Pramerica Life Poorna Rakshak

A Non-Linked Non-Participating Individual Savings Life Insurance
UIN: 140N113V01

Pramerica Life Poorna Rakshak
A Non-Linked, Non-Participating Individual
Savings Life Insurance Plan

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Every milestone in life—whether it's securing your child's education, creating a dependable second income, or strengthening your family's financial safety net—deserves a solution built on certainty. As expenses rise and responsibilities evolve, guaranteed benefits and structured pay-outs can provide the confidence to plan ahead without compromise.

Introducing Pramerica Life Poorna Rakshak, a Non-Linked, Non-Participating Individual Savings Life Insurance Plan crafted to deliver assured pay-outs and flexible income structures aligned to your goals. With thoughtfully curated variants, this plan empowers you to choose how and when you receive benefits, combining life protection with guaranteed returns and income certainty. It's a disciplined, dependable way to transform long-term aspirations into well-planned financial realities—so you can move forward with assurance and peace of mind.

Key Benefits

- **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.

Eligibility Conditions

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

All reference to age is based on age as on the last birthday. Substandard lives may also be covered subject to Board Approved Underwriting Policy and with any extra Premium, if applicable. Taxes as applicable will be charged over and above the quoted 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.

Total premiums paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.

In case the Life Insured is a minor at the date of commencement,

(a) Policy vests in the Life Insured on attainment of his/her majority i.e. 18 years.

(b) The proposer can either be a parent or grandparent or legal guardian of the Life Insured, or any other relation subject to insurable interest between the proposer and Life Insured. The ownership of such policies will vest automatically in name of Life Insured once he/she attains majority. The right of Appointee will extinguish on the attainment of majority of Life Insured

Premium Bands

The benefits under the policy differ according to the premium bands listed below:

Premium Band	Band 1	Band 2	Band 3	Band 4
Annualized Premium (₹)	Less than 1,00,000	1,00,000 to 1,99,999	2,00,000 to 3,99,999	4,00,000 & above

Variants available under this plan

This product offers four thoughtfully designed plan options that lets you customize your income pay-outs to suit your unique life stage needs. Whether you are planning for your child's milestones, creating an early income stream, or building periodic wealth for future goals, each variant is structured to provide flexibility, predictability, and assured benefits.

Plan Variant 1: Smart Scholars –

Your child's aspirations deserve more than support—they deserve a strong financial foundation. Whether it's specialized training or world-class education, achieving big dreams calls for thoughtful planning and timely financial support.

That's why this option provides income payouts during your child's key milestone years, starting from Age 16 or 18 and continuing until Age 20 to 25 (as chosen at inception) of the Life Insured (child), along with One Annualized Premium as Guaranteed Lumpsum Benefit (GLB) paid at the end of Policy Term—helping you fund every important step of their journey.

Plan Variant 2(A): Early Income –

Your financial plans deserve more than just careful saving-they deserve a reliable second income you can count on. Whether it's funding future goals, creating a safety net, or boosting long-term security, having a steady cash flow can make every step easier.

That's why Early Income Variant provides regular income payouts starting from the 2nd/ 3rd or 4th Policy Year (based on the selected premium payment mode and payout start year/month chosen at inception*.) continuing until the end of Policy Term, with Guaranteed Lumpsum Benefit equal to return of 80% or 100% (as chosen at inception) of the Total Annualized Premiums paid at maturity - helping you create a dependable second income while ensuring a rewarding payoff at the end.

*refer to benefits in detail section for more details

Plan Variant 2(B): Income Booster –

Your financial plans deserve more than just long-term growth—they deserve a strong start. With an instant payout shortly after policy issuance, you gain immediate liquidity to kickstart your goals, to meet your immediate as well as future needs.

That's why Income Booster Variant provides an Instant Cashback of 25% or 35% of Annualized premium within 10 days of realization of the first year's premium by the company post issuance.

Additionally, it also provides regular income payouts starting from end of 15th / 27th or 39th month (as chosen at inception.) in the interval of 12 months, continuing till the end of Policy Term, with Guaranteed Lumpsum Benefit equal to return of 80% or 100% (as chosen at inception) of the Total Annualized Premiums paid at maturity—helping you create a dependable second income while ensuring a rewarding payoff at the end.

Plan Variant 3: Smart Money Back –

Your long-term plans deserve more than just patience—they deserve a structured income that grows meaningfully over time. Whether it's funding major milestones, building a secure future, or creating a financial cushion, periodic support can make every step more manageable.

That's why Smart Money Back Variant provides Guaranteed Income Benefits paid at five-year intervals in arrears, starting from the end of the 4th or 5th policy year (as chosen at inception), with each payout doubling the previous one. This increasing payout structure ensures your financial support grows steadily, helping you meet bigger goals with confidence at every stage.

Plan Variant 4 – Smart Saver

Steady financial support can make long-term planning more confident and balanced. With structured payouts from the mid-policy years aligned to your premium cycle, it helps manage ongoing needs while building long-term value, along with an added benefit at maturity.

That's why Smart Saver variant provides income payouts paid from the beginning of 6th year to 10th year along with a Guaranteed Lumpsum Benefit paid at the end of the Policy Term.

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*

Benefits in Detail

Plan Variant 1: Smart Scholars – In this variant, the Child is the Life Insured and the Parent/Guardian is the Proposer, and the following benefits are payable under the variant:

Survival Benefit

Upon survival of the Life Insured during the Policy Term, provided all due premiums have been paid in full, and the policy remains in force,

Survival Benefit comprising of Guaranteed Income Benefit (GIB) along with Loyalty Income Benefit (LIB) will be paid as per the Income frequency chosen, from the end of the policy year where the age of the life Insured as on Last Birthday is 16 or 18 years as chosen by the proposer at inception and shall continue till the end of Policy Term (as chosen at inception).

a) Guaranteed Income Benefit (GIB) – GIB is defined as percentage of Annualized Premium and depends on the Age of Life Insured, Income Start Age, Premium and Policy Term as chosen at inception.

b) Loyalty Income Benefit, calculated as a percentage of Guaranteed Income Benefit, shall vary as per the premium payment term as defined below:

Premium Payment Term (PPT)	% of GIB
5 years	15%
For any additional PPT	15% + (PPT-5) * 2%

E.g. if PPT is 10 years, then % of GIB will be 15% + (10-5) * 2% = 25%.

