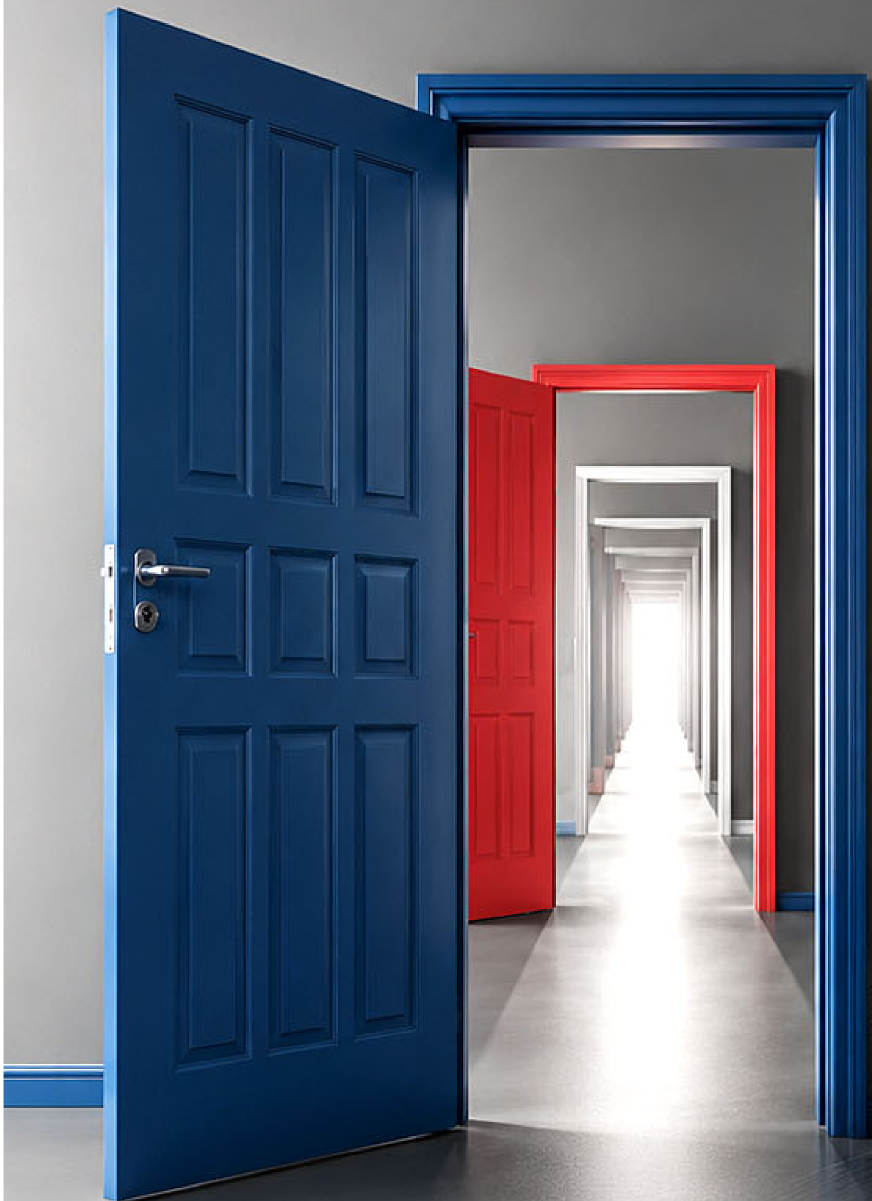
POWERING FUTURE
PROTECTING PEOPLE



GROUP EMPLOYEE BENEFIT SOLUTIONS

Designed To Protect today
and Secure tomorrow

Empowering Employees | **Strengthening Organization** | **Protecting People** | **Securing Future**

Trusted partner in Building a safer, healthier, and secure tomorrow.

About

HDFC Life

Sar utha ke jiyo!

Founded in 2000, HDFC Life is India's first private life insurer and one of the leading life insurance companies in the country. The company was added to the prestigious Nifty 50 Index on 31st July 2020.

