



**Your family's tomorrow.
It depends on your decision today**

DHFL Pramerica

Family
INCOME PLAN
A Decreasing Benefit Term Insurance Plan

Destiny is not a matter of chance; it is a matter of choice. So, when it comes to your family's future why leave it to fate?

A 'never before' plan

The tomorrow of your family will take shape based on the decisions you take today. One right decision pays forever!

It's in your hands to ensure that your family continues to have a good and protected life even if you are not around.

Today, you are a successful individual with a happy family. You surely have big plans for your children. Maybe you want your son to grow up to be an engineer. After all, he is always

taking apart his toys and then putting them back together successfully! While your little daughter is always playing 'Doctor, Doctor'.

**One right decision...
A secure future.**

And as a concerned parent, you surely want them to grow up and fulfil their dreams. Moreover, you would also like to provide for your wife a secure and hassle-free future with a regular monthly income, even in your absence.

You will agree that to make all these wishes come true for them you will have to take the right decision NOW.

Presenting

DHFL Pramerica

Family

INCOME PLAN

A Decreasing Benefit Term Insurance Plan



What does the DHFL Pramerica Family Income Plan offer?

Unlike other protection plans where one receives a lump sum amount, the DHFL Pramerica Family Income Plan allows you to choose the monthly financial support that you would like your family to receive, even if you are not around. This amount would be paid on a monthly basis to your family from the date of your

Guaranteed security month after month

death till the end of the plan term, subject to a minimum guaranteed 36 monthly instalments.

There are many reasons why this unique monthly plan is better than receiving a lump sum amount as there are certain risks associated with the latter. Some of these risks are exhausting the lump sum to meet immediate needs, difficulty in managing huge funds, investment risks on the money received and above all not being able to sustain the monthly requirements over a longer period of time.

However, with the DHFL Pramerica Family Income Plan all these worries get easily taken care of. Optionally, if the immediate needs outweigh the need of regular monthly instalments, the beneficiary can opt for a lump sum at the time of claim, the same will be paid as the discounted value of future monthly payments.

What's more, with this plan you also have the option of enhancing the protection cover for your family by attaching additional covers through riders.

The DHFL Pramerica Traditional Accidental Death Benefit (ADB) Rider gives your family an additional lump sum amount, apart from the benefit in the base plan, in the unfortunate event of death arising out of an accident.

The DHFL Pramerica Traditional Critical Illness (CI) Rider offers additional monetary support to recover, in case the Life 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. The base plan, however, continues even after the amount under the CI benefit is received.

Comprehensive security with Riders

How does the plan work?

The DHFL Pramerica Family Income Plan ensures that in case of demise of the Life Insured, his family receives monthly financial support, which he has fixed during his lifetime, from the date of death until the end of the plan term. In case death happens during the last three policy years, the family will receive no less than 36 monthly instalments.

For example, for a 15-year term (180 months) with ₹20,000 per month Family Income amount, if the death happens in month 45, the beneficiary will receive ₹20,000 monthly payments for the remaining 135 months.

Moreover, if you opt for the DHFL Pramerica Traditional Accidental Death Benefit Rider, the amount for this rider would be paid in addition to the base plan benefit provided death happens within 180 days from the date of accident.

If you also opt for the DHFL Pramerica Traditional Critical Illness Rider, then the amount for this rider would be paid on diagnosis/undergoing any of the specified 10 critical illnesses/conditions/surgeries subject to a survival period of 30 days.

Four easy steps to plan the financial security of your family

- Step 1:** Choose the monthly income benefit that you would like your family to receive every month, so that they can meet all their day-to-day needs.
- Step 2:** Choose the tenure of the plan for which you want the Family Income Cover.
- Step 3:** Choose one or both of the optional additional benefits that can make the cover more comprehensive.
- Step 4:** Work out the premium payable along with the DHFL Pramerica Sales Person.

