In this policy, the investment risk in investment portfolio is borne by the policyholder.

Pramerica LIFE INSURANCE



Pramerica Life Group ULIP Employee Benefit Plan

A Unit-Linked Non-Participating Group Savings Life Insurance Plan

UIN: 140L086V01



Pramerica Life Group ULIP Employee Benefit Plan

This Plan offers employers a structured solution to fund long-term liabilities such as Leave Encashment, Gratuity, and Post-retirement medical benefits. It integrates insurance coverage with investment into market-linked funds, ensuring compliance, financial efficiency, and complete transparency in managing employee benefit obligations. This is a defined benefit group product.

Key Benefits of the plan

- Provides a comprehensive solution to manage employee benefit i.e. Leave Encashment, Gratuity and Post-retirement medical benefits as per scheme rules.
- Professionally managed fund with a focus on consistent performance and high service standards
- Includes a life cover of ₹10,000 per member.

How does the policy work?

- The Company will accept contribution at Master Policy Level as per the scheme rules and shall be allocated to listed unit-linked funds, with the policy subject to applicable charges like premium allocation, fund management, mortality etc.
- Scheme Benefit: As per the scheme rules, the benefit on various events (like resignation, death, termination, retirement etc.) will be paid by cancelling unit at the current NAV from the respective Scheme Account/Fund Value.
- Insurance Benefit: The flat life cover of ₹10,000 will be provided to each member under the scheme on yearly renewable basis.
- Contribution: In case the Scheme Account Value/ Fund Value is overfunded, the Company may allow "nil contribution" under the schemes until further contribution is required. In all such cases of nil contribution, the scheme shall not be treated as discontinued. No top ups are allowed unless required to address the underfunding of the scheme as per extant accounting standard.

Eligibility Conditions

Parameter	Minimum	Maximum
Age at Entry#	18 years	80 years
Maximum Maturity age	81	
Policy Term	There is no fixed policy term and the contract terminates till the last member exits the scheme or the Master Policyholder surrenders the policy. The scheme under the product shall be annually renewable.	
Premium Payment Term	There is no fixed premium payment term. Contributions are paid by the Master Policyholder / Members as and when required	
Sum Assured	₹10,000 per member	
Contribution	Min ₹1,00,000	
Group Size	5 members for schemes	No Limit

Investment Funds

Fund	Risk – Return	Investment Objective	Asset Category and Asset Allocation
Group Pure Equity Fund (ULGF001010126 GRPPUREEQU140)	High	To generate long-term capital appreciation from investment in large cap stocks and mid cap stocks, subject to the regulatory limits on investee companies, their groups and industry sectors with the objective of beating the respective benchmark returns. The fund will have the flexibility of moving into fixed income instruments to the tune of 15% during times of volatility in equity markets.	**Equity & Equity related instruments:** 85%-100%, **Money Market Instruments / Debt securities/Cash:** 0%-15%
Group Hybrid Fund (ULGF002010126 GRPHYBRDFD140)	Moderate	To generate superior long-term returns from a diversified portfolio of equity and debt securities, with a minimum of 15% allocation to equities. Debt allocation can be increased to 85% depending upon market conditions to afford stability to the fund.	**Equity & Equity related instruments:** 15%-30%, **Money Market Instruments/ Debt securities/Cash:** 70%-85%
Group Debt Fund (ULGF003010126 GRPDEBTFND140)	Low	To generate steady returns at lower risk by investing in a range of debt securities.	**Debt Securities:** 60%-100%, **Money Market Instruments/Cash:** 0%-40%

Benefits

Events	Benefits
Death Benefit	The benefits under this policy are payable in accordance with the scheme rules. In the event of the death of a scheme member, an amount as specified in the scheme rules shall be paid by cancelling units at the prevailing Net Asset Value (NAV). This benefit will be limited to the maximum fund value available in the policy on the date the benefit becomes payable. In addition to this, a fixed Sum Assured of ₹10,000 will also be paid to the nominee or beneficiary.
Maturity benefit	Not Applicable since this is a yearly renewable plan and the policy continues indefinitely until expiry of membership of existing scheme members in which case maturity benefit shall be equal to the Policy Unit Fund.
Benefits payable when member leaves the scheme	The claim amount requested by the Master Policyholder will be paid from the policy fund by cancelling units equivalent to the claim amount at prevailing NAV. This amount will be paid to the Master Policyholder to enable them to make the benefit payment to the beneficiary. The maximum amount payable will be limited to the available Fund Value.

