



DHFL Pramerica Smart Wealth+ **A Non Participating Unit Linked Insurance Plan** **A difficult matter made real easy.**

DHFL Pramerica
smart
wealth+
A Non Participating Unit Linked Insurance Plan

NOTE: IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. This product does not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender/withdraw the monies invested in this product completely or partially till the end of the fifth Policy year.



Life can get demanding at times and we often face our fair share of challenges - every day, every week, every month. From toiling hard to earn money to striving even harder to bring happiness to our loved ones' lives, we often find ourselves managing a lot of things that need our time and attention. As it is said, nothing in life comes easy.

When it comes to investing in a plan to save for our family and secure their future, things look even more difficult. After all, there are so many formalities to complete and a lot of decisions to take care of before we actually get a plan that lets us achieve what we want. It is due to this reason that most of us keep delaying a very essential thing – planning for a better future for our family. What if there was a solution that gave us the freedom to do just that?

Presenting

DHFL Pramerica
smart
wealth+

A Non Participating Unit Linked Insurance Plan

One plan. Many advantages. DHFL Pramerica Smart Wealth+

- Option to choose regular or limited Premium Payment tenure
- Wealth creation for your planned milestones in life
- Loyalty additions in the form of Persistency Units
- Five funds offering different levels of growth depending on your risk appetite
- Option of *Fund Conservation at Maturity* to safeguard your fund value from market fluctuations
- Enhanced Protection through optional *Accidental Death Benefit Rider*

Benefits in Detail

Death Benefit:

In case of an unfortunate demise of the Life Insured during the Policy Term, the Policy will pay Death Benefit which is equal to higher of Sum Assured or Fund Value subject to a minimum of 105% of Premium paid. Where Sum Assured is defined as:

As multiple of Annualized Premium:

Premium Paying Term	Age at entry < 45 Years	Age at entry >= 45 Years
5	10	7
10,15 or 20	10	10

Maturity Benefit

On survival of the Life Insured till maturity date and subject to Policy being in force for full risk benefits, the Policy will pay the fund value to the Policyholder. Death Cover and the rider risk cover chosen will cease on Maturity.

Surrender Benefit

The Policy will acquire surrender value from the first Policy year but it become payable only after completion of 5 complete Policy years. The surrender value will be the value of units less discontinuance (or surrender) charges.

Rider Benefit

DHFL Pramerica Unit Linked Accidental Death Benefit (ADB) Rider (UIN: 140A003V02)

If opted for, up on death due to accident, the beneficiary gets an ADB Sum Assured under this rider. This is in addition to the basic Death Benefit and, in case of an eventuality, is paid out as a lump sum to take care of immediate needs. The maximum risk cover for chosen Rider shall not exceed the Sum Assured for the base plan.

Please refer to the rider brochure for more details before concluding a sale.

Fund Conservation Option at Maturity:

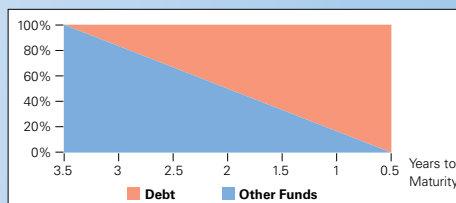
This is an option to preserve your capital towards the end of your Policy, when your investments are due to

be paid back. The Company shall notify the Policyholder 30 days before the date the right to exercise this option becomes available.

All your investments are systematically transferred from Balance fund, Growth fund, Large Cap Equity fund and Multi Cap Opportunities Fund to Debt Fund in the last three years of your Policy; on a half-yearly basis. The exposure in Balance fund, Growth fund, Large Cap Equity fund and Multi Cap Opportunities Fund is systematically diverted to Debt Fund at the beginning of every half-year. 1/N of the units from the Balance Fund, Growth Fund, Large Cap Equity Fund and Multi Cap Opportunities Fund at the beginning of each half year will be switched to the Debt Fund, where N is the number of half years before maturity.