Maturity Benefit

Upon survival of the Life Insured during the Policy Term, provided all due premiums have been paid in full, and the policy remains in force, the Policyholder/Beneficiary shall receive an amount equal to one Annualized Premium as Guaranteed Lumpsum Benefit (GLB) at the end of the Policy Term.

Death Benefit

In case of death of the Life Insured, provided all due premiums are paid in full and the policy is in-force, the Death Benefit shall be higher of:

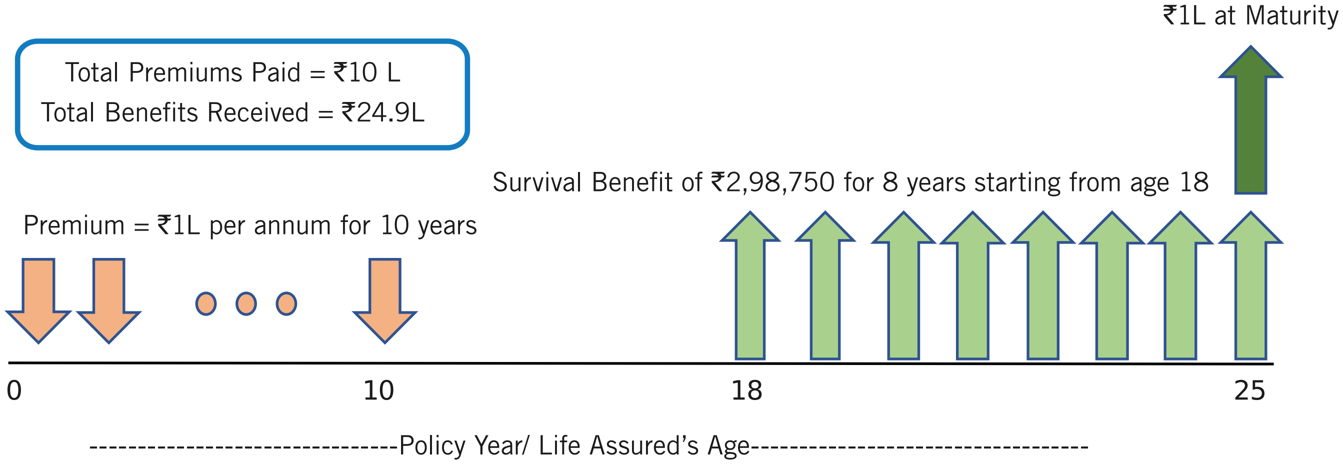
- Sum Assured on Death
- 105% of Total Premiums Paid till the date of death (or)
- Surrender Value as on date of death

Upon the payment of Death Benefit to the nominee/policyholder as the case may be, the policy shall terminate and no further benefits will be payable.

Illustration – 1

Rahul, a 35-year-old father, is strategically securing his newborn son, Rohan's future education through a disciplined investment. He has chosen to invest in the Pramerica Life Poorna Rakshak – Smart Scholars option, a strategic plan designed to provide guaranteed income during the critical milestone years of higher education. By committing an annual premium of ₹1,00,000 for a period of 10 years, with 11X Sum Assured, Rahul ensures his child receives a steady financial stream from age 18 till he is 25 years of age, effectively insulating their career aspirations from rising education costs. Additionally, he opts for Pramerica Life Waiver of Premium rider with an additional premium of ₹3,025 per annum to secure his child's future in his absence.

Scenario I - If Rahul pays all the premiums due in full, Rohan shall receive the following benefits:



Scenario II

In case of unfortunate demise of Rahul during Policy Term, all future premiums of the base policy and riders' premiums (if any) including modal loading and underwriting extra premium if any shall be waived off and the policy will continue and Rohan shall continue to receive the benefits as and when due, without any need of paying the future premiums.

Plan Variant 2 (A): Early Income – Under this variant, the policyholder/Life Insured shall receive the benefits defined as follows:

Survival Benefit

Upon survival of the Life Insured during the Policy Term, provided all due premiums have been paid in full, and the policy remains in force,

The Policyholder/Life Insured shall receive Guaranteed Income Benefit (income pay-out) expressed as a percentage of Annualized Premium as per the Income Start Year/Month and Premium payment mode chosen as inception.

If the selected premium payment mode is annual, the Guaranteed Income Benefit (GIB) will be paid at an interval of 12 months starting from the end of 15th/ 27th/ 39th month (as chosen at inception) till the end of the Policy Term as opted at inception.

If the selected premium payment mode is semi-annual or monthly, GIB will be paid each year starting from end of 2nd /3rd /4th policy year, (as chosen at inception) till the end of the Policy Term as opted at inception.

Maturity Benefit:

Upon survival of the Life Insured during the Policy Term, provided all due premiums have been paid in full, and the policy remains in force, the Policyholder/ Life Insured shall receive Total Maturity Benefit defined as an amount equal to 80% or 100% (as chosen at inception) of the Total Annualized Premiums Paid, at the end of Policy Term, out of which 50% shall be paid as Accrued Guaranteed Additions (AGA) and the remaining 50% shall be paid as Guaranteed Lumpsum Benefit(GLB).

Accrued Guaranteed Additions will accrue in arrear uniformly from end of 3rd policy year to end of Premium Paying Term given Premiums are paid for that Policy year in full.

Death Benefit

In case of death of the Life Insured, provided all due premiums are paid in full and the policy is in-force, the death benefit shall be higher of:

