

REVISION IN SERVICE TAX RATES WEF 1ST APRIL, 2012

Kind Attention: All Policy Holders

This is to inform you of the revision in service tax rates* w.e.f. 1st April 2012 which is as follows:

| Plan Type | | Current Service Tax Rate | Service Tax Applicability |
|---|--|---------------------------------|--|
| Unit Linked plans | | 12.36% | Service tax is payable on the Fund Management Charge (FMC) and all charges on the policy/policies held by you |
| | | 12.36% | Rider** premiums |
| Health & Term plans | | 12.36% | Service tax will be applied on the premium collected for the policy/policies held by you |
| | | 12.36% | Rider** premiums |
| Others (excluding Unit linked, Health & Term plans) | | 3.09% | Service tax will be applied at the given composite rate on the total premium (For 1st year premiums) |
| | | 1.55% | Service tax will be applied at the given composite rate on the total premium (For renewal premiums other than 1st year premiums) |
| | | 12.36% | Rider** premiums and all applicable charges |

The revised service tax rate will be levied on the premiums/ charges according to the plan type (as mentioned above) and payable by you on or after 1st April 2012.

**For HDFC Standard Life Insurance Company Limited
Customer Relations Department**

*Subject to changes in tax laws

** Where applicable

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