Period before Maturity	N
6 half-years before maturity	6
5 half-years before maturity	5
4 half-years before maturity	4
3 half-years before maturity	3
2 half-years before maturity	2
1 half-years before maturity	1

We shall explain the above concept with the help of an illustration:



A customer enters at the age of 30 years and plans to stay invested for a period of 20 years, i.e. his Maturity Age is 50 years. When he turns 47 years of age he enters into the last 3 years of the Policy. Here, he is invested 100% in Balance Fund. This fund corpus is transferred in six half-yearly installments into Debt Fund and the allocation in Debt Fund becomes 100% six months before Maturity.

All Premiums received during this period will be re-directed to Debt Fund.

Choice of Investment Funds

You have an option to choose from five funds to invest

your money in. You can look at the investment objectives of each of our funds, match those with your investment goals and then decide the proportion of money you would like to invest in each of them. If you are opting for more than one fund, the minimum investment in any fund should be at least 10% of the Premium allocated. The fund and fund objectives are as follows:

Fund	Investment Objective	Asset Allocation	Risk Profile
Debt Fund (SFIN: ULIF00127/08/08FIXEDIFUND140)	To generate steady return at lower risk by investing in a range of debt securities.	Government Securities: 50% to 100% Corporate Bonds: 0% to 50% Money Market/Cash: 0% to 40%	Low
Balance Fund (SFIN: ULIF00227/08/08BALANCFUND140)	To generate balanced return by investing in debt securities to provide stability; and by investing in equities to provide potential to enhance the return through capital appreciation.	Equity: 10% To 50% Government Securities: 20% To 50% Corporate Bonds: 0% To 50% Money Market/Cash: 0% To 40%	High
Growth Fund (SFIN: ULIF00327/08/08GROWTHFUND140)	To generate higher return through capital appreciation in the long term by investing in diversified equities. Debt investment will provide a little stability and diversification.	Equity: 40% To 80% Government Securities: 10% To 30% Corporate Bonds: 0% To 30% Money Market/Cash: 0% To 40%	Very High
Large Cap Equity Fund (SFIN: ULIF00427/08/08LARCAPFUND140)	To generate higher return through capital appreciation in long term from a portfolio predominantly in large cap equities.	Equity: 60% To 100% Money Market/Cash: 0% To 40%	Very High
Multi Cap Opportunities Fund (SFIN: ULIF01106/02/18MULCAPOPP0140)	To generate capital appreciation for policyholders by dynamically investing across assets to capitalize on changing market conditions. The scheme aims to invest primarily in equities and to mitigate market volatility, in fixed income securities, including money market instruments. The investments will be market capitalization agnostic and will focus on growth oriented opportunities.	Equity: 50%-100% Govt. Securities, Corporate Bonds: 0%-30%, Money Market Instruments/Cash: 0%-50%	Very High

In addition to above funds, an additional fund will be maintained for discontinued policies with the following asset allocation and SFIN.

Fund Name	Asset Allocation	SFIN
Discontinued Policy Fund	Government Securities: 60% to 100% Money Market/Cash: 0% to 40%	ULIF01024/02/11DISCONFUND140

The minimum guaranteed rate of interest applicable to Discontinued Policy Fund will be specified by the Authority from time to time.

Persistency Units

As a reward for continuing your Policy, Persistency Units equal to 1% of the average of Fund Value at preceding 36 months would be allocated to the Policyholder's Unit Account at the end of 10th, 15th, and 20th Policy anniversaries provided the Policy is in force.

Flexibility available in the plan

Switching Option

You can switch your investments within the available funds, depending on your financial priorities and investment decision. In any year 4 switches are available free of cost. The minimum switch amount is ₹ 5000 unless 100% of the fund is switched.

Premium Redirection

You have the flexibility to change the proportion of Premium that is invested in different funds by giving an advance notice to the Company. Premium received after this date will be invested as per the revised mandate till the Policyholder does not change the same.

