



## ONE SMART STEP FOR A LIFE TIME OF SECURITY

DHFL Pramerica Aajeevan Samriddhi, a participating whole life insurance cum savings plan.



DHFL Pramerica  
**aajeevan**  
**SAMRIDDI**  
A Whole Life Insurance cum Savings Plan

Life for you is about staying a step ahead, and you always strive to provide the best for your family and you. From buying a car to planning a happy retirement, you want to ensure that your dreams and goals remain on track, always. To help build a systematically secure foundation, and maintain the same standard of living we at DHFL Pramerica have a unique insurance plan that accommodates your requirements for a comfortable today and assured tomorrow...

DHFL Pramerica Aajeevan Samridhhi, a whole life insurance plan that guarantees you a life time financial protection for your family.

Our Aajeevan Samridhhi plan also provides you a corpus at the age of 65 years so that you can take care of your post retirement expenses. So plan today and assure yourself of a secure future.

## Key Features

- **A plan for your life time:** Insurance coverage till you attain the age of 99 years, irrespective of your age at the time of policy inception
- **Increasing Protection:** The death benefit will increase to keep pace with your age during the policy term, to account for increasing family responsibilities
- **Guaranteed Additions:** Guaranteed Additions accrue for initial 5 years of your policy
- **Wealth Accumulation through bonus additions:** Build a corpus for your dreams by means of bonus on your policy
- **Lump sum Benefit:** A lump sum payout of accrued Annual Guaranteed Additions and accrued Reversionary Bonuses once you attain 65 years of age, to take care of your retirement years
- **Enhanced Cover:** The basic death benefit at the end of premium payment term will continue till the end of the policy term
- **Flexibility to borrow against the policy:** Option of availing loan against the policy
- **Convenient Premium Payment Options:** Option of choosing a limited premium payment term of either 15 or 20 years

- **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 ₹75,000
- 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
- Guaranteed Additions will accrue annually to your policy for initial 5 policy years
- Compounded Reversionary Bonus will accrue to your policy starting from 6th policy year till you attain 65 years of age. Once accrued the reversionary bonuses will become guaranteed
- On attaining 65 years of age, you will receive accrued Guaranteed Additions along with all the accrued Reversionary Bonuses. On policy maturity, you will receive Basic Sum Assured and Final Bonus, if any

## Benefits in detail

The policy will pay the following benefits in case of death, survival and maturity provided the policy is in force as on the date of benefit payment.

Benefits	Trigger of Benefit		
	Within initial 5 policy years	After 5 policy years till attaining age 65 as on last birthday	After attaining age 65 till 99 as on last birthday
<b>Death Benefit</b>	<ul style="list-style-type: none"> <li>- Basic Death Benefit</li> <li>- Accrued Guaranteed Additions</li> </ul>	<ul style="list-style-type: none"> <li>- Basic Death Benefit</li> <li>- Accrued Guaranteed Addition</li> <li>- Accrued Reversionary Bonuses</li> <li>- Final Bonus if any</li> </ul>	<ul style="list-style-type: none"> <li>- Basic Death Benefit</li> <li>- Final Bonus if any</li> </ul>
<b>Survival Benefit</b>	<b>On attaining age 65 years as on last birthday</b>		
	<ul style="list-style-type: none"> <li>- Accrued Reversionary Bonuses</li> <li>- Accrued Guaranteed Additions</li> </ul>		
<b>Maturity Benefit</b>	<b>On attaining age 99 years as on last birthday i.e. at end of policy term</b>		
	<ul style="list-style-type: none"> <li>- Basic Sum Assured</li> <li>- Final Bonus, if any</li> </ul>		

## Where Basic Death Benefit will be:

Policy Year	Basic Death Benefit (For PPT 15 years)	Basic Death Benefit (For PPT 20 years)
1 - 10	Max of (11 * Annual Premium) or Basic Sum Assured	Max of (11 * Annual Premium) or Basic Sum Assured
11 - 15	Max of (16 * Annual Premium) or Basic Sum Assured	Max of (16 * Annual Premium) or Basic Sum Assured
16 +	Max of (16 * Annual Premium) or Basic Sum Assured	Max of (22 * Annual Premium) or Basic Sum Assured

## What are the premiums payable?

Sample annual premium for a healthy male life for a sum assured of ₹125,000

Premium Payment Term	Age 35	Age 45
20 Years	₹10,709	₹11,343
15 Years	₹10,949	₹11,895

