

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

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Visit www.dhflpramerica.com to know more about us and our products.



DHFL Pramerica Smart Assure, a Non-Participating Endowment Insurance plan



Always be sure in your life...

Your goals in life are defined by your responsibilities - a sound education for your child, the dream home for your family, a stress free retirement and so on. You will do all it takes to achieve these goals and thus fulfill your responsibilities. However, in order to achieve this, you need a financial plan that you can rely on to make sure that your needs are fulfilled and in your absence, your loved ones continue enjoying the life that you have promised them.

Presenting



A Non-participating Endowment plan with the assurance of Guaranteed Increasing Death Benefit so that your family remains financially secure. This plan also helps you to grow your savings with Maturity Additions. DHFL Pramerica Smart Assure, a plan that provides assurance to your family, just like you do. Take the right decision and secure yourself and your family with DHFL Pramerica Smart Assure.

Key Features

- **Flexibility to choose Premium Payment Term:** Option to pay Premiums for limited or regular period
- **Maturity Additions:** Maturity Additions will accrue to your policy to augment the death/maturity benefit
- **Guaranteed Maturity Benefit:** Base Sum Assured as chosen at inception with accrued Maturity Additions on completion of Policy Term
- **Flexibility to avail loan against the Policy:** Option of availing loan against the Policy
- **Tax Benefits:** Get tax benefits on the Premiums paid and the benefits received as per the prevailing tax laws

How does the plan work?

- Select a Base Sum Assured subject to a minimum of ₹75,000 for Limited Premium Payment option and ₹1,00,000 for Regular Premium Payment option.
- Choose the duration for which you want to pay your Premiums corresponding to the Policy Term from the available options.
- Pay your Premiums which would be based on the age of the Life Insured, Sum Assured, Policy Term and the Premium Payment Term chosen.
- Death and Maturity benefit will be boosted with Maturity Additions (MA).

Benefits in Detail

The Policy will pay the following benefits in case of death or maturity provided the Policy is in force as on the date of insured event.

Death Benefit

On unfortunate demise of the Life Insured during the Policy Term subject to Policy being in force for full risk benefits, the Company will pay Death Sum Assured plus Accrued Maturity Additions, if any.

Death Sum Assured is defined as:

- If Life Insured age at entry is less than 45 years Higher of Base Sum Assured or 11 times of Annualized Premium* or Maturity Sum Assured**
- If Life Insured age at entry is greater than or equal to 45 years Higher of Base Sum Assured or 7 times of Annualized Premium* or Maturity Sum Assured**

Maturity Sum Assured is equal to Base Sum Assured

The Death Sum Assured shall be at least equal to 105% multiplied by Premiums paid (excluding underwriting extra Premium, if any) as on date of death.

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

Maturity benefit

At maturity of the Policy, the Policyholder will receive Maturity Sum Assured plus Maturity Additions.

Maturity Additions

The Maturity Additions (MA) will accrue at the end of the respective Policy years as defined in the table below, provided the Policy is in force for full benefits at that time.

Maturity Addition per 1000 of Base Sum Assured is as follows:

Policy Year	Policy Term 10	Policy Term 15	Policy Term 20
9	100	Nil	Nil
10	100	Nil	Nil
13	NA	150	Nil
14	NA	150	Nil
15	NA	150	Nil
17	NA	NA	200
18	NA	NA	200
19	NA	NA	200
20	NA	NA	200

Automatic Cover Continuance

In case the Premium for at least first three Policy Years have been paid in full and any subsequent Premium installment is not paid, the risk cover for full Death Benefit shall continue for a period of one successive year (Auto Cover Continuation Period) from the due date of first unpaid Premium even though the policy is in reduced Paid-Up status. If the Life Insured dies during this period, the Company will pay Death Sum Assured as applicable after deducting the Premium due, if any, on date of death.

What is the Premium payable?

Your Premium payable would depend on the band your Sum Assured chosen will fall into. The following four Sum Assured Bands are applicable under this plan:

Band	Sum Assured Range
Band 1	₹75,000 – ₹99,999
Band 2	₹100,000 – ₹124,999
Band 3	₹125,000 – ₹174,999
Band 4	₹175,000 and onwards

Policy Term	Premium Payment Term	Sum Assured	Sum Assured Band	Premium Rate	Annual Premium
15 Years	10 Years	₹75,000	Band 1	113.09	₹8,482
15 Years	10 Years	₹1,00,000	Band 2	102.77	₹10,277
15 Years	10 Years	₹1,25,000	Band 3	99.57	₹12,446
15 Years	10 Years	₹1,75,000	Band 4	96.83	₹16,945

*Where Life Insured is a 35 year old healthy male.

Modes offered and Modal factors:

Premium Modes	Factors
Yearly	1
Half-Yearly	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: 8 years Maximum: For Policy Term 10 Years: 60 years For Policy Term 15 Years: 55 Years For Policy Term 20 Years: 50 Years
Maximum Maturity Age**	70 Years
Policy Term	10/15/20 years
Premium Payment Terms	Policy Term 10Years 5/7 Years 15Years 7/10/15 Years 20Years 10/15/20 Years
Base Sum Assured	Minimum: Limited Pay- ₹75,000 Regular Pay- ₹1,00,000 Maximum: ₹25,00,000
Annual Premium	Minimum: ₹6,000 Maximum: Corresponding to maximum Base Sum Assured
Premium Paying Mode	Yearly, Half Yearly, Quarterly and Monthly

**Age as on last birthday

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

Service tax and Education Cess will be charged over and above the quoted Premium

Can loans be availed against this policy?