In case you select more than one fund, at least 10% of the allocated Premium should be invested in each fund. Two redirections in a year are available free of cost.

Partial Withdrawals

To manage any unexpected need for money or for any exigency, partial withdrawals can be made from your investment account after 5 Policy years. Such withdrawals can be made 10 times during the entire term of the Policy.

Partial withdrawal is not allowed until the minor life insured, if applicable, attains majority i.e. on or after the attainment of age 18.

One or first partial withdrawal in a Policy year is available free of cost. The minimum withdrawal amount is ₹ 10,000. The remaining fund value after withdrawal should not be less than 75% of fund value just before withdrawal.

If there is a partial withdrawal from the Unit Account then in case of death during two years immediately after partial withdrawal, the benefit payable on death for basic risk cover will get reduced by the amount of the partial withdrawal. After attainment of age 60, all the partial withdrawals made within two years before

attaining age 60 and any partial withdrawal thereafter shall be reduced from the benefit payable on death.

Settlement Option

At Maturity, you will have the option to leave the fund invested with the Company and then liquidate units any time within the settlement period i.e five year period from the date of Maturity or take periodic installments (annually, semi-annually, quarterly or monthly) specified on date of Maturity. The investment risk during settlement period is borne by the Policyholder. However, the minimum amount of such withdrawals cannot be less than ₹ 5,000.

The Policyholder must opt for this option, by giving advance notice of at least 7 days before the date of maturity. The Company will deduct only fund management charges during this period. No switching and partial withdrawals are allowed during settlement period. During the settlement period, no life cover or other insurance cover will be provided. On death during this period fund value will be paid to the beneficiary.

Addition and Deletion of Riders

If you have not opted for additional rider at the time of Policy issuance, you have the flexibility to add the Rider to the Base Plan during the Policy Term on completion of any Policy month subject to eligibility conditions for the rider, underwriting and other requirements of the Company. Similarly, you have the choice to get an additional rider removed from the Policy. The options are available provided you have paid all the due Premium. You will be required to give us an advance notice in writing of at least 15 days in advance for exercising the above options and shall bear the medical costs if any. The Rider term cannot exceed the outstanding Policy Term at the time of rider addition. Addition of a rider is not allowed after deletion of the same.

Non-negative Non-Clawback Additions

From the end of 5th Policy year, at the end of each year, a Policy may also be eligible for Non-Negative Clawback additions if the reduction in yield at that time is greater than the maximum reduction in yield allowed by regulations issued in this regard by the Authority. The Non-Negative Clawback additions, if required, will be added to the fund value.

Let's look at few examples to understand the product benefits better:

The table below shows maturity values and death benefit assuming annual gross investment return of 4% and 8% with 100% investment in Large Cap Equity Fund.

Scenario	Example 1	Example 2	Example 3
Age of Life Insured	35	35	35
Premium Payment Term/Policy Term	10 Pay / 20 Years	15 Pay / 20 Years	20 Pay / 20 Years
Annualised Premium	1,00,000	1,00,000	1,00,000
Sum Assured	10,00,000	10,00,000	10,00,000
Total Maturity Benefit @ 4% *	13,08,991	19,04,176	24,28,890
Total Maturity Benefit @ 8% *	24,09,575	32,16,491	38,05,827
Death Benefit at the end of 10th Year @ 4% *	10,55,023	10,55,023	10,55,023
Death Benefit at the end of 10th Year @ 8% *	13,17,001	13,17,001	13,17,001

Standard Male Life; Premium payment mode: Annual; Fund chosen: Large Cap Equity Fund;

*Please note that the above assumed rates of return, 4% and 8%, are only scenarios at these rates after recovering all applicable charges. These are not guaranteed and they are not the upper or lower limit of the returns of the funds selected in your policy, the actual rates may vary depending upon various factors including fund performance.

