up would be reversed.

## Are there any Tax Benefits available?

Tax benefits under section 10(10D) and section 80 C of income tax act 1961 will be applicable as per prevailing tax laws. Tax laws are subject to change. Please consult your tax advisor for details.

## Free look cancellation

You will have a period of 15 days (30 days in case the policy is sold through distance marketing) from the date of receipt of the policy bond 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 with the policy bond, 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.

Distance Marketing entails to the sale of the product through a mode other than personal interaction.

## 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?

In case of death due to suicide within 12 months:

- I. from the date of inception of the policy, the nominee or the beneficiary of the policyholder shall be entitled to 80% of the premiums paid, provided the policy is in force or
- II. from the date of revival of the policy the nominee or the beneficiary 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

## Nominee under Section 39 of Insurance Act, 1938

In this policy, Nomination is effected as per Section 39 of Insurance Act, 1938 as amended from time to time.

## Assignment under Section 38 of Insurance Act, 1938

In this policy, Assignment is effected as per Section 38 of Insurance Act, 1938 as amended from time to time.

## Section 41 of the Insurance Act, 1938 as amended from time to time: Prohibition of rebate

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.

2. Any person making a default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

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

## About DHFL Pramerica Life Insurance (DPLI)

DHFL Pramerica Life Insurance Company Limited (DPLI) is a joint venture between Dewan Housing Finance Corporation Ltd. (DHFL), India's second largest private sector housing finance company and Prudential International Insurance Holdings, Ltd. (PIIH), a fully owned subsidiary of Prudential Financial, Inc. (PFI), a financial services leader headquartered in the U.S. DPLI represents the coming together of two renowned financial services organizations with a legacy of business excellence spread over decades. The life insurance joint venture agreement between the two partners was signed in July 2013.

DHFL Pramerica Life Insurance, which was earlier known as DLF Pramerica Life Insurance started operations in India on September 01, 2008 and has a pan India presence through multiple distribution channels which have been customized to address the specific insurance needs of diverse customer segments. The Company is committed to providing protection and quality financial advice to its customers.

For further information on the Company, please visit [www.dhflpramerica.com](http://www.dhflpramerica.com)

## About DHFL

DHFL was founded in 1984 by Late Shri Rajesh Kumar Wadhawan with a vision to provide financial access to the lower and middle income segments of the society. Today, led by Mr. Kapil Wadhawan, CMD, DHFL, the Company is one of India's leading mortgage finance institutions with presence in over 450 locations across the country, in addition to representative offices in Dubai and London.

All through its years of growth, DHFL has stayed with its core vision of financial inclusion. The Company's wide network, coupled with insights into local customer needs has enabled the Company to provide meaningful financial access to customers even in India's smallest towns. With a strong business foundation, an extensive distribution network, proven industry expertise and a deep understanding of the Indian customer, DHFL is one of India's largest financial services companies.

For further information, please visit [www.dhfl.com](http://www.dhfl.com)

## About PFI

Pramerica is a trade name used by Prudential Financial, Inc. (PFI), a company incorporated and with its principal place of business in the United States, and its affiliated companies in select countries outside the United States. PFI (NYSE: PRU), a financial services leader with more than \$1 trillion of assets under management as of September 30, 2013, has operations in the United States, Asia, Europe and Latin America. PFI's diverse and talented employees are committed to helping individual and institutional customers grow and protect their wealth through a variety of products and services, including life insurance, annuities, retirement-related services, mutual funds and investment management. In the U.S., PFI's iconic Rock symbol has stood for strength, stability, expertise and innovation for more than a century. Prudential Financial, Inc. of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.

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### Note:

*For information on timeframes for proposal processing, policy servicing, claims servicing and grievance redressal, please refer our website at [www.dhflpramerica.com](http://www.dhflpramerica.com)*

*This product provides life insurance coverage. Insurance is the subject matter of solicitation.*

*Service Tax as applicable will be charged over and above the quoted premium.*

*DHFL Pramerica Sahaj Suraksha UIN: 140N032V02*

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

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Visit [www.dhflpramerica.com](http://www.dhflpramerica.com) to know more about us and our products.

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