During financial emergencies, you may require funds to meet some expenses. To fulfill this need, we allow you to avail loan against your Policy. Loan will be available after the Policy acquires Surrender Value, up to 80% of the Surrender Value. The outstanding loan amount and unpaid interest on the loan amount shall be deducted from any amount payable under your Policy. The rate of interest applicable on the loan 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. However, policies in force for full benefits would not be foreclosed.

Surrender

It is advisable to pay Premium for the full Premium Payment Term to enjoy maximum benefits under the policy.

At any time during the Policy Term while your Policy is in effect and Premium for at least two consecutive years have been paid in full, you will be eligible to Surrender your Policy.

On surrender, Surrender Value equal to higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) would be paid.

The Guaranteed Surrender Value is Y% of total Premiums Paid (excluding underwriting extras, if any) till date of surrender plus the Guaranteed Surrender Value of the Accrued Annual Maturity Addition. Where Y is as defined below:

Policy Year in which policy is surrendered	GSV as a percentage of Premiums Paid* (Y)		
	Policy Term		
	10 Year	15 Year	20 Year
2	30.0%	30.0%	30.0%
3	30.0%	30.0%	30.0%
4	50.0%	50.0%	50.0%
5	53.0%	52.5%	52.0%
6	56.0%	55.0%	54.0%
7	59.0%	57.5%	56.0%
8	62.0%	60.0%	58.0%
9	65.0%	62.5%	60.0%
10	68.0%	65.0%	62.0%
11	NA	67.5%	64.0%
12	NA	70.0%	66.0%
13	NA	70.0%	68.0%
14	NA	70.0%	70.0%
15 and onwards	NA	70.0%	70.0%

The Special Surrender Value is not guaranteed and may change depending upon the then prevailing market conditions subject to prior approval from IRDA of India.

The Policy shall terminate on payment of Surrender Value and all rights, benefits and interests under this Policy will cease.

What happens if I am unable to pay Premium?

Before paying Premium for at least two consecutive years

If the Policyholder discontinues paying Premium before first two Policy Years in full, the Policy will lapse at the expiry of the grace period. Such lapsed policy can be revived within a period of two years from the date of first unpaid Premium and before Maturity Date by paying all due Premiums with interest subject to Company's underwriting guidelines.

If such Policy is not revised, and provided Premium for at least one Policy Year have been paid in full, the Company would pay an amount equal to 15% of Premium paid on subsequent death or on the expiry of revival period or immediately on receiving a written request from the policyholder, whichever is earlier.

After paying Premium for at least two consecutive years in full

If you decide not to pay any further Premiums after paying Premium for at least first two consecutive policy years in full, your Policy will be converted into a Paid-Up Policy with the following benefits. The policyholder also has the option to surrender a reduced paid up policy to receive an immediate benefit.

Death Benefit:

In case of death during the Policy Term, the following reduced death benefit would be paid:

T (divided by) N (multiplied by) Death Sum Assured Plus Maturity Additions accrued, if any till the date of paid-up Plus Reduced Maturity Additions accrued after paid-up, if any

Maturity Benefit:

On survival to Maturity the following reduced benefit would be paid:

T (divided by) N (multiplied by) Base Sum Assured Plus Maturity Additions accrued, if any till the date of paid-up Plus Maturity Additions accrued after the date of paid-up, if any

Where:

T = Number of premiums paid

N = Number of premiums payable under the policy

A Paid-up Policy would also be entitled for **Reduced Maturity Additions** after the Policy has been converted to Paid-up status provided the Policyholder has paid at least 50% of the total Premium payable during the Policy Term further subject to Premium for minimum of 5 complete Policy Years is paid. The reduced Maturity Additions will be calculated as follows:
Reduced Maturity Additions = Maturity Addition multiplied by (T/N) multiplied by Base Sum Assured by 1000.

Where:

T = Number of premiums paid

N = Number of premiums payable under the policy

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 Premium with interest is required to revive the Policy in all cases.
- Revival of the policy is subject to underwriting requirements
- Once the Policy is revived, all the benefits under the Policy would be revived.

Are there any Tax Benefits available?

Tax Benefits 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?

There are no exclusions in the plan

What if the Life Insured commits suicide?

If death occurs due to suicide or attempted suicide, whether sane or insane, within twelve months of the Policy Commencement Date or within twelve months from the date of revival of the Policy, then the Company's obligation under this Policy shall be to pay an amount equal to higher of 80% of total Premium paid (excluding underwriting extra if any), or Surrender Value, if any.

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: 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

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.

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Note:

For information on time frames for proposal processing, policy servicing, claims servicing and grievance redressal, please refer our website at www.dhflpramerica.com

Insurance is the subject matter of solicitation.

This product provides life insurance coverage.

DHFL Pramerica Smart Assure UIN: 140N042V01

IRDA of India Registration Number: 140

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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

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.

