





Armed forces personnel dedicate their lives to protect the country yet in our view they themselves are inadequately protected from the uncertainties of life which can impact them & their families adversely.

With an objective to provide comprehensive insurance & annuity solutions to the Armed forces personnel HDFCLife has rolled a life insurance programme.

The programme has been designed & launched exclusively for Armed forces. The effort is our way of saying thank you to the soldiers of Armed forces & to protect the protectors.

Presenting



HDFCLife has initiated an effort towards servicing the Armed Forces, Police and Paramilitary services by formulating a dedicated team of professionals who would provide services to the serving personnel as well as Ex-servicemen.

- Sales and after-sales service from individuals who have in-depth understanding and appreciation of defence, their lifestyle, protection and financial requirements
- Provide solutions for long term protection & financial needs like higher education / marriage of children, wealth creation etc.

The initiative, Shaurya, is designed with a view to augment existing insurance, provide various financial saving solutions with tax benefits & a second innings career to our Ex-servicemen.



SHAURYA - Product Offering

Product offerings from the stable of Shaurya to meet the needs of the Armed forces

- Products are designed and tailor-made to address specific needs of the Armed forces (no market-linked plans)
- Product offerings to meet long term protection & financial needs
- Product design simplified, transparent & cost-effective
- Flexible solutions tailored to suit you
- Product options to enhance your existing cover & entitled service benefits
- Special revisions in financial & medical guidelines to meet the requirements of the Armed Forces
- First time in our country with insurance cover in "war like situations, terrorism & hostilities

SHAURYA - Sales Team

Ex. defence personnel are part of Shaurya sales team

- Individuals who would meet you to understand your needs and provide services are themselves from a Defence background (Ex-servicemen) (NO AGENTS)
- These individuals have an understanding and appreciation of defence, but still they will go through extensive financial training to understand you and how things work in your life
- Ability to comprehend exigencies of service personnel
- Ability to structure services around defence way of life

SHAURYA - Service Quality and Uniqueness Unique customer-tracking mechanism so that we can be with you even when you get posted. to a new location Convenience in renewal payment through SI-ECS, Direct Debit, Branch Servicing, Net Banking & Website with client login option ■ Enhanced and personal after-sales service by highly trained sales team comprising of Ex-servicemen ■ Facility to service your policy through 429 branches pan India in almost all cantonment areas Simplified issuance process to cater to the needs of the Armed Forces Distinguished and specialised delivery of policy packs SHAURYA - Claims Services Minimal documentation - bringing in more convenience while catering to the needs of the Armed forces In cases of casualty in field locations, waiver of death certificate for faster claim processing based on initial occurrence report & DO letter from Commanding Officer/ equivalent ■ Faster Claims Processing - record of one of the best claim settlement ratios in the industry Services covered under the Shaurya initiative (Including U.N Missions) The Indian Army Indo-Tibetan Border Police Territorial Army Sashastra Seema Bal Indian Navy Central Industrial Security Force

- Indian Air Force
- Indian Coast Guard
- Paramilitary Organisations
- Assam Rifles
- Special Frontier Force
- Central Reserve Police Force
- Border Security Force

- Railway protection Force
- National Security Guards
- Fire services
- State police services
- Reserve Police forces
- Employees of Schools Run By Armed forces.
- All civilian defence employees drawing salary from defence budgets.

About HDFC Life

- HDFC Life is a joint venture between Housing Development Finance Corporation Limited (HDFC) India's leading housing finance institution and Standard Life plc, the leading provider of financial services in the United Kingdom
- HDFC Life is one of India's respected long-term life insurance solutions provider offering a range of individual & group insurance solutions that meet various customer needs such as Protection, Pension, Savings & Investment and Health along with Children's & Women's Plans
- HDFCLife began operations in 2000 and today, this network of trust is spread across India
- HDFC Life began operations in 2000 with a simple mission: to be "The most successful and admired life insurance company". We realised that only a single-minded focus on product quality and service excellence would help us get there. Today, we are proud to say that we are well on our way towards that goal
- We are not the only ones saying that, but our customers, partners and industry bodies have recognised our dedication and commitment
- It is extremely gratifying that our efforts towards providing customer convenience have been appreciated both, nationally and internationally