Sample Premiums

Policy Term (Years)	Age (Years)	Expected monthly income for your family (₹)		
		Premium Payable (₹/per annum)	10,000	20,000
25	30	4,050	7,580	15,160
	40	7,350	14,480	28,960
15	30	2,850	5,100	10,200
	40	4,480	8,480	16,960

#Assuming a healthy male life.

*Kindly note that the above premium doesn't include Goods & Service Tax.

So, if you are 35 years old and desire a Family Income Cover of ₹20,000 per month for a period of 20 years, should you not be around, you could secure your family for as little as ₹22.20 per day!

Step 1: Choose the monthly income benefit

For example:

House Rent	₹7000
Grocery, Electricity, Telephone etc.	₹8000
Children's Education	₹3000
Miscellaneous Expenses	₹2000
Total	₹20,000

To ensure that in your absence your loved ones continue to enjoy the standard of living that you were able to provide them, you have an option to choose a monthly income benefit upwards of ₹2000 per month in multiples of ₹1000.

Step 2: Choose the tenure of the plan

Choose the tenure of the plan for which you want the Family Income Cover. Depending on your age, this tenure could extend for a period of 30 years (subject to a maximum expiry age of 65 years). In the unfortunate event of death, the monthly income will be paid from the date of death till the end of plan term.

For example, if you are aged 35 years, you might like your family to be provided for till the typical retirement age of 60 years. In such a situation, you will opt for a 25-year plan term.

Step 3: Choice of optional additional benefits

You can make the proposition more comprehensive by adding additional covers to your base plan. These covers offer additional benefits in those specific scenarios and help further enhance the security of your family.

DHFL Pramerica Traditional Accidental Death Benefit Rider

On death due to an ill-fated accident, your family will get an additional sum assured under this additional benefit. This amount will be available over and above the basic monthly income benefit. The money received in this case would be a lump sum and would be paid at the time of death to take care of your family's immediate needs.

DHFL Pramerica Traditional Critical Illness Rider:

The DHFL Pramerica Traditional Critical Illness Rider provides a lump sum on diagnosis of/undergoing any of the specified 10 critical illnesses/conditions/ surgeries subject to a survival period of 30 days. This lump sum can be used to cover your medical expenses or any loss of income that you may suffer during this period. The base plan will continue even after payment of lump sum under this rider.

Step 4: Work out the premium payable

ELIGIBILITY	
Minimum/Maximum Entry Age	18 - 55 years
Minimum/Maximum Policy Term	5 - 30 years
Maximum Benefit Expiry Age	65 years
Minimum Monthly Family Income	₹2000
Minimum Premium	₹1000 per annum (for Annual, Semi-Annual & Quarterly Modes), ₹1200 per annum for Monthly Mode
Premium Payment Options	Regular Pay
Payment Modes	Annual/Half-yearly/Quarterly/Monthly*

*Monthly premium payments are available through Direct Debit and ECS only.

Mr. Kumar's Story:

Mr. Ramesh Kumar is a successful man with a happy, contented life. His wife is a homemaker and they have two lovely school-going daughters. They live in Gurgaon, a suburb of Delhi and he practices as a lawyer at the Delhi High Court. Mr. Kumar is now 36, leads a busy life and feels the need to provide adequate protection for his family lest something unfortunate occur to him. He starts looking around for an appropriate life insurance product from a reliable and reputed Company.

In December 2008, he buys a DHFL Pramerica Family Income Plan for 20 years to ensure the financial security for his family, as he is the only earning member. He buys the plan on the basis of his ₹20,000 monthly expenditure. He also buys an additional DHFL Pramerica Traditional Critical Illness Rider of ₹10 lakhs.

And, as life would have it, Mr. Kumar passes away in December 2010 due to Cancer.