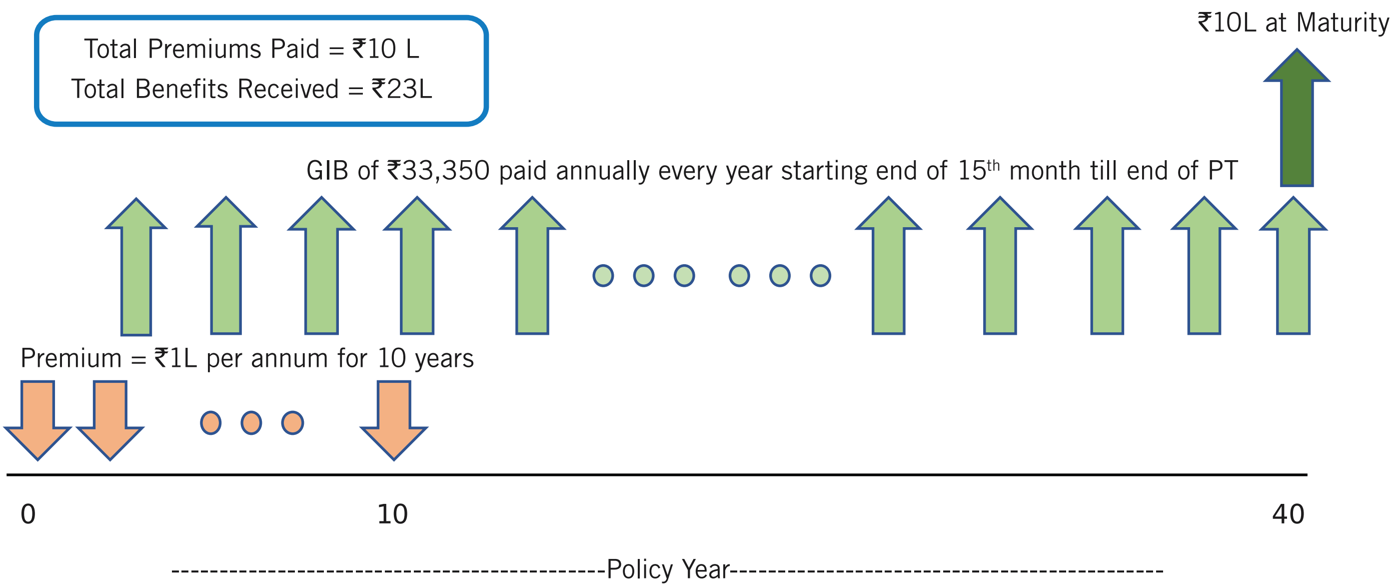
- Sum Assured on Death
- 105% of Total Premiums Paid till the date of death (or)
- Surrender Value as on date of death

Upon the payment of Death Benefit to the nominee/policyholder as the case may be, the policy shall terminate and no further benefits will be payable.

Illustration – 2

Pankaj, a 35-year-old Marketing Manager with a multinational company, is looking for a plan which will help him manage his family's growing needs during his earning years. He plans to purchase Pramerica Life Poorna Rakshak - Early Income option and pays ₹1,00,000 p.a. for 10 years with an aim to create a second income source for the next 40 years, and chooses that his income starts from end of 15th Month , and 11x Sum Assured on Death with 100% Return of Premium option at Maturity.

Scenario I - If Pankaj Survives till the end of the policy term, he shall receive the following benefits:



Scenario II - In case of unfortunate demise of Pankaj at the end of the 3rd year, beneficiary shall receive the death benefit ₹11,00,000 and the policy shall terminate.

Plan Variant 2 (B): Income Booster – Under this variant, the policyholder/Life Insured shall receive the benefits defined as follows:

Survival Benefit

a) An Instant Cashback of 25% or 35% (to be chosen at inception) of Annualized Premium is paid back to the Policyholder/Beneficiary within 10 (ten) days of realization of the first year's premium by the company post issuance of the policy. *Only Annual mode of premium payment is allowed for this variant.*

Upon survival of the Life Insured during the Policy Term, provided all due premiums have been paid in full, and the policy remains in force, the Policyholder/Life Insured shall receive the following benefit:

b) Guaranteed Income Benefit (income pay-out) expressed as a percentage of Annualized Premium is paid at an interval of 12 months starting from the end of 15th/ 27th/ 39th month (as chosen at inception) till the end of the Policy Term

Maturity Benefit:

Upon survival of the Life Insured during the Policy Term, provided all due premiums have been paid in full, and the policy remains in force, the Policyholder/ Life Insured shall receive Total Maturity Benefit defined as an amount equal to 80% or 100% (as chosen at inception) of the Total Annualized Premiums Paid, at the end of Policy Term, out of which 50% shall be paid as Accrued Guaranteed Additions (AGA) and the remaining 50% shall be paid as a Guaranteed Lumpsum Benefit (GLB).

Accrued Guaranteed Additions will accrue in arrear uniformly from end of 3rd policy year to end of Premium Paying Term given Premiums are paid for that Policy year in full.

Death Benefit

In case of death of the Life Insured, provided all due premiums are paid in full and the policy is in-force, the death benefit shall be higher of:

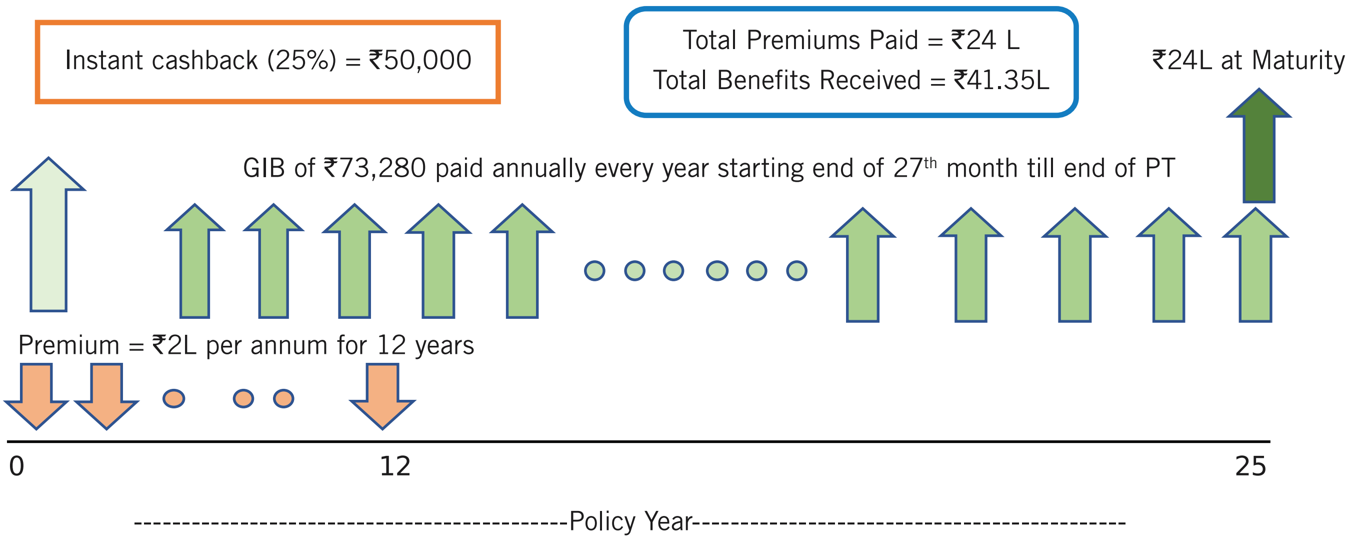
- Sum Assured on Death
- 105% of Total Premiums Paid till the date of death (or)
- Surrender Value as on date of death

Upon the payment of Death Benefit to the nominee/policyholder as the case may be, the policy shall terminate and no further benefits will be payable.