Unit Linked Wealth Multiplier
Ideal for high net worth individuals

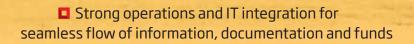


Children's Product

Product to plan child's future

Products that cover

the complete Spectrum



Recognised by Industry for our Strengths

Best Business Process Excellence Program

HDFC Life was honoured with Best Business Process Excellence Program Award at the National Quality Excellence Awards 2014. The award is given to the program managed in a coordinated manner to consistently deliver excellence to support strategic goals

Most Admired Life Insurance Companies in Pvt. Sector

HDFC Life was conferred Most Admired Life Insurance Companies in Private Sector Award at the Banking, Financial Services & Insurance Awards 2014. The award focuses on best-of-the-best practices of BFSI industry

Honoured with 7th Loyalty Award

HDFC Life won the Loyalty Award for Financials - Non Banking Financial Sector at the 7th Loyalty Awards and Summit 2014. The 7th Loyalty Awards were presented by AIMIA and conceived & managed by Kamikaze B2B Media

Received Give India Award 2013

HDFC Life's CSR initiative, Swabhimaan, was awarded by Give India for its efforts during Joy of Giving. It received a prize for Best Campaign Material and Innovative Fundraising Campaign.

Honoured with Finnoviti 2013 award

HDFC Life won Finnoviti 2013 award for Quest2Green project. This award is our project done on the subject of Power (carbon foot print), where we had used unconventional methods to save power

Received a Silver Award at Express IT Awards 2013

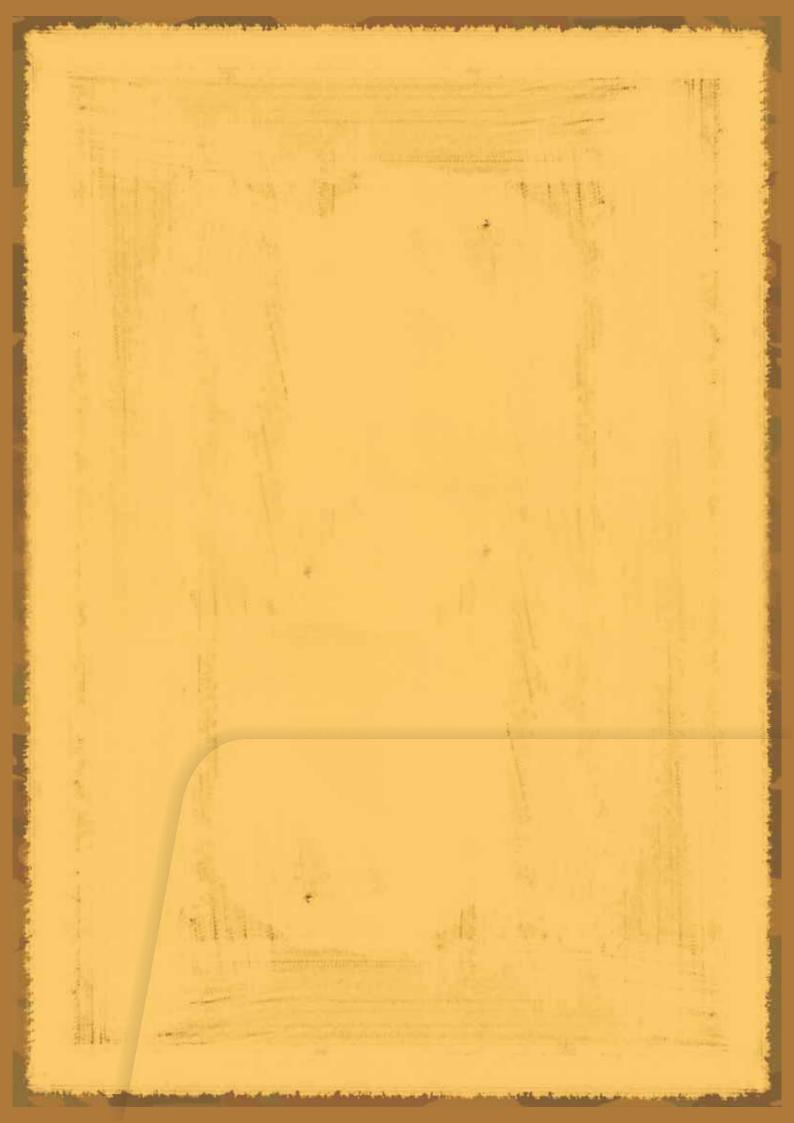
HDFC Life was honoured with a Silver Award for IT Innovation (Large Enterprise) at the Express IT Awards 2013 for our point-of-sale project Click 2Buy