Age at Entry^{##@}	Minimum: 8 Years Maximum: 55 Years											
Maximum Maturity Age^{##}	75 Years For ADB Rider Maximum Expiry Age is 65 Years											
Policy Term	20 Years											
Premium Payment Terms	5, 10, 15 or 20 Years											
Premium	Minimum Premium: Frequency PPT = 5 Years PPT = 10, 15 or 20 Years Annual ₹ 36,000 ₹ 30,000 Half-Yearly ₹ 45,000 ₹ 36,000 Quarterly ₹ 50,000 ₹ 42,000 Monthly ₹ 60,000 ₹ 48,000 Maximum Premium: ₹ 5 Crores, subject to underwriting											
Sum Assured	A multiple of Annualized Premium as defined below: <table border="1"> <thead> <tr> <th>Premium Paying Term</th> <th>Age at Entry < 45 Years</th> <th>Age at Entry >= 45 Years</th> </tr> </thead> <tbody> <tr> <td>5</td> <td>10</td> <td>7</td> </tr> <tr> <td>10, 15 or 20</td> <td>10</td> <td>10</td> </tr> </tbody> </table>			Premium Paying Term	Age at Entry < 45 Years	Age at Entry >= 45 Years	5	10	7	10, 15 or 20	10	10
Premium Paying Term	Age at Entry < 45 Years	Age at Entry >= 45 Years										
5	10	7										
10, 15 or 20	10	10										
Premium Payment Mode	Annual, Half-Yearly, Quarterly and Monthly*											

^{##} Age as on last birthday

*Monthly Mode of Premium Payment is available only through Credit Card, Direct Debit and ECS

@ Rider Benefit can be attached on or after attaining 18 years of age

List of charges applicable on the Policy

Premium Allocation Charge

This will be deducted from the Premium amount at the time of Premium payment before allocating the same to the Unit Account.

Allocation Charge	
Policy Year	Charge
1	5.15%
2 and onwards	2.50%

Policy Administration Charge

Policy Administration charges will be deducted at the beginning of each month by deduction of units from the Unit Account.

Policy Administration Charge per month	
Policy Year	Charge
1 to 5	0.25% of Annualized Premium per month
6 and onwards	0.30% of Annualized Premium per month

Policy Administration Charges are subject to a maximum of ₹ 500 per month.

Mortality Charge

Mortality Charge will apply on the sum at risk. It will be deducted monthly by cancellation of units from the Unit Account. Annual charges per 1000 sum at risk for a healthy male are as follows:

Age at Entry	25	30	35	40
Mortality Charge	1.19	1.28	1.58	2.26

Fund Management Charges (FMC)

Debt Fund	1.20% p.a.
Balance Fund, Growth, Large Cap Equity Fund, Multi Cap Opportunities Fund	1.35% p.a.
Discontinued Policy Fund (DPF)	0.50% p.a.

The FMC will be adjusted in the unit price of each fund and will be levied on a daily basis. FMC is reviewable subject to maximum of 1.35% p.a. for each of the fund and upon prior approval of the IRDAI.

Discontinuance Charge

Policy Year in which Policy is discontinued	Discontinuance Charges
1	Lower of 6% of (AP or FV) subject to a maximum of ₹ 6000
2	Lower of 4% of (AP or FV) subject to a maximum of ₹ 5000
3	Lower of 3% of (AP or FV) subject to a maximum of ₹ 4000
4	Lower of 2% of (AP or FV) subject to a maximum of ₹ 2000
5 and onwards	NIL

Where FV = Fund Value

And AP = Annualized Premium

Switching Charges: 4 free switches are available every year. Subsequent switches will be charged at the rate of ₹ 250 per switch.

Partial Withdrawal Charges: First partial withdrawals in a Policy year are available free of cost. Any subsequent withdrawals will be charged a fee of ₹ 250. A total of 10 partial withdrawals are allowed during the entire term of the contract.

Miscellaneous Charges: Two re-direction requests in a Policy year are free and any subsequent re-direction will be charged a fee of ₹ 250.

Goods & Service Tax: The Company will deduct charges for Goods & Service Tax applicable on unit-linked products at the rate as notified by the Government of India from time to time.

