

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 3 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 expenses, satisfactory evidence of the health of the 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 assured or the Policyholder.

Surrender

No surrender benefits are payable at any point in time during the Policy Term.

Loan

No loans are available against this Policy.

Tax Benefits

Tax benefits will be applicable as per the prevailing tax laws. Tax laws are subject to change. Please consult your tax advisor for details.

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 Rider Benefit brochure for exclusions pertaining to DHFL Pramerica Traditional Accidental Death Benefit Rider and DHFL Pramerica Traditional Critical Illness Benefit Rider.

Free look cancellation

The Policyholder can request for cancellation, within a period of 15 days from the date of receipt of the Policy document, if he/she does not agree with the Policy terms and conditions. On receipt of the letter along with the Policy documents, 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.

Service Tax

Service Tax, Education Cess and any other taxes levied by Government of India from time to time, will be charged extra, as per applicable tax laws.

Section 41 of the Insurance Act, 1938: Prohibition of Rebate

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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: Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bonafide insurance agent employed by the insurer.

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

Section 45 of the Insurance Act, 1938: Non-disclosure

No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Note: This material gives the salient features of the product. For more details on risk factors and terms & conditions, please read the sales brochure carefully before concluding a sale.

About Us

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 U.S. based financial services leader. DHFL Pramerica is committed to providing protection and quality advice to its customers.

DHFL has been founded with a vision to provide financial access to the lower and middle income segment of the society. It is one of India's leading housing finance companies with a network across 450 locations.

PFI has more than 135 years of experience in servicing the financial needs of individual and institutional customers with businesses that offer a variety of products and services.

- Pramerica is the brand name used in India and select countries by Prudential Financial, Inc.
- Prudential International Insurance Holdings, Ltd. and Prudential Financial, Inc. of the United States are not affiliated with Prudential Plc. a Company incorporated in the United Kingdom.
- Pramerica and the Rock Logo are proprietary service marks and may not be used without the permission of the owner.

- This Product provides life insurance coverage
 - For information on time frames for proposal processing, policy servicing, claims servicing and grievance redressal, please refer our website at www.dhflpramerica.com
 - This product provides 30 days free look period if sold through distance marketing mode
 - Service Tax & Education Cess will be charged over and above the quoted premium
 - Please refer rider's sales brochure before concluding the sale
- Insurance is the subject matter of solicitation. DHFL Pramerica Family First UIN. 140N008V02.
DHFL Pramerica traditional accidental death benefit rider UIN. 140B001V02
DHFL Pramerica traditional critical illness rider UIN. 140B002V02
IRDA Registration Number: 140
DHFL Pramerica Life Insurance Company Limited. All rights reserved.

Beware of spurious phone calls and Fictitious/Fraudulent offers: IRDA clarifies to public that IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDA does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call and number.

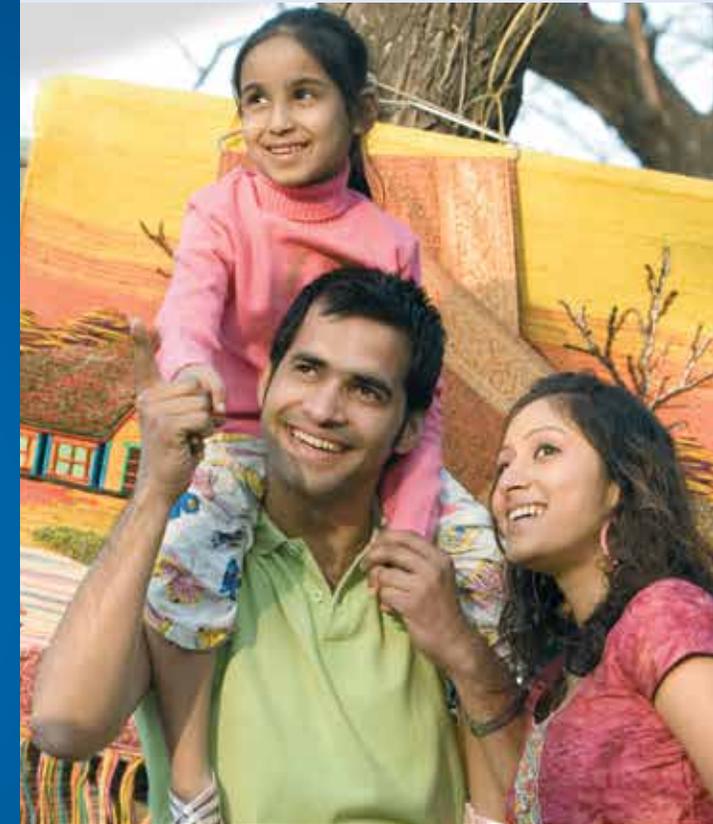
Take the decision to protect
your family's future today. Call Now!

