

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

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DLF  **Pramerica**

LIFE INSURANCE

DLF Pramerica Life Insurance Company Limited

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Life is full of surprises. Are you prepared?

DLF Pramerica

Wealth⁺

P R E M I E R

A Unit Linked Endowment Insurance Plan



W-PB-ENG/10SEP11

DLF Pramerica
Wealth⁺
PREMIER

A Unit Linked Endowment Insurance Plan



NOTE: IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

A small bruise on your son's knee hurts you more than it hurts him. A tear in your little girl's eyes on cutting her finger makes you cry a thousand tears. For your spouse, you are the strong one in the family. So you maintain a brave front without showing your pain. Simply because your family is your world and their well-being your biggest concern!

But life is full of unexpected twists. So, who will protect them when you are not there? Isn't it time you thought about their future and invested in a plan that's designed to give more protection.

A unit linked life insurance policy that is like an impenetrable shield for your family. It gives you the dual advantage of 'sum assured' plus the 'fund value', in the event of an unforeseen occurrence.

Once you take this initiative, you can rest assured that you will enjoy the satisfaction of being in control of your family's future and financial destiny.

So, go through the brochure and see for yourself, how this plan is a prudent mix of protection cover and returns for an intelligent investor like you.

ONE PLAN, MANY ADVANTAGES: DLF PRAMERICA WEALTH+ PREMIER

- **Higher Protection:** In case of an unfortunate event, you will receive the guaranteed sum assured plus the value of your investments.
- **Potentially High Returns:** Invest in market-linked funds; enjoy potentially high returns in the long term.
- **Withdrawal Options:** Withdraw money after 5 years through the partial withdrawal option for any extraordinary needs.
- **Option to Stay Invested:** Option to stay invested after maturity up to a period of 5 years. Enjoy the opportunity to earn on your investments along with flexibility to withdraw money either as a lump sum or systematically over these years.
- **Tax Benefits:** Enjoy tax benefits on premiums paid and benefits received under this Policy (benefits subject to prevailing Income Tax Laws).

HOW DOES THE PLAN WORK?

- You choose a premium amount and term for which you want to save regularly and to have risk cover on your life.
- You choose a Sum Assured for which you want to be covered within the minimum and maximum cover multiple limits.

- You have the option of augmenting your plan with additional riders like DLF Pramerica Critical Illness Rider and DLF Pramerica Accidental Death Benefit Rider.
- You choose the investment fund/s that best suit/s your investment goals.
- Your premium amount, net of allocation charges, is invested in the units of the unit linked funds that you select.
- The unit price of your funds, which changes daily, will reflect the performance of your funds.
- Deductions are made from the unit account to meet expenses and the cost of life cover and any other risk covers that you select.
- In case of the unfortunate demise of the insured, during the policy term, the policy will pay sum assured and the value of regular premium units to the beneficiary.
- On maturity, you will receive the value of your fund.

BENEFITS IN DETAIL

Death Benefit

In the case of demise of the insured before expiry of the policy term, the sum assured and value of regular premium units become payable.

Maturity Benefit

On maturity of the policy at the end of the term, the policy will pay the fund value i.e. value of regular premium units. All death and rider risk covers chosen will cease on maturity.

Surrender Benefit

The policyholder will be paid surrender value only after completion of 5 policy years. However, the policy will acquire surrender value from the first policy year. The surrender value will be the fund value less surrender charges applicable at the time of discontinuance of regular premium.

BENEFIT OF ADDITIONAL PROTECTION WITH RIDERS

You can make the proposition more comprehensive by adding additional benefits to your base plan. These plans offer additional benefits for specific events (covered by the riders) and help further enhance the security of your family.

DLF Pramerica Unit Linked Critical Illness (CI) Rider

This Rider provides protection cover in case the insured is diagnosed with/undergoes any of the 10 critical illnesses/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. The maximum risk cover available is equal to base sum assured subject to a maximum of ₹25 Lakhs

DLF Pramerica Unit Linked Accidental Death Benefit (ADB) Rider

On death due to accident, the beneficiary gets an additional sum assured under this rider. It is available in addition to the basic death benefit and, in case of an eventuality, is paid out as a lump sum to take care of immediate needs. The maximum risk cover available is equal to the base sum assured subject to a maximum of ₹50 Lakhs.