Illustration – 3

Karan, a 35 year old, Sales Manager is looking for a plan which will help him create a second income in his peak years. He plans to purchase Pramerica Life Poorna Rakshak (Income Booster option) and pays ₹2,00,000 p.a. for 12 years with an aim to create a second income source for the next 25 years, and chooses that his income starts from end of 27th Month, and 11x Sum Assured on Death, with an Instant Cashback of 25% to be received as instant gratification with 100% Return of Premium option at Maturity.

Scenario I - If Karan Survives till the end of the policy term, he shall receive the following benefits:



Scenario II - In case of unfortunate demise of Karan in the 4th policy year, beneficiary shall receive the death benefit ₹22,00,000 and the policy shall terminate.

Plan Variant 3: Smart Money Back – Under this variant, the policyholder/Life Insured will receive the benefits as follows:

Survival Benefit

Upon survival of the Life Insured during the Policy Term, provided all due premiums have been paid in full, and the policy remains in force,

Guaranteed Income Benefit will be paid periodically commencing 4th / 5th policy year as chosen at inception will be paid to the Policyholder/Beneficiary. Once the Guaranteed Income Benefit (GIB) starts subsequent GIB will be paid after every 5 years. The GIB will be increasing pay-outs, where each pay-out shall be twice the amount of the previous payout as defined in the table below:

No of Payouts	Income Start Year = End of 4th or 5th year
1st Payout	1x
2nd Payout	2x
3rd Payout	4x
4th Payout	8x
5th Payout	16x

Where x = GIB amount (GIB%*Annualized Premium) for the 1st payout.

Maturity Benefit

There is no Maturity Benefit in this plan.

Death Benefit

In case of death of the Life Insured, provided all due premiums are paid in full and the policy is in-force, the death benefit shall be higher of:

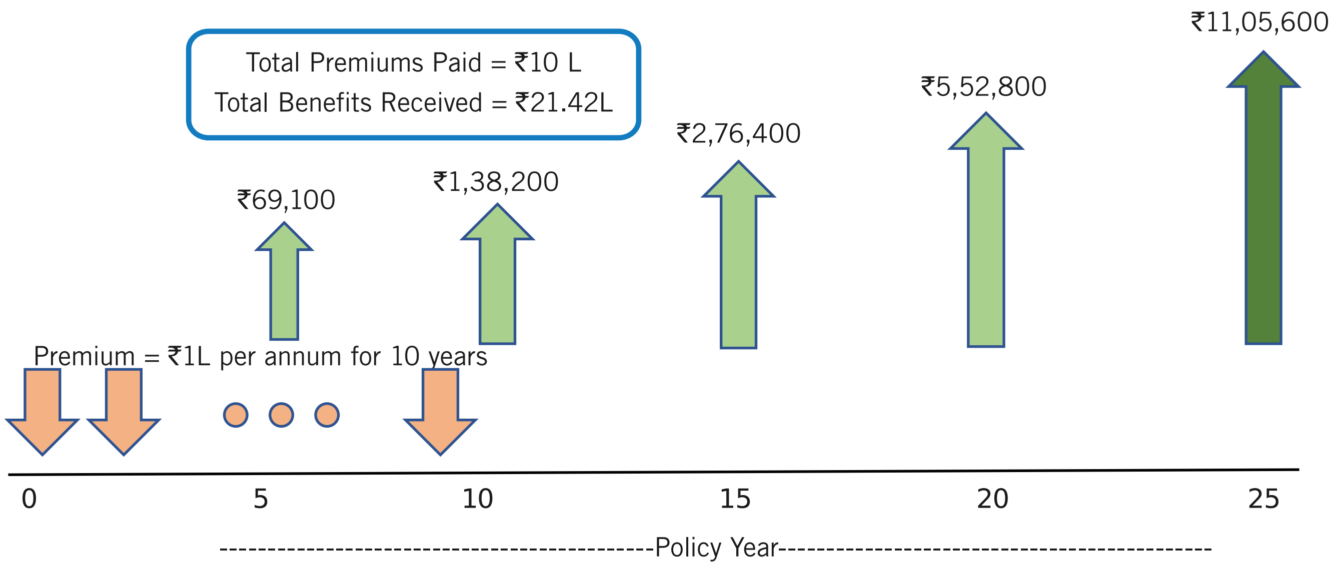
- Sum Assured on Death
- 105% of Total Premiums Paid till the date of death (or)
- Surrender Value as on date of death

Upon the payment of Death Benefit to the nominee/policyholder as the case may be, the policy shall terminate and no further benefits will be payable

Illustration – 4

Arpit, a 30- year old, Bank Relationship Manager wants to build an income that would help him pay for his periodic goals as life goes along. He plans to invest in Pramerica Life Poorna Rakshak – Smart Money Back Option, by paying ₹1,00,000 every year for the next 10 years and wants to receive income starting end of 5th year till 25 years, with 11X Sum Assured on Death.

Scenario I - If Arpit Survives till the end of the policy term, he shall receive the following benefits:



Scenario II: In case of unfortunate demise of Arpit in the 5th policy year, beneficiary shall receive the death benefit ₹11,00,000 and the policy shall terminate.

Plan Variant 4: Smart Saver – Under this variant, the policyholder/Life Insured will receive the benefits as follows:

Survival Benefit

Upon survival of the Life Insured during the Policy Term, provided all due premiums have been paid in full, and the policy remains in force, Guaranteed Income Benefit (GIB) equal to 50% of One Modal Premium along with Loyalty Income Benefit (LIB) equal to 50% of One Modal Premium will be paid from the beginning of 6th policy year till beginning of 10th policy year to the Life Insured as and when the premium payment is due.