HDFC Life offers a wide range of solutions across Protection, Health, Retirement, Savings and Investment plans, helping customers meet their evolving financial needs at every stage of life.

Key Financials
FY26

Assets Under Management (AUM)
₹3.75
lakh crore

Total Group New Business Premium
~₹18,078
crore

Group Market Leadership
No.1

Profit After Tax (PAT)
₹1,910
crore

All figures are in INR
Source: Investor Presentation – March 31, 2026

Our Bouquet of

Group **Employee Benefit** Solutions

Retirement Solutions

Life Cover Solutions

Why Companies

Invest in Employee Benefit Solutions ?

01 Meet Statutory Obligations

Improve returns on Gratuity/ Superannuation/ Leave Encashment (LE) Investments 02

03 Control Employee Risk Costs

Retain Talent 04

05 Simplify Compliance and Audits

Retirement Solutions

Group Gratuity Funds Management

Group Superannuation Funds Management

Leave Encashment Funds Management

Other Employee Benefit Schemes

Life Cover Solutions

Group Term Life Insurance

Retirement Solutions

Key Products

HDFC Life Group Unit Linked Future Secure Plan

- Market - Linked Investment
- Flexible Corpus Building Solution
- Flexibility in Funding & Participation
- Multiple Fund Options Across Debt, Equity and Hybrid
- Cost-Efficient Structure

HDFC Life Group Variable Employee Benefit Plan

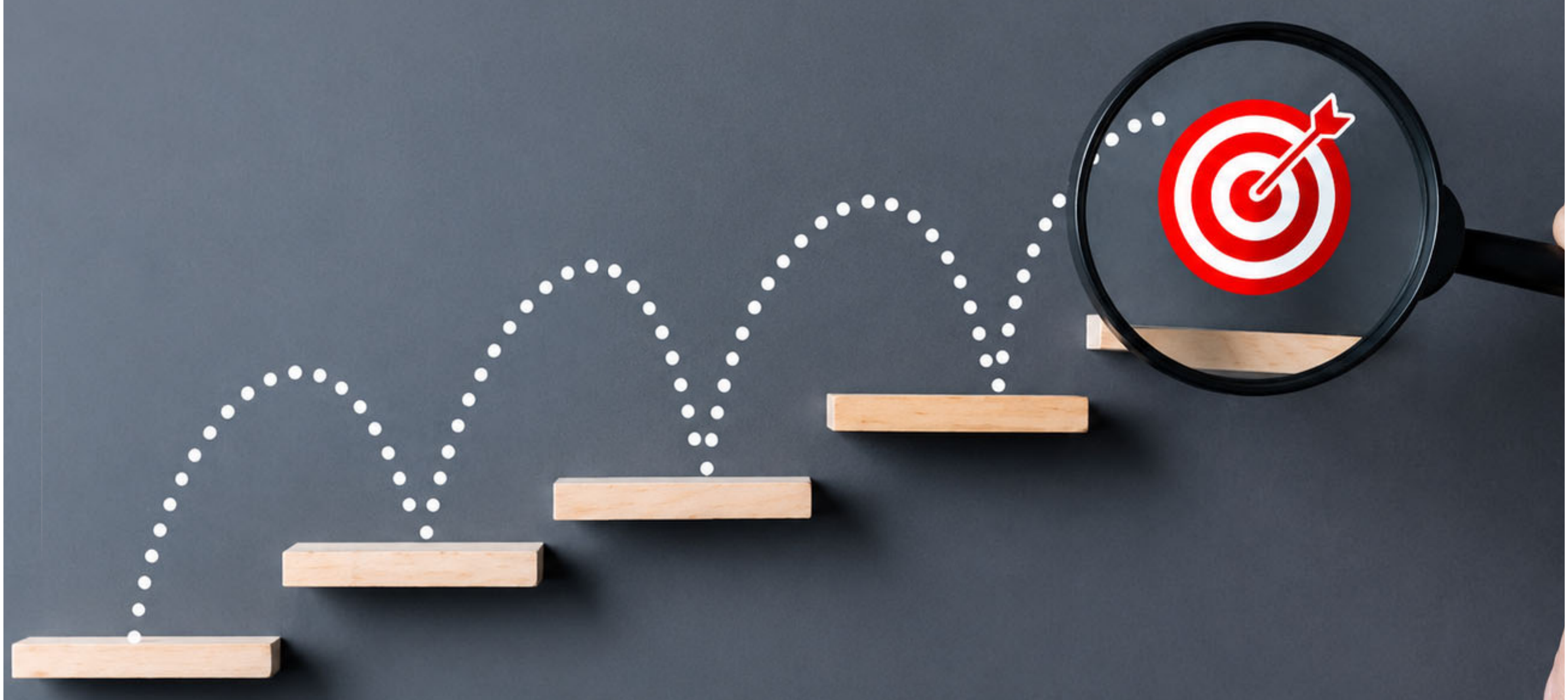
- Comprehensive Employee Benefit Solution in One Product
- Stable, Non-Market Linked Structure
- Flexible Funding with Value - Add Options
- Tax Benefits as per Prevailing Tax Laws
- Option for Individual Member-Level Accounts

