



DHFL Pramerica Future Idols Gold+,
A participating endowment Insurance plan.

ENSURE A SECURE FUTURE FOR YOUR CHILD WITH

DHFL Pramerica
**g⁺Future Idols
+LD**
A Child Protection cum Savings Plan



As parents, you ensure that your child receives two things. The first one is a strong foundation for him to become a fine adult. The second is a gentle, affectionate environment for him to blossom in.

Then again, as parents, you will always be concerned about your child's security and what he becomes tomorrow. But times have changed and today it's not merely about providing your child with a good education. There is a need to put emphasis on the overall development of the child. This includes creativity, leisure pursuits, sports, etc. The fact remains though, that you cannot foresee your child's future but you can help shape it.

Presenting

DHFL Pramerica
Future Idols
g+LD
A Child Protection cum Savings Plan

The future is unpredictable but planning at the right time can help you secure your child's future. You can help shape it well by financially supporting him in all aspects of his life with DHFL Pramerica Future Idols Gold + plan. Be it a short-term course in animation or a full-time MBA degree - with your planning, your child's needs will always be met.

This plan assists you in giving your child the means that he needs to become someone you're truly proud of when he grows up. With this plan, you can also decide when you want the accumulated fund (based on your child's age) at a time when your child would need it the most. What's more it ensures that your plans for your child continue as desired with the help of a lump sum payment received to meet any immediate needs in case of an eventuality (unfortunate demise of life insured), and in addition a regular monthly income towards meeting your child's recurring needs.

So go ahead and choose **DHFL Pramerica Future Idols Gold+** because in good times (and in not-so-good times), this investment will take you towards securing your child's future.

Key Features

- **Comprehensive cover:** To address immediate, recurring as well as long-term and future needs of the family in the event of unfortunate demise of the life insured
- **Enhanced Death Benefit:** Death Benefit along with Accrued Reversionary Bonus and Final Bonus (if any), payable immediately on the unfortunate demise of the life insured. The Recurring Death benefit is payable monthly, and a Final Death Benefit is payable at the scheduled maturity of the policy
- **Wealth Accumulation through bonus additions:** Create a corpus at maturity by means of Bonuses on your policy

- **Convenient premium payment options:** Choose either a regular or a limited Premium Payment Term from the available options
- **Flexibility to borrow against the policy:** Option of availing loan against the policy
- **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 Base Sum Assured subject to a minimum of ₹1,50,000 and a maximum of ₹5 crores
- Select the term of policy from 15 years, 20 years or 25 years
- Choose the duration for which you want to pay your premiums from the below options:

Policy Term (Years)	15		20		25	
Premium Payment Term (Years)	8	10	12	20	15	25

- Pay the premium based on age, gender of the life insured, chosen Base Sum Assured, policy term and Premium Payment Term

Benefits in Detail

Death Benefit

On unfortunate demise of the life insured during the policy term subject to policy being in-force, Death Sum Assured along with Accrued Reversionary Bonus and Interim Bonus, if any and Final Bonus, if any, is payable.

Where Death Sum Assured is:

i. For age at entry less than 45 years

Highest of 10 times the Annualized Premium* (or) 125% of the Base Sum Assured (or)

Sum of 50% of the Base Sum Assured payable at the time of death
and 125% of the Base Sum Assured payable on the scheduled maturity date
and 1% of the Base Sum Assured payable every month from month of death to the end of the policy term further subject to a minimum of 36 monthly payments even if this requires payments after the policy term is over

ii. For age at entry 45 years and higher

Highest of 7 times the Annualized Premium* (or) 125% of the Base Sum Assured (or)

Sum of 50% of the Base Sum Assured payable at the time of death
and 125% of the Base Sum Assured payable on the scheduled maturity date
and 1% of the Base Sum Assured payable every month from month of death to the end of the policy term further subject to a minimum of 36 monthly payments even if this requires payments after the policy term is over.

However, the Death Sum Assured together with bonuses shall be at least equal to 105% multiplied by all the premiums paid as on date of death.

*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, if any.

Maturity Benefit

At maturity of the policy, the policyholder will receive a Maturity Benefit equal to 125% of Base Sum Assured chosen at inception PLUS Accrued Reversionary Bonus PLUS Final Bonus if any, subject to the policy being in force.

What are the premiums payable?

Sample annual premium (excluding service tax) for a standard male life with a Sum Assured of ₹1,50,000.