But because of the right and timely decision that Mr. Kumar took, his family is still financially protected and provided for, the same way as when he was alive. His family received the DHFL Pramerica Traditional Critical Illness Rider benefit of ₹10 lakhs when he was diagnosed with Cancer in February 2010. This took care of his immediate medical expenses when he was bed-ridden and had lost his earnings. Thereafter, he passed away in December 2010. This is when his family started to receive ₹20,000 per month for 18 years, i.e. a sum of $18 \times ₹20,000 \times 12 \text{ months} = ₹43,20,000$. Thus, Mr. Kumar and his family received a total sum of ₹53,20,000 through the DHFL Pramerica Family Income Plan.



Plan Benefits:

Since this non-participating plan is a decreasing term risk plan, no benefits are payable on survival at the end of the term of the Policy. If you have not assigned the Policy, then:

- In case of the unfortunate death during the term of the Policy, the Nominee would receive the monthly income from the date of death till the end of the Policy tenure, subject to a minimum guaranteed 36 monthly instalments. The amount of monthly income benefit cover, once chosen at the time of inception of this Policy, cannot be changed
- The lump sum benefit, if opted for, will be the discounted value of all future monthly income payable, discounted at the rate of interest decided by the Company from time to time
- The Nominee would receive benefits arising out of DHFL Pramerica Traditional Accidental Death Benefit Rider during the term of the rider, in case opted for
- The Life Insured or the Nominee would receive benefits arising out of DHFL Pramerica Traditional Critical Illness Rider during the term of the rider, in case opted for

Surrender

No surrender benefits are payable at any point of time during the Policy term.

Loan

No loans are available against this Policy.

Tax Benefit

- 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
- The benefits received from the policy qualify for deduction under Section 10 (10D) of Income Tax Act, 1961

Non-payment of premium

If premium due is not received within the grace period, the Policy will terminate without any value i.e. no benefit will be payable.

Exclusions

1. Suicide: If the life insured commits suicide within 12 months from the Policy commencement date or the date of revival of the policy, the company would pay an amount equal to 80% of the premiums paid (excluding any underwriting extra) as death benefit.
2. Please refer to the Additional Rider Benefits brochures for exclusions pertaining to the DHFL Pramerica Traditional Accidental Death Benefit Rider and DHFL Pramerica Traditional Critical Illness Rider.

Free look cancellation

The Policyholder can request for cancellation, within a period of 15 days from the date of Policy issuance, if he/she does not agree with the Policy terms and conditions. The Company will return the premiums paid subject to the deduction of insurance stamp duty on the Policy and any expenses incurred on your medical examination.

Goods & Service Tax

Goods & Service Tax levied by the Government of India from time to time, will be charged extra, as per applicable tax laws.

Policy Lapse/Revival

In case of non-payment of premium, a grace period of not more than 30 days, where mode of payment of premium is other than monthly and not more than 15 days in case of monthly mode would be allowed to the Policyholder.

A Policy, which has lapsed for non-payment of premium during the grace period, may be revived subject to the following conditions:

- a) The application for revival is made within three years from the date of the first unpaid premium and before termination date of the Policy.
- b) The applicant, being the Life Insured/Policyholder, furnishes, at his own expense, satisfactory evidence of health of Life Insured.
- c) The arrears of premiums together with interest at such rate as the Company may charge for late payment of premiums are paid.
- d) The revival of the Policy may be on terms different from those applicable to the Policy before it lapsed.
- e) The revival will take effect only on it being specifically communicated by the Company to the Life Insured or the applicant.

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

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.





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

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

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

This product provides life insurance coverage.

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

DHFL Pramerica Family Income Plan UIN: 140N001V02

DHFL Pramerica Traditional Critical Illness Rider UIN: 140B002V02

DHFL Pramerica Traditional Accidental Death Benefit Rider UIN: 140B001V02

Please refer riders sales brochure before concluding the sale.

IRDAI Registration Number: 140

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

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SMS 'LIFE' to 5607070

E-mail: contactus@dhflpramerica.com

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

FIP/ENG/17/JUN/16



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