



Pramerica
LIFE INSURANCE



PRAMERICA LIFE
POORNA RAKSHAK
A NON-LINKED, NON-PARTICIPATING INDIVIDUAL SAVINGS
LIFE INSURANCE PLAN

UIN:140N113V01



Key features of Poorna Rakshak

- **Guaranteed Protection:** Get Life cover throughout the policy term and secure financial goals for your loved ones.
- **Guaranteed benefits:** No ambiguity and no surprises. This plan offers guaranteed benefits provided the policy is in force and all due premiums are paid in full.
- **Choice of Four Variants:** Flexibility to choose from four tailored variants to suit your financial goals and life stages.
- **Instant Cashback:** Get 25% or 35% of Annualized Premium back within 10 days of realisation of first premium post issuance.
- **Milestone-Year Income Support:** Guaranteed pay-outs start at age 16 or 18 and continue until age 20–25, providing funds for your child's key life milestones.
- **Steady Income with Maturity Benefit:** Regular Guaranteed Income Benefit from years 6 to 10 help ease your financial commitments, along with a maturity benefit at the end of the policy term.
- **Double-Up Advantage:** Get pay-outs that double each time, turning your savings into a powerful, ever-growing financial boost.
- **Flexibility of Income**
 - ◆ You may choose to receive the Guaranteed Income Benefit (income pay-out) in annual, semi-annual or monthly frequency.
 - ◆ You have the flexibility to choose your Income Start Year/Month at inception
- **Comprehensive Protection:** Option to enhance your protection cover against death, disease and disability through riders.
- **Tax benefits:** Tax benefits may be applicable on premiums paid and on benefits received, as per prevailing Income tax laws. Tax laws are subject to change, please consult a tax advisor.
- **Other benefits:** The plan offers benefits like -existing customer/ employee discounts, option to accrue Survival Benefit and Premium Offset feature.

For complete details of the policy, please refer to the policy document and Sales literature.

5 variants of Poorna Rakshak



Smart Scholars



Early Income



Income Booster



Smart Money Back



Smart Saver

For complete details of the policy, please refer to the policy document and Sales literature.

Eligibility Criteria

Variant	1. Smart Scholars	2(A). Early Income	2(B). Income Booster	3. Smart Money Back	4. Smart Saver
Age at Entry	Minimum: 91 days Maximum: 12 years	Minimum: 91 days\$ Maximum: For PPT 5 years: 45 years For PPT 8,10 or 12 years: 50 years			
Maturity Age	Minimum: For ages 0 to 7 = 20 years For ages 8 to 9 = 23 years For ages 10 to 12 = 25 years Maximum: 25 years	Minimum: 25 years Maximum: 80 years		Minimum: 24 years Maximum: 75 years	Minimum: 18 years Maximum: 65 years
Premium Payment Term (PPT)	Minimum: 5 years Maximum: For ISY 16 = 15 – Age at Entry For ISY 18 = 17 – Age at Entry	5,8,10 and 12 years		8,10 and 12 years	10 years
Policy Term (PT)	Maturity Age – Age at Entry	25,30 and 40 years		24 or 25 years	15 years
Income start year (ISY)/month	16 or 18 years of age of the Life Insured	For Annual Mode – 15th /27th /39th month For Non-Annual modes – 2nd / 3rd / 4th year	15th /27th /39th month	4 th or 5 th policy year	Beginning of 6 th policy year
Income Payout Modes	Annual, Semi- Annual and Monthly			Annual	Same as premium payment mode
Premium Payment Modes#	Annual, Semi-Annual and Monthly				
Premium	Premium Modes	Annual	Semi-Annual	Monthly	
	Minimum Instalment Premium (in ₹)	30,000	15,300	2,580	
Sum Assured on Death	7 or 11 times of Annualized Premium^				

\$Subject to minimum maturity age of 18 years

#Income Booster option is only allowed for Annual mode of premium payment.

^Annualized Premium shall be the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

How does the plan work?

You can purchase this policy either through any of our intermediary or online from our website in 3 simple steps:

Step 1: Choose the Plan Variant

Step 2: Choose the Premium you wish to pay, for how long you wish to pay and how you wish to pay for

Step 3: Based on the selected plan variant, choose your Policy Term, Sum Assured on Death*, and other required details as per the option you opt for.

**Sum Assured on Death is defined as 7 or 11 times of Annualized Premium as chosen at inception by the policyholder*

For complete details of the policy, please refer to the policy document and Sales literature.

Riders

The following riders shall be available with all the plan variants except Variant 4- Smart Saver:

- Pramerica Life Accidental Death Benefit Rider (UIN: 140B029V01 or any later version) (ADB)
- Pramerica Life Accidental Total and Permanent Disability Rider (UIN: 140B027V01 or any later version) (ATPD)
- Pramerica Life Critical Illness Rider (UIN: 140B026V01 or any later version) (CI)
- Pramerica Life Waiver of Premium Rider (UIN: 140B028V01 or any later version) (WOP)

Pramerica Life Poorna Rakshak, A Non-Linked, Non-Participating Individual Savings Life Insurance Plan UIN:140N113V01)



TAKE THE DECISION TO PROTECT YOUR FAMILY'S FUTURE TODAY.

This product provides Life Insurance coverage. Pramerica Life Poorna A Non-Linked, Non-Participating Individual Savings Life Insurance Plan. UIN: 140N113V01. Tax Benefits may be available as per the applicable laws as amended from time to time. This plan offers guaranteed benefits provided the policy is in force and all due premiums are paid in full. This product brochure is indicative of the terms, warranties, condition and exclusion contained in the insurance policy. Please know the associated risk and applicable charges from your agent or the intermediary or policy document of the insurer

IRDAI Registration No. 140. Pramerica Life Insurance Limited.

Registered Office & Communication Address

Pramerica Life Insurance Ltd.,
7th & 8th Floor, Tower 2 Capital Business Park, Sector 48 Gurugram, Haryana – 122018
Timings: 9:30 a.m. to 6:30 p.m. (Monday-Friday)
CIN: U66000HR2007PLC052028

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**CALL @ 1860 5007070 (Local Charges apply)
011 48187070**



**SMS 'LIFE' TO
5607070**



**EMAIL
contactus@pramericalife.in**

Timings: 9:00 a.m. to 7:00 p.m. (Monday-Saturday). For policy details, login to your account at <https://customer.pramericalife.in> or Send 'Hi' to LISA on WhatsApp at 9289187070, Website www.pramericalife.in. The Pramerica mark displayed belongs to 'The Prudential Insurance Company of America' and is used by Pramerica Life Insurance Limited under license.

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For complete details of the policy, please refer to the policy document and Sales literature.

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