■ Won an award at the 7th SAP ACE Award

HDFC Life won the 7^{th} edition of SAP ACE Award for Customer Excellence 2013 in the category of Best Run Award in Budgeting, Planning & Consolidation. This award is in recognition of the business excellence that HDFC Life has achieved through best implementation of SAP

Honoured at Asian Leadership Award 2013

HDFC Life has been honoured with an award for Brand Excellence in Effective Communication at the Asian Leadership Award 2013, Dubai. This event highlights, recognises and rewards a company's ability to steer their businesses, applying the best of business modules



Benefits of Brand HDFC Life



High customer trust and goodwill - money in safe hands



Trained sales force who understands your needs (Ex-servicemen)



Choice of products which are designed and tailor-made for you



Ease of servicing your policy from anywhere in the country



Specially designed Shaurya after-sales service for your convenience



13th Floor, Lodha Excelus, Apollo Mills Compound, N M Joshi Marg, Mahalaxmi, Mumbai, 400 011.

- teamshaurya@hdfclife.com
- SMS **Shaurya** to **5676727** (Local charges apply)

HDFC Standard Life Insurance Company Limited. In partnership with Standard Life Plc.

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and condition and exclusions please read the product brochure before conclusion of sale. HDFC Standard Life Insurance Company Limited is the name of our Insurance Company, HDFC Life is the name of the brand. The name of our company, the name of our brand do not in any way, indicate the quality of the plans offered by HDFC Life. HDFC Standard Life Insurance Company Ltd-IRDAI Reg. No. 101. ARN: MC/04/2015/6244. CIN No: U99999MH2000PLC128245. ACM Company Ltd-IRDAI Reg. No. 101. ARN: MC/04/2015/6244. CIN No: U99999MH2000PLC128245. ACM Company Ltd-IRDAI Reg. No. 101. ARN: MC/04/2015/6244. CIN No: U99999MH2000PLC128245. ACM Company Ltd-IRDAI Reg. No. 101. ARN: MC/04/2015/6244. CIN No: U99999MH2000PLC128245. ACM Company Ltd-IRDAI Reg. No. 101. ARN: MC/04/2015/6244. CIN No: U99999MH2000PLC128245. ACM Company Ltd-IRDAI Reg. No. 101. ARN: MC/04/2015/6244. CIN No: U99999MH2000PLC128245. ACM Company Ltd-IRDAI Reg. No. 101. ARN: MC/04/2015/6244. CIN No: U99999MH2000PLC128245. ACM Company Ltd-IRDAI Reg. No. 101. ARN: MC/04/2015/6244. CIN No: U99999MH2000PLC128245. ACM Company Ltd-IRDAI Reg. No. 101. ARN: MC/04/2015/6244. CIN No: U99999MH2000PLC128245. ACM Company Ltd-IRDAI Reg. No. 101. ARN: MC/04/2015/6244. CIN No: U99999MH2000PLC128245. ACM Company Ltd-IRDAI Reg. No. 101. ARN: MC/04/2015/6244. CIN No: U99999MH2000PLC128245. ACM Company Ltd-IRDAI Reg. No. 101. ARN: MC/04/2015/6244. CIN No: U99999MH2000PLC128245. ACM Company Ltd-IRDAI Reg. No. 101. ARN: MC/04/2015/6244. ACM Company Ltd-IRDAI Reg. MC/04/2015

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.

