

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