CHOICE OF INVESTMENT FUNDS

You have an option to choose from four funds to invest your money in. You can look at the investment objectives of each of our funds and match those with your investment goals and then decide the proportion of money you would like to invest in each of them. If you are opting for more than one fund, the minimum investment in any fund should be at least 10% of the premium allocated. The funds and fund objectives are as follows:

Fund	Investment Objective	Asset Allocation	Risk Profile
Debt Fund	To generate steady return at lower risk by investing in a range of debt securities.	Government securities: 50% to 100% Corporate bonds: 0% to 50% Money Market/cash: 0% to 40%	Low
Balance Fund	To generate balanced return by investing in debt securities to provide stability and by investing in equities to provide potentially enhanced returns through capital appreciation.	Equity: 10% to 50% Government securities: 30% to 50% Corporate bonds: 0% to 50% Money Market/cash: 0% to 40%	High
Growth Fund	To generate potentially higher return through capital appreciation in the long term by investing in diversified equities. Debt investment will provide a little stability and diversification.	Equity: 40% to 80% Government securities: 10% to 30% Corporate bonds: 0% to 30% Money Market/cash: 0% to 40%	Very high
Large Cap Equity Fund	To generate potentially higher return through capital appreciation in long term from a portfolio invested predominantly in large cap equities.	Equity: 60% to 100% Money Market/cash: 0% to 40%	Very high

FLEXIBILITIES UNDER THE PLAN

Switching Option

You can switch your investments within the available funds, depending on your financial priorities and investment decision. In any year 4 switches are available free of cost. The minimum switch amount is ₹5000 unless 100% of the fund is switched.

Premium Redirection

You have the flexibility to change the proportion of premium that is invested in different funds. In case you select more than one fund, at least 10% of the allocated premium should be invested in each fund. Two redirections in a year are available free of cost.

Partial Withdrawals

To manage any unexpected need for money or for any exigency, partial withdrawals can be made from your investment account after 5 policy years. One partial withdrawal in a policy year is available free of cost. The minimum withdrawal amount is ₹10,000. The fund value of each fund after withdrawal should not fall below a minimum value specified by the company (75% of fund value just before withdrawal subject to a minimum value equal to 1.5 times annual premium). The minimum death benefit which is defined as 105% of total premium paid will reduce by the amount of all partial withdrawals till the date of death.

Increase and Decrease in Sum Assured

You can increase or decrease the sum assured within maximum and minimum limits after third policy anniversary provided you have paid all the premium/s due and would be subject to underwriting and other requirements of the company. No increase in sum assured is available after 60 years of age. You will be required to give us an advance notice in writing at least 15 days in advance before the policy anniversary for exercising the above options and shall bear the medical costs if any. On reduction of sum assured, the risk cover for additional rider(s) may also reduce.

Addition and Deletion of Riders

If you have not opted for additional rider/s at issue, this option gives you the flexibility to add the riders to the Base Plan from any policy anniversary during the policy term subject to eligibility conditions for the rider, underwriting and other requirements of the company. Similarly, you have the choice to get an additional rider removed from the policy from any policy anniversary. The options are available provided you have paid all the due premiums. You will be required to give us an advance notice in writing of at least 15 days in advance before the policy anniversary for exercising the above options and shall bear the medical costs if any. Addition of a rider is not allowed after deletion of the same.

Settlement Option

On maturity, the policyholder will have the option to keep the fund invested and then liquidate units any time within a

five year period from the date of maturity or take periodic instalments specified on date of maturity. The investment risk during settlement period is borne by the policyholder. The minimum amount of such withdrawals cannot be less than ₹5,000. The Company will deduct all charges except mortality and risk charges, as no risk covers are available during this settlement period. No partial withdrawals or switches are allowed during the settlement period.

BENEFIT ILLUSTRATION

Annual Premium (₹)	50,000	
Sum Assured (₹)	500,000	
Policy Term (Years)	20	
Mode of Premium Payment	Annual	
Age	35	
Gender	Male	
Debt fund	100%	
Investment Return	6%	10%
Yield (Net of Charges)	3.29%	7.52%
Maturity Value (₹)	448,487	926,731

Note: 1. For the purpose of illustration, we have used 6% and 10% as the lower and the higher rates of investment returns respectively, in the calculations and in no way signify our expectations of investment return on the funds.

2. The 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 as it is dependent on a number of factors including future investment performance, financial markets and general levels of interest rates.





ELIGIBILITY

Age at entry:	Minimum - 18 years Maximum - 60 years (without Critical Illness Rider) 55 years (with Critical Illness Rider)
Policy Term:	15, 20 and 25 years.
Premium Payment Term:	5 years
Maximum Maturity Age:	75 years

Minimum Annual Premium:

Modes	Annual Premium
Annual	₹50,000
Semi Annual, Quarterly and Monthly	₹84,000

Maximum Annual Premium: No limit but subject to underwriting

Minimum Sum Assured: Annualized Premium times Minimum Cover Multiple as stated below

Policy Term	15	20	25
Minimum Cover Multiple	10	10	12.5

Maximum Sum Assured: Annualized Premium times maximum cover multiple as stated below

Entry Age / Policy Term	15	20	25
18-25	30	42	50
26-30	29	38	41
31-35	27	32	31
36-40	23	25	23
41-45	19	19	15
46-50	15	13	13
51-55	11	10	--
56-60	10	--	--

LIST OF CHARGES APPLICABLE ON THE POLICY

Premium Allocation Charge (expressed as a percentage of premium)

This will be deducted from the premium amount at the time of premium payment before allocating the same to the unit account.