Life Cover Solutions

HDFC Life Group Term Life Plan

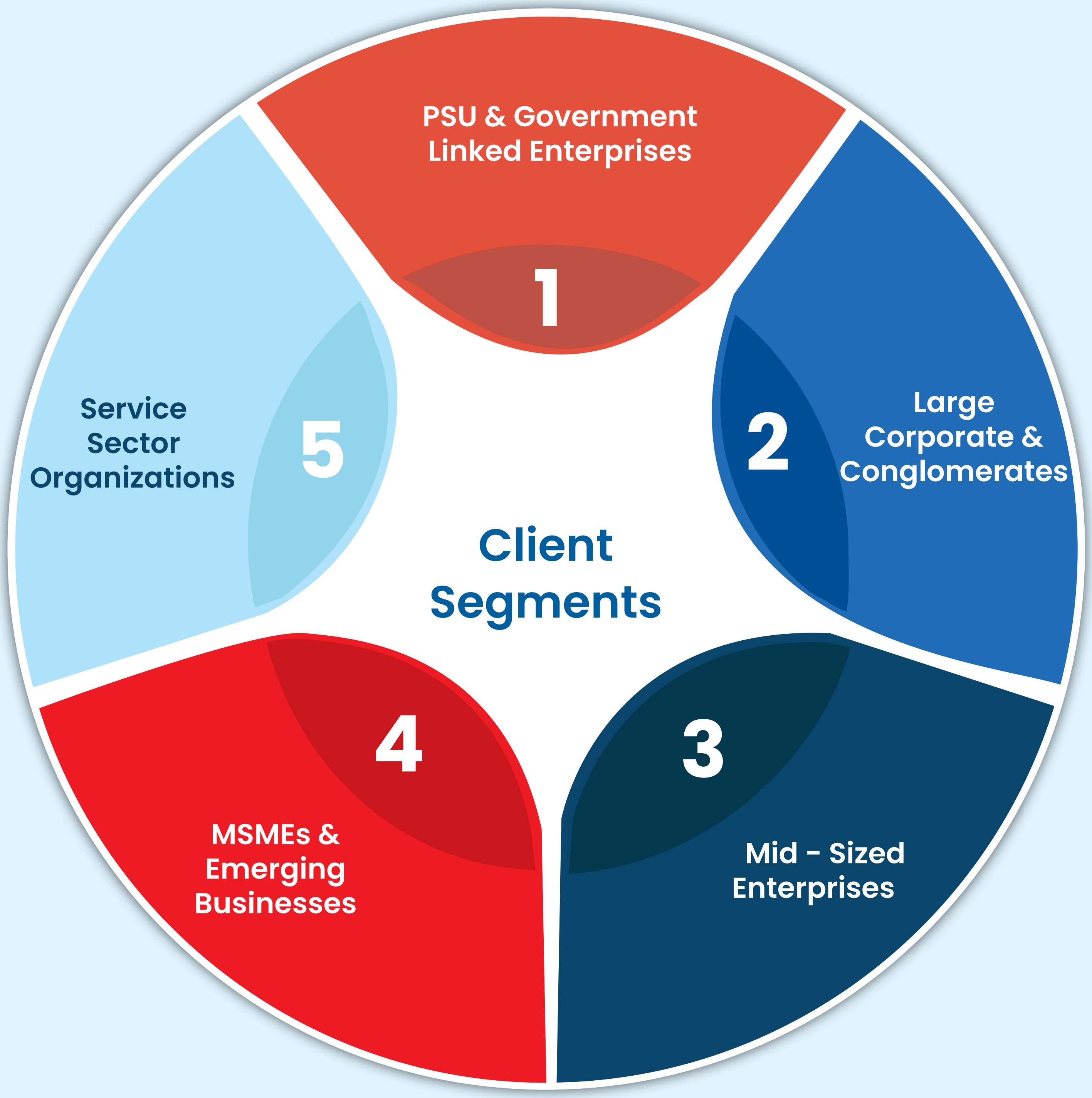
- Powerful Employee Retention and Benefit Tool
- Single Master Policy Covering All Employees with Flexible Sum Assured
- Employee Life Cover with Death Benefit Payout
- Risk Cover with Simplified Underwriting and no Medicals Up to Free Cover Limit
- Customisation through Riders