Premium Allocation Charges, Policy Administration Charges, Mortality Charges and Surrender Charges are guaranteed. Switching, Partial Withdrawal and Miscellaneous Charges are reviewable with upper limit of ₹ 1,000 subject to prior approval of IRDAI.

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.

What are the exclusions in the plan?

- In case of death due to suicide within 12 months from the date of inception of the Policy or from the date of revival of the Policy, the nominee or beneficiary of the Policyholder shall be entitled to the fund value available as on the date of death
- Please refer to rider brochure for exclusions applicable on rider benefit

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 alongwith the Policy documents, the Company will refund the fund value as on date of cancellation plus unallocated part of Premium plus charges deducted from Policy by cancellation of units, subject to the deduction of proportionate risk Premium and any expenses incurred by the Company on insurance stamp duty and on medical examination.

Distance Marketing entails to the sale of the product through a mode other than personal interaction.

Premium Payment, Discontinuation and Revival

Provisions applicable to policies discontinued during first five Policy years

Premium is payable during Premium Payment Term. In case you do not pay Premium by due date, you will have a grace period of 30 days in case of non monthly mode policies and 15 days of grace period in case of monthly mode policies from the due date to pay Premium. In case the Premium is not paid by the end of the grace period, the Company will send a notice to you within a period of 15 days from the end of the grace period asking you to exercise any of the following options within a notice period of 30 days from the receipt of the notice:

- (i) Continue the Policy by paying the due Premium

- (ii) Revive the Policy within a period of 2 years from the end of notice period
- (iii) Completely withdraw from the Policy without any risk cover

In case you opt for option ii) or option iii) or do not exercise any of the options within 30 days of the receipt of the notice, the fund value after deducting appropriate discontinuance charges (or surrender charges), would be transferred to a segregate fund called "Discontinued Policy Fund" (DPF) at the end of notice period. The risk cover under the Policy will continue till the end of notice period or till complete withdrawal from the Policy without any risk cover, whichever is earlier. If fund value reduces to zero during the notice period the Policy will lapse without value and all benefit will cease.

In case you opt for option iii) or do not exercise any of the options, the proceeds of the Discontinued Policy Fund shall be paid out at the end of the expiry of Lock-in period.

Whenever such Policy is revived, the Discontinued Policy Fund Value as on the date of revival along with the discontinuance charge (deducted on the date of discontinuance) will be used to allocate units in the segregated fund chosen by the Policyholder at the NAV as on the date of such revival.

If the Policy is not revived by the end of the revival period, the proceeds of the Discontinued Policy Fund shall be paid out after the expiry of Lock-in period or end of revival period, whichever is later. However if the lock-in period is over before the end of the revival period, you also have the option to take the proceeds out of the Discontinued Policy Fund immediately.

Provisions applicable to policies discontinued after first five Policy years

In case you do not pay Premium by due date, you will have a grace period of 30 days from the due date to pay Premium in case of non-monthly mode policies and 15 days of grace period in case of monthly mode policies. In case the Premium is not paid by the end of the grace period, the Company will send a notice to you within a period of 15 days from the end of the grace period asking you to exercise any of the following options

within a notice period of 30 days from the receipt of the notice:

- (i) Continue the Policy by paying the due Premium
- (ii) Revive the Policy within a period of 2 years from the end of notice period
- (iii) Completely withdraw from the Policy without any risk cover
- (iv) Convert the Policy into Paid-up Policy, with reduced Paid-up Sum Assured

If you give the Company written notice to completely withdraw from the Policy, or do not give any written notice to the Company, it will be assumed that you have opted for option iii).

In case you opt for option ii) then the Policy will continue for full risk benefits till the end of the revival period. In case the Policy is not revived within the said revival period, you may surrender the Policy at the end of revival period or choose to continue the Policy with Paid-up Sum Assured for the remaining term as described above. If you do not exercise any of these options, then surrender value as on the date of expiry of revival period would be paid.

