MEDIA RELEASE

HDFC Life Announces Bonus of ₹4,596 Crore, Continuing its Track Record of Delivering Value to Participating Policyholders

Mumbai, 13th May, 2026: HDFC Life, one of India's leading life insurers, has announced a bonus of **₹4,596 crore** in the Company's board meeting held on 16th April, 2026, reinforcing its promise of delivering long-term value to policyholders. This is HDFC Life's highest bonus declared till date and will benefit **22.2 lakh participating policyholders**, reflecting the Company's policyholder-first approach, consistent performance and prudent financial management.

Out of the total bonus declared an estimated **₹3,761 crore will be paid out in FY'27**, in the form of maturity or survival payouts. The remaining bonus will accrue to policyholders and be payable in the future, as per policy terms and conditions.

Speaking on the announcement, **Eshwari Murugan – Appointed Actuary & Chief Actuary, HDFC Life** commented: "Our annual bonus declaration is a fulfillment of our promise of creating steady long-term value, year after year, for our policyholders. The trust reposed in us by policyholders motivates us to consistently deliver reliable outcomes across market cycles. We remain focused on prudent financial management, customer-centric innovation, and ensuring financial security for every Indian family we serve. Our efforts are aligned to the larger industry goal of 'Insurance for All by 2047'."

The bonus declaration highlights HDFC Life's disciplined investment strategy, strong risk management framework, and focus on sustainable growth, ensuring stable and predictable bonus outcomes for policyholders.

It underscores the Company's ability to generate steady returns for policyholders while maintaining financial resilience in a dynamic macroeconomic environment. The annual bonus is declared for participating policies and is a key indicator of the Company's financial strength and operational stability. Over the years, HDFC Life has maintained a strong track record of bonus declarations, supported by a well-diversified investment portfolio and a customer-first approach.

About HDFC Life

Established in 2000, HDFC Life is a leading, listed, long-term life insurance solutions provider in India, offering a range of individual and group insurance solutions that meet various customer needs such as Protection, Pension, Savings, Investment, Annuity and Health. The Company has over 60 products (individual and group products) including optional riders in its portfolio, catering to a diverse range of customer needs.

HDFC Life continues to benefit from its increased presence across the country, having a wide reach with branches and additional distribution touch-points through several new tie-ups and partnerships. The count of distribution partnerships is over 500, comprising banks, NBFCs, MFIs, SFBs, brokers, new ecosystem partners amongst others. The Company has a strong base of financial consultants.

For more information, please visit www.hdfclife.com. You may also connect with us on Facebook, Twitter, YouTube and LinkedIn.

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