Client Segments & Key Opportunities



Client Segments

HDFC Life's Group Employee Benefit Solutions are designed to address the diverse needs of organizations across employee sizes, ownership structures, and industries. The following table outlines key client segments and the primary opportunities within each segment.



1

PSU & Government Linked Enterprises

(Central & State PSUs, Statutory Corporations, Boards)

Key Opportunities

- Large scale Gratuity and Leave Encashment Fund Management mandates
- Trust - managed Fund migration and Governance - focused Servicing
- Fund Migration and Portfolio optimisation
- Long - Term relationships supported by transparent reporting and compliance - aligned servicing
- Periodic review - based Fund inflows
- Improved yields through pooled fund Advantages

2

Large Corporate & Conglomerates

(Employee Strength: 1,000+)

Key Opportunities

- Gratuity, Superannuation & Leave Encashment Fund Management
- Group Term Insurance as strong employee retention tool
- Trustee - led Fund migration and portfolio restructuring mandates
- Improved yields through pooled fund advantages

3

Mid Sized Enterprises

(Employee Strength: 200–1,000)

Key Opportunities

- Structured Gratuity and Superannuation setups
- Group Term Insurance as additional Employee Benefit Solution
- Simplified MIS, Servicing and Compliance support

4

MSMEs & Emerging Businesses
(Employee Strength: 50–200)

Key Opportunities

- Starter Gratuity Schemes
- Group Term Insurance
- Cost Effective Employee Protection Solutions

5

Service Sector Organisations
(IT, ITES, BFSI, Consulting, Healthcare, Education)

Key Opportunities

- Group Gratuity Solutions to Ensure Compliance
- Superannuation Schemes with Member - Level Accounts
- Group Term Insurance for Employee Retentions
- Retirement Solutions as Talent Retention Levers

Key Decision Makers

Client Type	Decision Maker
MSME	Promoters /Accounts Head
Mid-size	Finance Head /HR Heads
Large Corp	CFO /CHRO
PSU	Trustee / Finance Department

Unlock Tailored Solutions — Scan to Register Your Lead

Comprehensive Service

Escalation Matrix

Multiple escalation levels for timely Resolution

Relationship Management

Dedicated Relationship Manager

Service TAT

Well-defined and closely monitored turnaround time

Pre-sales Assistance

Liability and Risk Profiling; deed of variation drafting and trust set-up

Account Servicing

Digital, Manual, and Email platforms

Post-sales Value Adds

Fund performance updates and timely Fund Manager communication

Customer Service

Dedicated RM and Central Digital Servicing Team

MIS & Reports

Monthly MIS, Performance Reports, Portfolios and Account Statements

Our Valued Clientele

Unlock Tailored Solutions — Scan to Register Your Lead

Unlock Tailored Solutions

Scan to Register Your Lead

Talk to our staff to know more

25 YEARS Protecting India with Pride

HDFC Life

Sar utha ke jiyo!