Policy Year	10000 to 72000	72001 to 200000	200001 to 300000	300001 to 450000	450001 onwards
1	5.00%	4.50%	4.50%	5.00%	5.00%
2	2.50%	2.50%	3.00%	4.00%	5.00%
3	2.50%	2.50%	2.75%	3.75%	4.75%
4	2.00%	2.00%	2.50%	3.75%	4.50%
5	2.00%	2.00%	2.50%	3.75%	4.50%

Policy Administration Charge:

Year	Policy Administration Charge (per month)				
	10000 to 72000	72001 to 200000	200001 to 300000	300001 to 450000	450001 onwards
1-5	0.36%	0.2775%	0.25%	0.17%	0.11%
6+	0.1475%	0.1475%	0.1475%	0.1475%	0.11%

At the beginning of each policy month, administration charges will be deducted from the policyholder's unit account by way of cancellation of units. These administration charges are subject to a maximum of ₹500 per month

Mortality Charge

Mortality charge will apply on the sum at risk. The sum at risk under this plan is defined as the sum assured. It will be deducted monthly by cancellation of units from the unit account. Indicative charges per 1000 sum at risk for a healthy male are as follows:

Age last birthday	20	30	40	50
Mortality Charge	1.27	1.46	2.69	6.92

Fund Management Charges (FMC)

Investment Funds	FMC
Debt Fund	1.20%
Balance Fund, Growth Fund, Large Cap Equity Fund	1.35%

FMC will be adjusted from the NAV of various funds.

Discontinuance Charge (or Surrender charge)

The following surrender charge would be applicable:

Year in which Policy is discontinued	Discontinuance Charge
1	Lower of 6% of (Annual Premium or Fund Value) subject to a maximum of ₹6000
2	Lower of 4% of (Annual Premium or Fund Value) subject to a maximum of ₹5000
3	Lower of 3% of (Annual Premium or Fund Value) subject to a maximum of ₹4000
4	Lower of 2% of (Annual Premium or Fund Value) subject to a maximum of ₹3000
5 onwards	Nil

In case the Policy is surrendered during the first five policy years called "lock in period" the Surrender Value (i.e. Fund Value – discontinuance charge) will be transferred to a segregated fund called "discontinued policy fund". The segregated fund will be paid to the policyholders at the end of the "lock in period" with the minimum interest income of 3.50% p.a.

OTHER CHARGES

- 4 free switches are available every year. Subsequent switches will be charged at the rate of ₹250 per switch.
- 2 free premium re-direction requests are available every year. Subsequent re-direction will be charged at the rate of ₹250 per re-direction.
- 1 free partial withdrawal request is available every year. Subsequent partial withdrawals will be charged at the rate of ₹250 per withdrawal.
- The company may charge a miscellaneous fee of ₹100 for revival and other alteration requests in the policy such as increase/decrease in sum assured, policy statement, nomination, assignment, change of address and duplicate policy.

TAX BENEFITS

As per the current tax laws:

- Premiums qualify for deduction under Section 80C of the Income Tax Act, 1961.
- The benefits received from the policy qualify for deduction under Section 10(10D) of Income Tax Act, 1961
- The above tax qualifications are subject to Income Tax Laws prevailing from time to time. For any further clarification please consult your tax advisor.

EXCLUSIONS

- No death benefit will be paid if death has occurred directly or indirectly as a result of suicide, within one year from the date of acceptance of risk. However, in such an event, we will refund the fund value of the policy and terminate the policy.
- Please refer to rider brochure for exclusions applicable on rider benefit.

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 fund value as on date of cancellation plus unallocated part of premium plus charges deducted from policy by cancellation of units, subject to the deduction of proportionate risk premium and any expenses incurred by the Company on insurance stamp duty and on medical examination.

PREMIUM PAYMENT AND DISCONTINUATION

In case you are not able to pay the due premium on the due date, you may pay the due premiums within the grace period which is 15 days for monthly mode policies and 30 days for all other modes. In case the premium is not paid by the end of the grace period, the company will send you a notice within a period of 15 days from the end of the grace period asking you to exercise any of the following two

options within a period of 30 days from the receipt of the notice:

- 1) Revival of the policy, or
- 2) Complete surrender from the policy without any risk cover.

In case you opt for option 1) and revive the policy within the period of 30 days after paying all the due premiums and charges (if any) the company shall revive the policy with all the benefits, with or without the rider benefits if any, as mentioned in the policy document; upon being satisfied as to the continued insurability of the life insured on the basis of the information shared by you.