Loyalty Income Benefit will only be paid if premium for first 5 years has been paid in full.

Maturity Benefit

Upon survival of the Life Insured during the Policy Term, provided all due premiums have been paid in full, and the policy remains in force, the Policyholder/Beneficiary shall receive Guaranteed Lumpsum Benefit (GLB) as an amount equal to X% of the Total Premiums Paid shall be paid at the end of the Policy Term.

Where X varies basis age, Premium Band & Sum Assured Multiple of the Life Insured.

Death Benefit

In case of death of the Life Insured, provided all due premiums are paid in full and the policy is in-force, the death benefit shall be higher of:

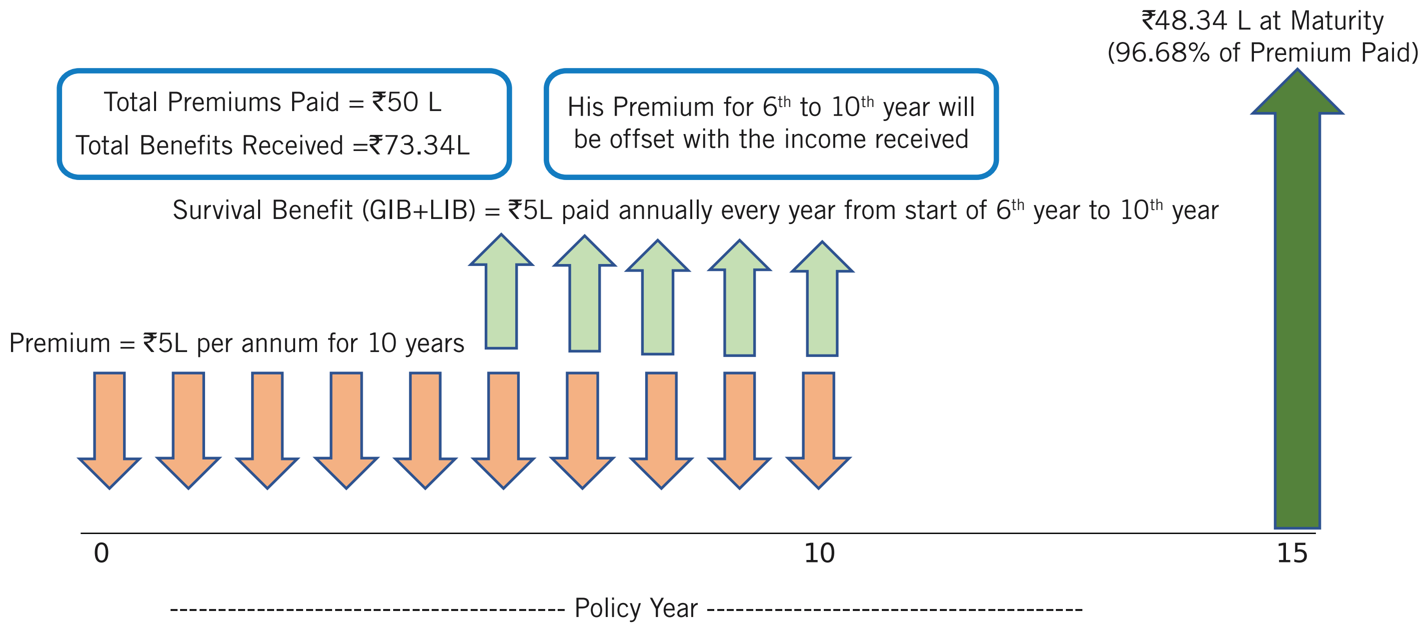
- Sum Assured on Death
- 105% of Total Premiums Paid till the date of death (or)
- Surrender Value as on date of death

Upon the payment of Death Benefit to the nominee/policyholder as the case may be, the policy shall terminate and no further benefits will be payable.

Illustration – 5

Saksham, a 35 year old, Chartered Accountant, wants to create wealth with taking zero to low risks and wants to plan for his 50s. He plans to invest in Pramerica Life Poorna Rakshak – Smart Saver Option and pays ₹5,00,000 for 10 years for a policy term of 15 years with 11X Sum Assured and chooses premium offset feature.

Scenario I - If Saksham Survives till the end of the policy term, he shall receive the following benefits:



Scenario II: In case of unfortunate demise of Saksham in the 5rd policy year, beneficiary shall receive the death benefit ₹55,00,000 and the policy shall terminate.

Other Features

Premium Offset

The Policyholder shall be able to adjust the premium payable in the policy to the extent of survival benefits payable by the company, if any. The frequency and timing of benefit payment must match that of premium payment under this option. If the benefit payout exceeds the premium payable under the policy, the company shall pay such excess to the Policyholder. However, if the benefit payable is not sufficient to offset the premium payable under the policy, then, the Policyholder will be required to pay the balance premium to the company. The benefit will be deemed as paid when used for 'Premium Offset'. This feature is applicable for all variants except Variant 1 – Smart Scholars

Option to Accrue Survival Benefit [Applicable for Variant 1 and 2 only]

The Policyholder have an option to accumulate the Survival Benefit except Instant Cashback, instead of taking the same as a periodic payment during the policy term in part or full. He/She may choose to opt this feature by submitting a request to the company at any time during the policy term. This feature can be opted-in or opted-out at any time during the policy term.

The income Payout shall accrue daily at prevailing interest which shall be equal to higher of (Repo rate less 2.0% AND 0.5 times Repo rate). The Repo rate shall be as published by the Reserve Bank of India and information regarding it shall be published on the Company's website. This rate will be reviewed every six months (on 1st April and 1st October every year). The current applicable accrual rate till 31st March 2027 is 3.25% compounding annually. The Company may in future change the reference rate from Repo Rate to some other index, subject to prior approval from IRDAI.

At any time, The Policyholder will have an option to withdraw, completely or partially, from the accrued income payout. The balance amount will keep accumulating and shall be payable to the policyholder on termination of the policy on death or maturity or surrender.

Premium Rebates/Discounts:

The company will offer a discount of 10% on the first-year premium to the existing customers, employee of the company / promoters of the company and for policies sourced through Direct Online Channels. Only one of the three discounts shall be applicable to a policyholder.