Large Fund Units

Additional units to be added to the policy fund on a yearly basis based on Fund size as shown below

Fund Value as on the last day of the preceding Policy Year (In INR Cr.)	Large Fund Units (as a % of Fund Value as on the last day of the preceding Policy Year)
<= 1	0.10%
>1 to <= 5	0.15%
>5 to <=10	0.20%
>10 to <=20	0.30%
> 20	0.40%

Units shall be added to the Fund Value as additional units at the end of every policy year, starting from the end of 2nd policy year as per the grid mentioned above. Large fund units are a percentage of Fund value as on the last day of the preceding Policy year

The additional units will be allocated to the unit-linked funds at in the same ratio as the monies held in the various unit-linked funds of the Policy at the time of Allocation.

Option for Extra Allocation

The Master Policyholder has an option to opt for Extra Allocation at the inception. The Extra Allocation shall be added to the contributions received & can be opted for future contributions at the time of respective contributions being made to the fund. The Extra Allocation shall be recovered annually, starting from the end of the year in which the Extra Allocation is made, over the period of recovery.

Master Policyholder will have the option to choose the percent of Extra Allocation, from the options available in the below table. Correspondingly, the recovery percentage and the period of recovery will be as per the below table below.

Extra Allocation (as a % of respective contribution/s)	Recovery % p.a.(applied respective contribution/s)	Period of Recovery (in years)
1%	0.50%	2
2%		4
3%		6

Extra Allocations & Recovery shall be done in the proportion of the fund values as on the date of the respective contributions being received & as on the date of the respective recovery being made, respectively. In case, the policy is surrendered before the end of period of recovery, the unrecovered amount shall be recovered from the Surrender Value.

Surrender

The Master policyholder may surrender the complete Master Policy at any time. On surrender of the Policy by the Master Policyholder, Unit Fund after deducting the unrecovered amount (if applicable), as on the date of the surrender shall be payable to the Master Policyholder by cancelling of units at the prevailing NAV, after deducting applicable surrender charges, if any.

Switching

The Master Policyholder has an option to switch investment(s) or a part thereof from one fund to another fund(s) available under this policy subjected to condition in policy term and conditions. The amount to be switched is at least ₹100,000 (One Lakh) unless 100% (One Hundred Percent) of the Units are being switched to another Fund.

Free Look Cancellation

You 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 you disagree to any of these terms and conditions, you have an option to return the Policy stating the reasons for objection. On receipt of the letter along the Policy documents, the company will refund the following amount in case of such cancellations:

Amount of refund = Fund Value - Extra Allocation made + Charges deducted from unit account after deducting the proportionate risk charges, if any, for the period of cover – Expenses incurred by the Company on insurance stamp duty and on medical examination

Grace Period

For payment of Mortality Fee, if applicable, grace period of 30 days from due date will be allowed.

Renewals

The Master Policyholder renews the plan annually upon payment of the mortality premium. If the premium is not received within the 30-day grace period, the policy is automatically renewed through deduction of the applicable mortality charges from the policy fund. Upon successful renewal, the insurer provides a confirmation notice to the Master Policyholder, ensuring uninterrupted coverage as long as the Fund Value is above ₹10,000.

Tax Benefits

Tax Benefits under the policy will be as per the prevailing Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor. The Goods and Services Tax (GST) & applicable cess (es)/levy, if any levied by the government will be charged separately as per the prevailing tax laws as amended from time to time.

Charges

Premium Allocation Charge

A flat charge of 2% of contribution received under the Scheme. However, no such charges shall be applicable in respect of policies sold through Direct Channel.