In case you opt for option 2) for complete withdrawal from the policy without any risk cover or do not exercise any of the above options by the end of the 30 days of the receipt of the notice, whichever is earlier, the fund value after deducting the appropriate discontinuance charges applicable at the date of discontinuance, would be transferred to "discontinued policy fund". The value of this fund would be paid to the policyholder at the end of the "lock in period".

The risk cover under the policy will continue till the end of the revival period or till complete withdrawal from the policy, whichever is earlier. If fund value reduces to zero during the revival notice period the policy will lapse without value and all benefit will cease. Such policy can also be revived before the end of the revival period.

After premium payment period, the policy will continue for all benefits till end of the policy term, provided the fund value is sufficient to meet monthly charges. The policy will terminate if fund value is not sufficient to meet monthly charges.

REVISION OF CHARGES

The company may revise the following charges subject to the prior approval from the Insurance Regulatory and Development Authority of India (IRDA):

- The fund management charge can be revised up to a maximum of 1.35% p.a.
- Premium allocation and surrender charges are guaranteed
- Mortality charges are guaranteed

- Charges for other additional risk covers are reviewable
- Charges for switch, premium re-direction, partial withdrawal and miscellaneous charge may change subject to a maximum of ₹1000

UNIT PRICE CALCULATION

- The company shall calculate the unit price of the funds as per IRDA guidelines.
- The appropriation basis will apply when a fund is expanding i.e. there is net creation of units in the fund.
- When appropriation basis applies, the net asset value of the fund is determined as market value of assets held in the fund plus expenses incurred in the purchase of the assets plus the value of any current assets plus any accrued income net off fund management charges less the value of any current liabilities less provision and tax, if any. The unit price is determined by dividing the net asset value of the fund by the number of units existing at the valuation date (before any new units are created).
- The expropriation basis will apply when a fund is contracting i.e. there is net cancellation of units in the fund.
- When expropriation basis applies, the net asset value of the fund is determined as market value of assets held in the fund less the expenses incurred in the sale of the assets plus the value of any current assets plus any accrued income net off fund management charges less the value of any current liabilities less provision and tax, if any. The unit price is determined by dividing the net asset value of the fund by the number of units existing at the valuation date (before any units are redeemed).
- The unit price will be rounded to the nearest of ₹0.0001 and shall be published on the company's website.

UNIT ALLOCATION AND DE-ALLOCATION RULES

- The first premium will be allocated the NAV on the date of the commencement of the policy.
- Renewal premium received up to 3.00 pm along with a local cheque or a demand draft payable at par at the place where the premium is received, the closing unit price of the day on which premium/switch request is

received shall apply. If such premium and switch request is received after 3.00 pm, the closing unit price of the next business day shall apply.

- In respect of renewal premium received with outstation cheque/demand draft at the place where the premium is received, the closing NAV of the day on which cheques/demand draft is realized shall apply.
- In respect of a valid application received (for Switch, Surrender, Partial Surrender or Maturity Claim) up to 3.00 pm, the same day's closing unit price shall apply. If such application is received after 3.00 pm, the closing unit price of next business day shall apply.
- All renewal premiums received in advance will be allocated units at NAV prevailing on their respective due date.

POLICY LOAN

No Loan is available on the policy under this plan.

SERVICE TAX

As per the service tax rules, this tax is applicable on the unit linked life insurance policies from 10/09/2004.

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 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.

RISKS OF INVESTMENT IN UNIT-LINKED POLICY

- "DLF Pramerica Wealth+ Premier" is a Unit linked life insurance plan. Unit linked insurance products are different from the traditional insurance products.

Investments in such policies are subject to market risks.

- Depending on the market risk and the performance of the fund/s to which the Units are referred, the fund value may fall, rise or remain unchanged and the policyholder is responsible for his/her decisions.
- DLF Pramerica Life Insurance Company is the name of the insurance company and "DLF Pramerica Wealth+ Premier" is only the name of the policy and does not in any way indicate the quality of the policy, its future prospects or returns.
- The various funds shown in the schedule are the names of the funds and do not in any manner indicate the quality of the funds, their future prospects or returns.
- We do not guarantee the Fund Value or the value of Unit Price. There can be no assurance that the objectives of any of the funds will be achieved and none is given by us.
- The past performance of any fund of the Company is not necessarily indicative of the future performance of any of the fund/s.
- The funds do not offer a guaranteed or assured return.
- All premiums/benefits payable under the policy are subject to applicable laws and taxes including service tax, as they exist from time to time.
- Before purchasing the policy, please know the associated risks and the applicable charges from our sales personnel, intermediary or Policy document.
- This brochure gives the salient features for the product. Please refer to 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.

- *Pramerica is the brand name used in India and select countries by Prudential Financial, Inc.*
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