Flexible Premium Payment Modes

You have an option to pay premiums Annually, Semi-annually or Monthly. Monthly mode is allowed only if the premiums are paid electronically, such as through Credit Card, Direct Debit and ECS/NACH.

Premium Modes	Annual	Semi-Annual	Monthly
Factor	1	0.51	0.086

Grace Period

If you are unable to pay your premium by the due date, you will be given a grace period of 15 days for monthly mode and 30 days for all other premium payment modes. During the grace period the Policy shall continue to remain in force along with all the benefits under this policy and claim, if any, shall be payable subject to deduction of the unpaid due premium till the date of death.

Premium Discontinuance

The Policy will acquire Surrender Value after paying premium for the first complete policy year & will become payable after completion of first policy year. If you discontinue the payment of premiums before your Policy has acquired a Surrender Value, your Policy will lapse at the end of the grace period, the Death Benefit will cease immediately and no benefits will be paid when the Policy is in lapsed status. If the Policy has acquired a Surrender Value and no future premiums are paid, you may choose to continue your Policy on Reduced Paid-up basis.

On your Policy becoming Reduced Paid-up, benefits under the plan will be reduced as given below:

- **Survival Benefit < for all variants >**

  On survival of the Life Insured while the policy is in Reduced Paid Up State, the following Guaranteed Income Benefit would be paid during income period:

  T (divided by) N (multiplied by) (Guaranteed Income Benefit + Loyalty Income Benefit)

Where, T = Number of premiums paid & N = Number of premiums payable under the policy

Loyalty Income Benefit will be payable only if premiums have been paid for at least five policy years in a Reduced Paid Up Policy in case of Variant 4 – Smart Saver.

- **Maturity Benefit < for Variant 1 – Smart Scholars and Variant 4 – Smart Saver >**

  On survival of the Life Insured while the policy is in reduced paid up state, the following maturity benefit would be paid:

  T (divided by) N (multiplied by) Guaranteed Lumpsum Benefit

  Where: T = Number of premiums paid & N = Number of premiums payable under the policy

  Reduced Maturity Benefit will be payable at the end of policy term.

- **Maturity Benefit < for all Variant 2 (A & B) – Early Income & Income Booster >**

  On survival of the Life Insured while the policy is in reduced paid up state, the following maturity benefit would be paid:

  T (divided by) N (multiplied by) Guaranteed Lumpsum Benefit plus Accrued Guaranteed Additions (if any)

  Where: T = Number of premiums paid & N = Number of premiums payable under the policy

  Reduced Maturity Benefit will be payable at the end of policy term.

- **Maturity Benefit < for Variant 3 – Smart Money Back >**

  There is no Maturity Benefit in this Variant.

- **Death Benefit < for all variants >**

  In case the Life Insured dies while the policy is in reduced paid-up state, the following benefits would be payable to the beneficiary:

  Higher of:

  a) T (divided by) N (multiplied by) Sum Assured on Death

  b) 105% of Total Premiums Paid

  c) Surrender Value as on date of death

  Where: T = Number of premiums paid & N = Number of premiums payable under the policy

Revival

You can revive your lapsed/Paid-up policy for its full coverage within five years from the due date of the first unpaid premium but before policy maturity, by paying all outstanding premiums together with the interest, as applicable. The interest for revival of the policy will be charged at market related rates set by the Company from time to time. The rate of interest shall be reset on an annual basis at the beginning of every financial year (April) and would be determined based on the average of 10-year G-Sec YTM plus 75 basis points rounded down to 25 basis points. The average of the benchmark would be taken from the previous financial year for the period 1^{st} July to 31^{st} Dec. The source of information for 10 year GSec rate would be "CCIL". The current applicable rate of interest on policy reinstatement is 7.00% p.a. compounding monthly which would be applicable for the FY 2026-27. Revival of the policy is subject to Board approved underwriting policy, i.e. the Life Insured may have to undergo medical tests, financial underwriting etc. Upon revival of the Policy, the Policyholder will become entitled to full benefits for the policy year(s) while the policy was in paid up/lapse stage. If a lapsed policy is not revived within the revival period, the policy will terminate on expiry of the revival period.

Surrender

It is advisable to pay premiums for the entire Premium Payment Term to enjoy maximum benefits under the policy. The policy will acquire Surrender value after paying premium for the first complete policy year & will become payable after completion of first policy year. Thereafter, if you decide not to pay further Premiums, you would have the option to either surrender the Policy or let the Policy continue with reduced benefits in accordance with the conditions mentioned in the Premium Discontinuance section above. If you choose to discontinue your policy, you will be entitled to receive Surrender Value which will be higher of the Guaranteed Surrender Value (GSV), if applicable or Special Surrender Value (SSV) of the Policy. Please refer to our website or Policy Document for details.

Loan

The policyholder may take a loan against their Policy once it has acquired a Surrender Value. The maximum loan that can be availed is 75% of the Surrender Value. The rate of interest shall be reset on an annual basis at the beginning of every financial year. The rate of interest applicable on the loan will be declared by the Company on an annual basis at the beginning of every financial year. The loan rate of interest is based on yield on 10-years GSEC YTM plus 150 basis points rounded down to 25 basis points. The average of the benchmark would be taken from the previous financial year for the period 1st July to 31st Dec. The source of information for 10 year GSec rate would be "CCIL". The current applicable rate of interest for FY 2026-27 is 7.75% p.a Compounding monthly. Any outstanding loan amount together with any unpaid interest thereon shall be adjusted against any Policy Benefit which become payable during the Policy Term. For other than in force and fully paid up policies: In case outstanding loan amount including interest exceeds the surrender value, the policy will get foreclosed after giving intimation and reasonable opportunity to the Policyholder to continue the policy.

Policies in force for full benefits or fully paid policies would not be foreclosed on the account of outstanding loan amount (including outstanding interest on loan, if any) exceeding the surrender value.