Mortality Charge

The Policyholder has the choice to pay the premium towards life cover separately or this premium can be deducted from the fund by cancellation of units. The mortality charge is calculated by multiplying the Sum at Risk (SAR) by the mortality charge rate of ₹1 per 1000 Sum Assured. Mortality Charge would be subject to applicable taxes, cesses and levies as imposed by Government from time to time. Mortality charges are guaranteed for entire policy term of one year.

Fund Management Charge

The FMC will be adjusted in the unit price of each fund and will be levied on a daily basis. FMC is reviewable subject to maximum of 1.35% p.a. for each of the fund and upon prior approval of the IRDAI.

Fund	FMC (p.a. as % of funds)
Group Debt Fund (ULGF003010126GRPDEBTFND140)	1.15%
Group Hybrid Fund (ULGF002010126GRPHYBRDFD140)	1.30%
Group Pure Equity Fund (ULGF001010126GRPPUREEQU140)	1.30%

Policy Administration Charge: Not Applicable.

Premium Redirection Charge: Not Applicable.

Switching Charge : There is no charge & restriction on the number of switches that can be done.

Surrender Charge

0.05% of the Fund Value subject to a maximum of ₹5,00,000 is policy is surrendered before third renewal of the policy. No Surrender charge will be levied after three policy years.

These charges are exclusive of applicable taxes. GST will be over & above the charges

General policy provisions

Scheme Rules

Scheme rules are the set of rules governing the benefit structure, eligibility of membership & other terms of the scheme. The scheme rules will provide the details of benefits such as type and size of benefits, how and when benefits are payable. The scheme rules would be submitted along with the Proposal Form.

Suicide Clause

No Suicide Exclusion is applicable.

Foreclosure

If the Fund Value falls below ₹10,000 then the Policy shall be foreclosed and the Surrender Value as on date of such foreclosure will be paid and the Policy will terminate.

Revivals and Reinstatements

There is no contractual regular premium commitment; hence, revivals and reinstatements are not applicable.

Loans

There is no facility of loan available from the Insurer under this policy.

Top-Up Premiums

Top-Up Premium shall be allowed, only if required to address the underfunding of the scheme.

Partial Withdrawals

Partial Withdrawals are not allowed in this policy.

Termination

A Group Member's cover will cease at the earliest of

a) Payment of a claim under this policy as per scheme rules;

b) Death of the Group Member;

c) The Group Member leaving the employer's service with gratuity settled, or ceasing to be a Group Member;

d) The Group Member reaching the policy's maximum age limit;

e) If Fund Value falls below ₹10,000;

f) The date of termination of the Policy;

g) Specific event as per scheme rules; or

h) On Free Look cancellation of the Policy.

Nomination & 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(as amended from time to time): Prohibition of rebate

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

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

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) / 0124 469 7070
(9:00 am to 7:00 pm from Monday to Saturday)
Email: group.services@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 two weeks 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.

You may approach the Insurance Ombudsman if your grievance pertains to any of the following:

Delay in settlement of claim beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999

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

Office of The Governing Body of Insurance Council (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

Pramerica Life and the Rock Logo are proprietary service marks and may not be used without the permission of the owner.

^Erstwhile Piramal Capital & Housing Finance Limited

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

CALL AT
1860 500 7070 (Local charges apply)
or 0124 469 7070

EMAIL
contactus@pramericalife.in

Linked insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions. Pramerica Life Insurance Limited is only the name of the Life Insurance Company and "Pramerica Life Group ULIP Employee Benefit Plan" is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.

This product provides Life Insurance coverage. Pramerica Life Group ULIP Employee Benefit Plan - A Unit-Linked Non-Participating Group Savings Life Insurance Plan UIN: 140L086V01. GST and other levies, as applicable, will be extra and levied as per prevailing tax laws and are subject to change from time to time. This Product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Tax Benefits may be available as per the applicable laws as amended from time to time. Please know the associated risk and applicable charges from your insurance 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 0124 469 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.

GUEBP/B-ENG/26/OCT/V3

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.