In case you opted to convert the Policy to Paid-up, the Policy shall continue for the remaining term with Paid-up Sum Assured and all the applicable Policy charges shall continue to be deducted. Paid-up Sum Assured is calculated as Sum Assured multiplied by the total number of Premiums paid to the original number of Premiums payable as per the terms and conditions of the Policy. In case you also had opted for rider under the Policy, the rider Sum Assured will also be reduced in line with Paid-up Sum Assured. The risk charges will be applicable on the Paid-up Sum Assured.

The revival of the Policy shall not take effect until the Company has specifically approved your request for revival and the same has been communicated to you in writing. The revival of the Policy shall be subject to the underwriting requirements of the Company, as applicable from time to time.

At any time during the currency of the Policy, in case fund value is not sufficient to meet monthly charges, even if all Premium due have been paid, the Policy will terminate without any value.

Unit Price Calculation

- The Company shall calculate the unit price (or NAV) of the funds as per IRDAI guidelines
- The unit price (or NAV) of the fund is determined as market value of investments held in the fund plus the value of any current assets less the value of any current liabilities and provision, if any, divided by the number of units existing in the fund at the valuation date (before any new units are created or redeemed)
- Provisions shall include expenses for brokerage and transaction cost, NPA, Fund Management Charges (FMC) and any other charges approved by the IRDAI
- The unit price will be rounded to the nearest of ₹ 0.0001 and shall be published on the Company's website

Unit Allocation and De-Allocation Rules

- The first Premium will be allocated the NAV of the date of the commencement of the Policy
- Premium received up to 3.00 pm along with a local cheque or a demand draft payable at par at the place where the Premium is received, the closing unit price of the day on which Premium/switch request is received shall apply. If such Premium and switch request is received after 3.00 pm, the closing unit price of the next business day shall apply
- In respect of Premium received with outstation cheque/demand draft at the place where the Premium is received, the closing NAV of the day on which cheques/demand draft is realised shall apply
- In respect of a valid application received (for Switch, Surrender, Partial Surrender or Maturity claim) up to 3.00 pm, the same day's closing unit price shall apply. If such application is received after 3.00 pm, the closing unit price of next business day shall apply
- All renewal Premiums received in advance will be allocated units at NAV prevailing on their respective due date

Can loans be availed against this Policy?

No Loan is available on the Policy under this 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 default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

Risks of Investment in Unit-Linked Policy

- Unit-Linked insurance products are different from the traditional insurance products. Investments in such policies are subject to market risks

- The Premiums paid in ULIP policies are subject to investment risks associated with capital markets and the Unit Price of the Units may go up or down based on performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions
- DHFL Pramerica Life Insurance Company is the name of the insurance Company and "DHFL Pramerica Smart Wealth+" is only the name of the Policy and does not in any way indicate the quality of the Policy, its future prospects or returns
- The various funds shown in the schedule are the name of the funds and do not in any manner indicate the quality of the funds, their future prospects or returns
- We do not guarantee the Fund Value or value of Unit Price. There can be no assurance that the objectives of the fund will be achieved and none is given by us
- The past performance of the fund of the Company is not necessarily indicative of the future performance of the fund
- The fund does not offer a guaranteed or assured return
- All Premiums / benefits payable under the Policy are subject to applicable laws and taxes including Goods & Service Tax, as they exist from time to time
- Before purchasing the Policy, please know the associated risks and the applicable charges from our sales personnel, intermediary or Policy document
- The Premium and funds are subject to certain changes related to the funds or to the premium paid

This brochure gives the salient features of the product. Please refer to Policy document for further details of the terms and conditions.

About Us

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 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.

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.

• *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

This product provides life insurance coverage.

Goods & Service Tax as applicable will be deducted from the quoted premium / Fund Value.

DHFL Pramerica Smart Wealth+ UIN: 140L041V02

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 / FRAUD PHONE CALLS: IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

**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

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

SW+/B-ENG/19/JAN/4



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.

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