Policy Term	15 years		20 years		25 years	
	8 Pay	10 Pay	12 Pay	20 Pay	15 Pay	25 Pay
Age 35	₹24,324	₹21,045	₹17,454	₹13,356	₹14,598	₹11,121
Age 45	₹25,547	₹22,463	₹19,539	₹15,087	-	-

Modes offered and Modal factors:

Premium Modes	Modal 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 Criteria:

Age at entry##	Minimum:	18 years	
	Maximum:	For Policy Term 15 Years:	50 years
		For Policy Term 20 Years:	45 Years
		For Policy Term 25 Years:	40 Years
Maturity Age##	65 years		
Policy Term	15 years, 20 years and 25 years		
Premium Paying Term	Policy Term	Premium Payment Term	
	15 years	8 years / 10 years	
	20 years	12 years / 20 years	
	25 years	15 years / 25 years	
Premium Paying Mode	Yearly, Half-Yearly and Monthly		
Minimum Premium	₹10,800		
Maximum Premium	Depends on the chosen Base Sum Assured, age at entry, policy term and Premium Payment Term		
Minimum Base Sum Assured	₹1,50,000/-		
Maximum Base Sum Assured	₹5 Cr subject to underwriting		

Age as on the last birthday

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

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 80% of the Surrender Value. The rate of interest applicable on the loans will be declared by the Company on an annual basis at the beginning of every financial year. The loan

interest rate of interest is based on yield on 10-years GSEC plus 225 bps.

Bonuses

The policyholder would be eligible to participate in the profits (or surplus) arising from the portfolio of with profit policies. The Company will carry out an annual valuation (as per the current IRDAI regulations) at the end of each financial year and may declare following bonuses.

a) Compounded Reversionary Bonus: This is a regular bonus expressed as a percentage of the total of Sum Assured and the Reversionary Bonus amount already attached to your Policy. Any Bonuses declared by the Company during first three policy years shall vest in the policy only after the policy has been in-force for full policy benefits during three policy years. However, this condition will not apply to policies resulting into claims by death during this period

b) 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 inter-valuation period

c) Final Bonus: The Company may pay a bonus 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 bonus rates to your Base 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. Policy can be surrendered after payment of premium for at least two consecutive years in full.

On surrender, Surrender Value equal to higher of the Guaranteed Surrender Value (GSV) and the Special Surrender Value (SSV) would be paid. The Guaranteed Surrender Value is X% of the total premiums paid, where X is as defined below plus the Guaranteed Surrender Value of the Accrued Reversionary Bonuses.

Year in which policy is surrendered	GSV as a percentage of premiums paid (X)
2 and 3	30.00%
4 to 10	50.00%
11 onwards	Increasing every year by 1.5% subject to maximum of 70%

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

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 paying premium for at least two consecutive years

If the policyholder discontinues the premium payment before paying premium for at least two consecutive 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 the first unpaid premium by paying all due premiums with interest.

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 two consecutive years in full, your policy will be converted into a Paid-Up policy with following reduced benefits.

Death

In case of death of the life insured during the policy term after the policy has become Paid-Up, the following benefits will be paid:

T (divide by) N (multiplied by) Death Sum Assured Plus Accrued Reversionary Bonuses till the date of policy becoming Paid-Up

Plus Final Paid-Up bonus, if any

Where:

T = Number of premiums paid

N = Number of premiums payable

Maturity

At maturity after the policy has become Paid-Up the following maturity benefit will be paid:

125% * Paid-Up Sum Assured Plus Accrued Reversionary Bonuses till the date of policy becoming Paid-Up Plus Final Paid-Up Bonus, if any

Where Paid-Up Sum Assured is defined as:

(T/N) * Base Sum Assured

T = Number of premiums paid

N = Number of premiums payable

On surrender of a Paid-Up policy, a Surrender Value will be payable.

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

Can I revive the policy at a later stage?

- Revival of a policy is available for up to 2 years from the date of the first unpaid premium
- Payment of all the unpaid premiums with interest is required to reinstate the policy in all cases
- Revival of the policy is subject to underwriting requirements
- Once the policy is revived, all the benefits and bonuses under the policy would be reinstated
- On revival of a Paid-Up policy, any final paid-up bonus added at the time of conversion of a policy to paid-up would be reversed

Are there any Tax Benefits available?

Tax benefits under Section 10(10D) and Section 80 C of the 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 & conditions of the Policy and where you disagree to any of these terms & 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.

Suicide Claim provisions

In case of death due to suicide within 12 months:

- i) from the date of inception of the policy, the nominee or the beneficiary of the policyholder shall be entitled to 80% of the premiums paid, provided the policy is in force or
- ii) from the date of revival of the policy the nominee or the beneficiary of the policyholder shall be entitled to an amount which is higher of 80% of the premiums paid till the date of death or the Surrender Value as available on the date of death

What are the exclusions in the plan?

There are no exclusions for the base plan.

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 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.

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

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

This product provides life insurance coverage. Insurance is the subject matter of solicitation.

DHFL Pramerica Future Idols Gold+ UIN: 140N036V01

IRDAI Registration Number: 140

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**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.

FIG+B-ENG/15/AUG/V4



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