

**Kind Attention: All Policy holders**

This is to inform you that the Government of Kerala has issued a notification under G.O.(P) No.79/2019/TAXES dated 25/05/2019, mentioning that the Kerala Flood Cess (KFC) of 1% will be levied and collected on taxable value with effect from 01/08/2019.

(KFC) will be levied on supplies of Goods or Services or both to unregistered recipient within the Kerala state. The proposed revised rates with effect from 01/08/2019 for Kerala customers are as follows:

<b>Description</b>	<b>GST Rate* (%)</b>	<b>Kerala Flood Cess** (%)</b>	<b>Total Tax w.e.f. 01/08/19 (%)</b>
Term Plans/Health Plans/Riders	18.00%	1.00%	19.00%
ULIP Charges/Other Charges	18.00%	1.00%	19.00%
<b>Conventional Policies</b>			
First Year/Single Premiums	4.50%	0.25%	4.75%
Renewal Premiums	2.25%	0.13%	2.38%
Single Premium Annuity Plans	1.80%	0.10%	1.90%

\* Subject to change in tax laws.

\*\* Applicable for the next 2 years i.e. till 31<sup>st</sup> July 2021, subject to further notifications.

For further queries, please contact us at any of the touch points mentioned below:

- Call us on our helpline 18602679999 (Available Mon-Sat from 10 a.m. to 7 p.m.; Local charges apply. Do not prefix any country code, e.g. +91 or 00)
- Email us at [service@hdfclife.com](mailto:service@hdfclife.com)

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