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)

Please note the following w.r.t riders:

- The rider can be attached at inception or any policy anniversary as per the board approved underwriting policy of the Company during the premium payment term of the base plan, subject to minimum applicable premium payment term and Policy Term of the rider.
- The rider Policy Term and rider premium payment term would be equal to the corresponding outstanding base Policy Term and premium payment term, subject to the maximum term and premium paying term available under the rider; i.e. rider will not be offered if the term of the rider exceeds outstanding term under the base policy.
- The rider sum assured for ADB, ATPD and CI shall not exceed the base sum assured chosen at inception of the policy.
- The premium for Critical Illness, Accidental Total Permanent and Disability and Waiver of Premium rider premium cannot exceed 100% of the Annualized premium in a policy whereas the premium for Accidental Death Benefit rider premium cannot exceed 30% of the Annualized premium.
- Riders are not available with Variant 4 i.e., Smart Saver variant.
- Rider benefits are payable subject to fulfilment of rider terms and conditions. For more details, refer to Rider T&C.

Free look cancellation

The Policyholder will have a period of 30 days from the date of receipt of the Policy Document to review the terms and conditions of the Policy and where he/she can disagree to any of these terms and conditions, he/she will have an option to return the Policy stating the reasons for objection. On receipt of the letter along with the Policy bond, the Company will refund the Premiums paid, subject to the deduction of proportionate risk premium and any expenses incurred by the Company on insurance stamp duty, Instant Cashback and medical examination, if any.

Suicide Exclusions

In case of death of the Life Insured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the Company shall pay to the nominee or beneficiary 80% of the Total premiums paid (excluding, any rider premium and taxes, Instant Cashback thereon if any) till the date of death, or the surrender value available as on date of death whichever is higher, provided the policy is in force.

Minor Lives

In case the Life Insured is a minor at the date of commencement, the proposer can either be a parent or grandparent or legal guardian of the Life Insured or any other relation subject to insurable interest between the proposer and life insured. In case of minor lives, date of risk commencement for policies will be same as that of date of commencement of policy. The ownership of such policies will vest automatically in name of Life Insured once he/she attains majority.

Tax Benefits

Premiums paid under this plan may be eligible for tax exemptions, subject to the applicable tax laws and conditions. Income tax benefits under this plan, if any, shall be applicable as per the prevailing Income Tax Laws and are subject to amendments from time to time. Kindly consult a tax expert.

Nomination and Assignment

Nomination in this policy is allowed as per Section 39 of Insurance Act, 1938 as amended from time to time. Assignment in this policy is allowed as per Section 38 of Insurance Act, 1938 as amended from time to time.

Section 41 of the Insurance Act 1938: Prohibition of rebate, (as amended from time to time):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty that may extend to ten lakh rupees.

Section 45 of the Insurance Act 1938, (as amended from time to time):

Fraud and mis-statement would be dealt with in accordance with provisions of Section 45 of the Insurance Act, 1938, as amended from time to time. For provisions of this Section, please contact the insurance Company or refer to the sample policy contract of this product on our website www.pramericalife.in

Grievance Redressal

I. In case of any clarification or query please contact your Company Salesperson. Any concern may also be raised at any of the branch offices of the Company, the addresses of the branch offices are available on the official website of the company.

II. The Company may be contacted at:
Customer Service Helpline 1860 500 7070
(Local charges apply) / 011 48187070
(9:00 am to 7:00 pm from Monday to Saturday)
Email: contactus@pramericalife.in
Website: www.pramericalife.in

Communication Address:
Customer Service
Pramerica Life Insurance Ltd.
7th & 8th Floor, Tower 2, Capital Business Park,
Sector 48, Gurugram - 122018
Office hours: 9:30 am to 6:30 pm from
Monday to Friday

III. Grievance Redressal Officer:
If the response received from the Company is not satisfactory or no response is received within 14 days of contacting the Company, the matter may be escalated to:

Grievance Redressal Officer,
Pramerica Life Insurance Ltd.,
7th & 8th Floor, Tower 2, Capital Business Park,
Sector 48, Gurugram - 122018
GRO Contact Number: 0124 – 4697069
Email- gro@pramericalife.in
Office hours: 9:30 am to 6:30 pm from
Monday to Friday

IV. IRDAI- Grievance Redressal Cell:
If after contacting the Company, the Policyholders query or concern is not resolved satisfactorily or within timelines the Grievance Redressal Cell of the IRDAI may be contacted.
Bima Bharosa Toll Free number – 155255 or
1800-425-4732

Email Id- complaints@irdai.gov.in
Website: https://bimabharosa.irdai.gov.in

Complaints against Life Insurance Companies: Insurance Regulatory and Development Authority of India Policyholder's protection & Grievance Redressal Department (PPGR), Sy. No. 115/1, Financial District Nanakramguda, Gachibowli, Hyderabad– 500032

V. Insurance Ombudsman:
The office of the Insurance Ombudsman has been established by the Government of India for the redressal of any grievance in respect to life insurance policies.

Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.

The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.

In case you are not satisfied with the decision/ resolution of the insurer, you may approach the Insurance Ombudsman if your grievance pertains to any of the following:

a. Delay in settlement of claim beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999
b. Any partial or total repudiation of claims
c. Disputes over premium paid or payable in terms of insurance policy
d. Misrepresentation of policy terms and conditions
e. Legal construction of insurance policies in so far as the dispute relates to claim
f. Policy servicing related grievances against insurers and their agents and intermediaries
g. Issuance of Life insurance policy, which is not in conformity with the proposal form submitted by the proposer
h. Non-issuance of insurance policy after receipt of premium
i. Any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f)

No complaint to the Insurance Ombudsman shall lie unless

(a) The complainant has made a representation in writing or through electronic mail or online through website of the insurer or insurance broker concerned named in the complaint and—

(i) Either the insurer or insurance broker, as the case may be, had rejected the complaint, or

(ii) The complainant had not received any reply within a period of one month after the insurer or the insurance broker, as the case may be, received his representation, or

(iii) The complainant is not satisfied with the reply given to him by the insurer, or the insurance broker, as the case may be.

(b) The complaint is made within one year—

(i) After the order of the insurer or insurance broker, as the case may be rejecting the representation is received, or

(ii) After receipt of decision of the insurer or insurance broker, as the case may be, which is not to the
satisfaction of the complainant, or

(iii) After expiry of a period of one month from the date of sending the written representation to the insurer or the insurance broker as the case may be, if the insurer or insurance broker, as the case may be, named fails to furnish reply to the complainant.