 1800 102 7070

SMS 'LIFE' to 5607070

E-mail: contactus@dhflpramerica.com

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

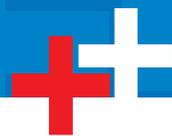


When it comes to your
family's happiness,
just how much is enough?

DHFL Pramerica

Familyfirst

A Monthly Benefit Term Insurance Plan



Your family is your biggest source of happiness and you always put it above everything else. It is the world around which most of your decisions revolve.

You take care of all their needs, small or big - from getting them their favourite candies to giving your children the best possible education, from an evening at the park to a week long holiday. You want to give them all. There's nothing you'd like them to be denied of. And one of the most extraordinary things about looking after their needs is that you do it regardless of anything. You want to be sure of everything, whether you're there with them or not.

Presenting DHFL Pramerica **Familyfirst** A Monthly Benefit Term Insurance Plan

Although nothing in the world can ever fill your absence, this monthly benefit term insurance plan is designed to ensure your family doesn't have to cope with the financial gaps in their lives. What is so unique about this plan is the fact that it makes sure your family not only has the resources to take care of regular, everyday requirements but also the immediate pressing needs. Just the way you would like it for them.

DHFL Pramerica Family First Plan comes with benefits that never came in a single plan before.

Lump Sum Benefit: To take care of immediate needs, a lump sum equal to 20 times the monthly income is paid out immediately to your family in case of your unfortunate demise.

Monthly Income Benefit: To help your family meet everyday expenses without any worry, a fixed monthly income is assured to them, in case of your unfortunate demise, till the end of the Policy Term.

Guaranteed Income for 48 months: Get guaranteed income over and above the lump sum payout even if claim occurs in the last 4 years of the Policy.

Additional Risk Coverage: You have the option of augmenting your plan with additional risk covers through a choice of [DHFL Pramerica Critical Illness Rider](#) and [DHFL Pramerica Accidental Death Benefit Rider](#).

Tax Benefits: Along with these benefits, you also get the tax benefits on premiums paid and benefits received under this Policy.

With DHFL Pramerica Family First Plan, you ensure many benefits for your family - happiness, peace of mind and security. After all, when it comes to giving them the best, can it ever be enough?

How does this plan work?

Four easy steps to plan financial security of your family

- Step 1:** Choose the monthly income required to meet your family's day to day needs.
- Step 2:** Choose the tenure of the plan for which you want to be insured.
- Step 3:** Choose one or both of the optional additional benefits that can make the cover more comprehensive.
- Step 4:** Work out the insurance premium payable, along with your insurance sales person.

Term	Monthly Income(₹)	10,000	20,000	40,000
	Age* (Years)	Annual Premium* (₹)		
25 yrs.	30	4,070	7,580	15,160
	40	8,070	15,540	31,080
15 yrs.	30	3,090	5,580	11,160
	40	4,850	9,100	18,200

Assuming a healthy male life.

*The above premium doesn't include service tax and education cess.

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 ₹ 22.90 per day!

Benefits in Detail

In case of an unfortunate death during the Policy Term, the beneficiary would receive:

- A lump sum benefit equal to 20 times the monthly income chosen
- A regular monthly income from the date of death till the end of the Policy tenure, subject to a minimum guaranteed 48 monthly installments

An option of taking the monthly income as a lump sum which will be equivalent to the discounted value of all future monthly

income payable. Since this is a protection plan, no benefits are payable on survival to the end of the term of the Policy.

Benefit of Additional Protection with Riders

You can make the proposition more comprehensive by adding additional benefits to your base plan.

DHFL Pramerica Traditional Accidental Death Benefit Rider

On death due to an accident, the beneficiary gets an additional sum assured as chosen under this rider. It is available in addition to the basic death benefit under the base plan.

DHFL Pramerica Traditional Critical Illness Rider

This Rider provides protection cover 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. If one were diagnosed with any of these specified illnesses, the critical illness benefit would be paid in lump sum subject to a survival period of 30 days. The base plan continues even after payment under this additional benefit.

Eligibility

Age at Entry	: Minimum - 18 years and Maximum - 50 years
Policy Term	: Any term between 10 years to 30 years
Maximum Maturity Age	: 65 years
Minimum Annual Premium	: ₹ 2000 for Annual, Semi-Annual & Quarterly modes ₹ 2400 for Monthly mode
Minimum Monthly Income	: ₹ 4000
Lump Sum Death Benefit	: 20 times of Monthly Income

Policy Lapse & Revival

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

