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your family's future today. Call now!

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DHFL Pramerica Magnum Assure, A Non-Participating Endowment Insurance plan

MAYB-ENG/15/JULY/1



DHFL Pramerica Life Insurance Company Limited
(erstwhile DLF Pramerica Life Insurance Co. Ltd),
Registered Office and Communication Address: 4th Floor, Building No. 9B,
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CIN: U66000HR2007PLC052028



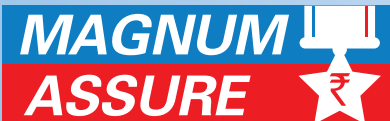


When you want to be sure!

When it comes to taking care of your family, you want to ensure their wellbeing at every step. Each month comes with new wishes, dreams and expectations and you do your best to manage your earnings sensibly to protect them. We understand the demands of your lifestyle and know that when it comes to investing your money, you want to be sure that you get the returns that are promised.

Presenting

DHFL Pramerica



A Guaranteed Savings cum Protection Plan

A non participating endowment insurance plan with guaranteed monthly payouts that help take care of your future financial needs and guarantees a secure future for you and your family.

Key Features

- Plan for your medium and long terms goals with available Policy Terms of 10 or 15 years
- Guaranteed Monthly Income for duration equal to Payout period
- Get more than what you pay. A multiple of premium paid would be paid as Guaranteed Monthly Income after completion of Policy Term
- To protect your loved ones in case of Death during the Policy Term
- Flexibility to avail loan against your Policy
- Tax Benefits on the Premiums paid and the benefits received as per the prevailing tax laws

How does the plan work?

- Select a Policy Term of either 10 years or 15 years. Premium Payment Term will be equal to the Policy Term
- Decide how much you would like to invest, on a Monthly or Annual basis
- In case of an unfortunate demise of Life Insured during the Policy Term, Policy will pay Death Sum Assured in the form of equal Monthly Payouts for duration equal to the Payout period
- On survival till completion of Policy Term, Policy will pay Maturity Sum Assured in the form of equal Monthly Payouts for duration equal to the Payout period

Benefits in Detail

The Policy will pay the following benefits in case of death or maturity provided the Policy is in force. The Policy Benefits would be payable during the Payout Period which shall commence from the month of death of Life Insured or from the Maturity Date, whichever is earlier. The payout period applicable for Policy Term 10 and 15 years is 120 months and 180 months respectively.

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 in the form of equal monthly payouts during the Payout Period.

Where such monthly payout is equal to: Death Sum Assured divided by Payout Period (in months)

Death Sum Assured will be highest of Base Sum Assured (or) Maturity Sum Assured (or) 10 times of the Annualized Premium[#] (or) 105% multiplied by all the premiums paid (excludes underwriting extra) as of date of death

Where, Base Sum Assured = Annualized Premium[#] X Policy Term (in years) X Death Benefit Multiple

The Death Benefit Multiples vary by Policy Term as follows:

Term = 10 Years	Term = 15 Years
2	2.5

Where premium is paid annually, the monthly payouts will be 102.5% of Monthly Death Benefit

Maturity Sum Assured = Monthly Maturity Benefit X Payout period (in months)

Maturity benefit

On survival till Maturity date subject to the policy being in-force for full risk benefits, the Company will pay Maturity Benefit. The Maturity Benefit will be payable in form of regular monthly payouts during the payout period. Where such monthly payout is calculated as

Monthly Maturity Benefit = (Annualized Premium[#] × Maturity Benefit Multiple) divided by 12

The Maturity Benefit Multiple would vary by Policy Term and Age at entry as follows:

Age at Entry	Term = 10 Years	Term = 15 Years
<= 30	1.60	2.07
31 – 40	1.59	2.03
41 – 45	1.54	1.92
46 – 50	1.49	1.80
51 – 55	1.40	N.A.

Where premium is paid annually, the monthly payouts will be 102.5% of Monthly Maturity Benefit.

If the Life Insured dies while he/she is receiving the Maturity payouts, monthly Maturity benefit would continue for the remaining duration of Payout Period and no additional Death Benefit would be paid.

The Policyholder/Nominee/Legal Heirs, as applicable will have an option to take all due future Monthly payouts as

a lump sum amount. Lump sum factors will vary with the outstanding number of monthly payouts.

Lump sum Amount = Monthly Payout (multiplied by)
Lump sum Factor

The Company may change the lump sum factor depending on economic conditions and subject to prior

approval from the IRDA of India.

Please refer Company website for Lump sum factors applicable to this plan.

*The Annualized premium shall be the premium payable in a year chosen by the policyholder, excluding the underwriting extra premiums and loadings for modal premiums.

Eligibility

Age at entry^{##}	Minimum: 18 years
	Maximum: For Policy Term 10 Years: 55 years
	For Policy Term 15 Years: 50 Years
Maximum Maturity Age^{##}	65 Years
Policy Term	10 or 15 Years
Premium Payment Terms	Regular Pay
Payout Period	120 Months for 10 Policy Term
	180 Months for 15 Policy Term
Annual Premium	Minimum: Rs 48,000 Maximum: No Limit
Premium Paying Mode	Yearly and Monthly*

^{##} Age as on last birthday

Service tax will be charged over and above the quoted Premium

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

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

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. Any outstanding loan amount together with any unpaid interest thereon shall be adjusted against any Monthly Payout which become payable during the payout period.

Surrender

It is advisable to pay premiums 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 X% of total premiums paid, where X is as defined below

Policy Year in which policy is surrendered	GSV as a percentage of premiums paid [#] (X)	
	Policy Term	
	10 Years	15 Years
2 to 5	50%	50%
6	55%	55%
7	60%	60%
8	65%	65%
9	70%	70%
10	75%	75%
11 and above	NA	80%

#Premium paid shall be the premium paid in a policy year chosen by the policyholder, excluding the underwriting extra premiums but including the loadings for modal premiums, if any.

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 the premium payment before paying premium for at least first two consecutive Policy years in full, the Policy will lapse at the expiry of the grace period. However, if the Premium for the first Policy Year has been received in full, the Company shall pay an amount equal to 30% of the Premiums paid (excludes underwriting extra, if any) on completion of 2 years from the date of first unpaid Premium and the Policy will terminate thereafter.

A 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.

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 after the expiry of the Grace Period with following reduced benefits.

The benefits payable while the policy is in paid up state:

Death Benefit:

In case of death during the Policy term, the following death benefit will be paid:

T (divided by) N (multiplied by) Death Sum Assured

The above benefit would be payable in equal monthly payouts over a duration equal to the payout period.

Maturity Benefit:

On survival to maturity, the following benefit will be paid:

T (divided by) N (multiplied by) Maturity Sum Assured

The above benefit would be payable in equal monthly payouts over a duration equal to the payout period

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 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?

There are no exclusions in the plan. The Policy covers death under all situations (including death during declared or undeclared war, civil commotion, invasion, terrorism, hostilities) except death due to suicide as mentioned below

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 as amended from time to time

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 as amended from time to time

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 Us

DHFL Pramerica Life Insurance Company Ltd. (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 customised 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.

Note:

For information on timeframes 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.

Service tax will be charged over and above the quoted premium.

This product provides life insurance coverage.

DHFL Pramerica Magnum Assure UIN: 140N047V01

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 <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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