The address of the Insurance Ombudsman are attached herewith as Annexure and may also be obtained from the following link on the internet - Link: //www.cioins.co.in/ombudsman

Address & Contact Details of Ombudsmen Centres

Council for Insurance Ombudsmen (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, Santacruz (West), Mumbai - 400054. Tel no: 022 - 69038800/69038812. Email id: inscoun@cioins.co.in Website: www.cioins.co.in
If you have a grievance, approach the grievance cell of Insurance Company first. If complaint is not resolved/ not satisfied/not responded for 30 days then You can approach The Office of the Insurance Ombudsman (OIO) Please visit our website for details to lodge complaint with Ombudsman.

Sl.	Centre	Contact Person	Office Details***	Jurisdiction of Office Union Territory, District
1	AHMEDABAD	Shri Collu Vikas Rao	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD - 380 001. Tel.: 079 - 25501201/02 Email: oio.ahmedabad@cioins.co.in	Jurisdiction : Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2	BENGALURU	Mr Vipin Anand	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27- N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: oio.bengaluru@cioins.co.in	Jurisdiction : Karnataka.
3	BHOPAL	Shri R. M. Singh	Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal - 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: oio.bhopal@cioins.co.in	Jurisdiction : Madhya Pradesh, Chhattisgarh.
4	BHUBANESWAR	Shri Manoj Kumar Parida	Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar - 751 009. Tel.: 0674 - 2596461 /2596455 / 2596429 / 2596003 Email: oio.bhubaneswar@cioins.co.in	Jurisdiction : Odisha.
5	CHANDIGARH	Mr Atul Jerath	Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh - 160 017. Tel.: 0172 - 2706468 Email: oio.chandigarh@cioins.co.in	Jurisdiction : Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir,Ladakh & Chandigarh.
6	CHENNAI	Shri Somnath Ghosh	Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24333678 Email: oio.chennai@cioins.co.in	Jurisdiction : Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
7	DELHI	Ms Sunita Sharma	Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 – 46013992 / 23213504 / 23232481 Email: oio.delhi@cioins.co.in	Jurisdiction : Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.
8	GUWAHATI	Shri Somnath Ghosh	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in	Jurisdiction : Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
9	HYDERABAD	Shri N. Sankaran	Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in	Jurisdiction : Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
10	JAIPUR	Shri Rajiv Dutt Sharma	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363 Email: oio.jaipur@cioins.co.in	Jurisdiction : Rajasthan.
11	KOCHI	Shri G. Radhakrishnan	Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: oio.ernakulam@cioins.co.in	Jurisdiction : Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.

12	KOLKATA	Ms Kiran Sahdev	Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: oio.kolkata@cioins.co.in	Jurisdiction : West Bengal, Sikkim, Andaman & Nicobar Islands.
13	LUCKNOW	Shri. Atul Sahai	Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in	Jurisdiction : Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14	MUMBAI	Mr Vipin Anand	Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in	Jurisdiction : Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
15	NOIDA	Shri Bimbadhar Pradhan	Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514252 / 2514253 Email: oio.noida@cioins.co.in	Jurisdiction : State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
16	PATNA	Ms Susmita Mukherjee	Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna - 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Jurisdiction : Bihar, Jharkhand.
17	PUNE	Shri Sunil Jain	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-24471175 Email: oio.pune@cioins.co.in	Jurisdiction : Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

***Please note that the address may change. For the most up-to-date information, please refer to the following link: www.cioins.co.in/ombudsman

The brochure gives the salient features for the product. Please refer to Policy document for further details of the terms and conditions

About Pramerica Life Insurance Limited

Pramerica Life Insurance Limited is a joint venture between DHFL Investments Limited (DIL), a wholly-owned subsidiary of Piramal Finance Limited^ ("PFL") and Prudential International Insurance Holdings, Ltd. (PIIH), a fully owned subsidiary of Prudential Financial, Inc. (PFI). Pramerica Life Insurance Limited represents the coming together of two renowned financial services organizations with a legacy of business excellence spread over decades.

Pramerica Life Insurance Limited, started operations in India on September 01, 2008 and has a pan India presence through multiple distribution channels which have been customized to address the specific insurance needs of diverse customer segments. The Company is committed to providing protection and quality financial advice to its customers.

Pramerica is the brand name used in India and select countries by Prudential Financial, Inc.

Prudential International Insurance Holdings, Ltd. and Prudential Financial, Inc. of the United States are not affiliated with Prudential Plc. a Company incorporated in the United Kingdom.

For further information on the Company, please visit www.pramericalife.in

About Piramal Finance Limited (PFL)

Piramal Finance Limited (PFL), a wholly owned subsidiary of Piramal Enterprises Limited (flagship company of the Piramal Group), is a housing finance company engaged in retail and wholesale lending.In retail lending, PFL is one of the leading players that addresses the diverse financing needs of the under-served and unserved people of 'Bharat' market. It serve our 5 million customers with presence in 26 states with a network of 500+ branches. It offers multiple products, including home loans, small business loans to Indian budget conscious customers at the periphery of metros and in Tier I, II and III cities. In wholesale lending, it caters to both real estate as well as non-real estate sector and offers multiple products including construction finance, structured debt and senior secured debt. The Piramal Group also has strategic partnerships with leading global funds such as CDPQ, CPPIB, APG, Ivanhoe Cambridge and Bain Capital.

About Prudential Financial, Inc. (PFI)

Prudential Financial, Inc. (PFI), a financial services leader with $1.6 trillion of assets under management as of September,2025 has operations in the United States, Asia, Europe and Latin America. Prudential's diverse and talented employees are committed to helping individual and institutional customers grow and protect their wealth through a variety of products and services, including life insurance, annuities, retirement-related services, mutual funds and investment management. Prudential International Insurance Holdings & Prudential Financial Inc. of the United States are not affiliated with Prudential Plc, a Company incorporated in the United Kingdom. In the U.S., PFI's iconic Rock symbol has stood for strength, stability, expertise and innovation for more than a century. For more information, please visit www.prudential.com/about

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^Erstwhile Piramal Capital & Housing Finance Limited

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or 011 4818 7070

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This product provides Life Insurance coverage. Pramerica Life Poorna Rakshak - 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 and Communication Address: 7th & 8th Floor, Tower 2, Capital Business Park, Sector 48, Gurugram-122018, Haryana. CIN: U66000HR2007PLC052028. Customer Service Helpline Numbers: 1860 500 7070 (Local charges apply) or 011 4818 7070 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, Email: contactus@pramericalife.in, 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.

PR/B-ENG/26/JUL/V1

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS. IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.