## Modes offered and Modal factors:

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

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

## Eligibility

<b>Age at entry<sup>##</sup></b>	Minimum:	8 years
	Maximum:	PPT 15 Years: 50 years
		PPT 20 Years: 45 years
<b>Maturity Age<sup>##</sup></b>	99 years	
<b>Policy Term</b>	(99 – Entry Age) in complete years	
<b>Premium Paying Term</b>	15 and 20 years	
<b>Premium Paying Mode</b>	Yearly, Half-Yearly and Monthly	
<b>Minimum Premium</b>	₹5,500 (Yearly)	
<b>Maximum Premium</b>	Depends on the chosen basic sum assured, age at entry and premium payment term	
<b>Minimum Basic Sum Assured</b>	₹75,000	
<b>Maximum Basic Sum Assured</b>	No limit subject to underwriting	

## Age as on last birthday



## 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 from time to time.

## Guaranteed Additions

The policy holder will be eligible for guaranteed additions for each completed policy year for the initial 5 years of the policy. These additions will be paid either on death or attaining age 65 whichever is earlier.

The Guaranteed Addition will be ₹40 per 1000 Sum Assured for each policy year, and will accrue at the end of the policy year.

## 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 starting from 6th policy year onwards and may declare following bonuses.

- 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 is guaranteed to be payable as part of death benefit or survival benefit.
- 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 intervaluation period.
- Final Bonus:** The Company may pay a 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 guaranteed additions to your basic sum assured and 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 deposit 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 policy after payment of premium for first three 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 premiums paid, where X is as defined below, plus the guaranteed surrender value of accrued guaranteed additions and accrued bonuses in case the policyholder surrenders a policy before attaining of 65 years of age.

Year in which policy is surrendered	GSV as a percentage of premiums paid (X)
3 - 10	50%
11 +	Increasing every year by 1.5% subject to maximum of 70%

The Special Surrender Value is not guaranteed and may change depending then prevailing market conditions.

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 premium for 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

If you decide not to pay any further premiums after paying premium for first three policy years in full, your policy will be converted into a Paid-Up policy with following Paid-Up value.

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

Paid-Up Sum Assured = (T/N \* Basic Sum Assured)

Where,

T = Number of premiums paid

N = Number of premiums payable

The Paid-Up value (less any survival benefit already paid) would be paid on subsequent Death or on Maturity of the policy.

The sum of accrued Reversionary Bonuses and Guaranteed Additions would be paid as survival benefit on attaining the age of 65.

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

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

- Revival of a lapsed or Paid-Up policy is available up to 2 years from the date of first unpaid premium
- Payment of all unpaid premiums with applicable interest is required to revive the policy in all cases
- Once the policy is revived, all the benefits and bonuses under the policy would be reinstated
- Further any final Paid-Up bonus added at the time of conversion of a policy to Paid-Up would also get reversed

### 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
- As per the currently prevailing income tax laws 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 (30 days in case the policy is sold through distance marketing) 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 with 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?

If the life insured commits suicide within 12 months from the coverage commencement date the company would pay an amount equal to 80% of the premiums paid (excluding any underwriting extra, Goods & Service tax and survival benefit already paid, if any) as death benefit. In case of suicide within one year of the date of revival, surrender value would be paid as death benefit.

### 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 is a joint venture between DHFL Investments Limited (DIL), a wholly-owned subsidiary of Dewan Housing Finance Corporation Ltd. (DHFL) 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.

*\*Pramerica and the Rock Logo are proprietary servicemarks and may not be used without the permission of the owner.*

### 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.*

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

*DHFL Pramerica Aajeevan Samridhi UIN: 140N033V02*

*IRDAI Registration Number: 140*

"The DHFL and Pramerica Marks displayed belong to 'Dewan Housing Finance Corporation Limited' and 'The Prudential Insurance Company of America' respectively and are used by DHFL Pramerica Life Insurance Company Limited under license."

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS. IRDAI clarifies to public that IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest Premiums IRDAI does not announce any Bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

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

 **1800 102 7070 (Toll Free)**

**SMS 'LIFE' to 5607070**

**E-mail: [contactus@dhflpramerica.com](mailto:contactus@dhflpramerica.com)**

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



DHFL Pramerica Life Insurance Company Limited.

Registered Office and Communication Address: 4th Floor, Building No. 9, Tower B,  
Cyber City, DLF City Phase III, Gurgaon – 122002. Haryana.

CIN: U66000HR2007PLC052028