



Pramerica
LIFE INSURANCE

PRAMERICA LIFE

ROCKSOLID TERM INSURANCE

FOR THE

SUPERHEROES

WHO PROTECT THEIR FAMILIES



Pramerica Life RockSolid Term Insurance

A Non-Linked Non-Participating Individual
Pure Risk Premium Life Insurance Plan



You do all that you can to provide comfort and safety to your family and ensure their future is secure at all times. You have always been a Rock to your family, strong and dependable. Therefore, you need a life insurance plan as Rock Solid as you, a plan which can cover you and your family from the changing needs of life as it progresses.

Presenting Pramerica Life RockSolid Term Insurance, a tailor made pure risk premium life insurance plan that provides protection as per your needs. It comes with a wide range of flexibilities that help you design your Rock Solid safety net so that you can secure your family's financial future, even in case of unfortunate events.

Pramerica Life RockSolid Term Insurance

Key Benefits:

- **Financial security for your family:** Guaranteed Rock Solid protection throughout the policy term
- **Pay as you like:** Option to pay premiums once, for a limited period or throughout the policy term
- **Flexibility:** : Optional add-on benefits which allow you to customize your plan as per your needs
 - **Increasing Life Cover:** Auto Increase your life cover to take care of increasing responsibilities
 - **Spouse Cover:** Extend life cover to your spouse
 - **Life Stage Cover Enhancement:** Increase your life cover at certain life stage events
- **Comprehensive Protection:** Option to enhance your protection cover against death, disease and disability through riders
- **Smart Exit:** Option to exit the policy once your need for cover is over and receive all the premiums paid (excluding Rider premiums and applicable taxes) back as Smart Exit value.

- **Death benefit payout options:** Flexibility to the policyholder/ nominee to structure the payouts as per need i.e. in lump sum, in monthly income or a combination of both.
- **Option to change the premium payment term from regular to limited pay** during the policy term
- **Advantage for Healthy lifestyle:** Special premium rates for non-tobacco consumers
- **Tax benefits:** Tax Benefits may be available as per the applicable laws as amended from time to time, please consult a tax advisor.

Eligibility Criteria:

Parameters	Minimum	Maximum
Age at Entry (in Years)	Other than Spouse cover: 18 years In case of Spouse cover: 21 years for both Primary Life and Secondary Life	For Single Pay & Regular Pay: 65 years For Limited Pay (5/10/15 Years): 65 years For Pay till Age 60: 55 years In case of Spouse Cover: 55 years for both Primary Life and Secondary Life
Maturity Age (In Years)	28	85
Policy Term (In Years)	10 to 30 Years and Up to Age 65, 70, 75, 80, 85	
Premium Payment Term (In Years)	Regular Pay	Equal to Policy Term
	Limited Pay	5, 10, 15, To Age 60
	Single Pay	One time payment
Premium Payment Frequency	Annual, Semi-Annual, Monthly	
Sum Assured (in ₹.)	50,00,000	Subject to Board Approved Underwriting Policy

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

How does the plan work?

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

Step 1: Choose your base sum assured and death benefit payout option

Step 2: Choose the policy term, premium payment term and the premium payment frequency

Step 3: Choose from the optional covers available with the base cover

Your premium under this plan shall be determined basis your gender, age at entry, sum assured chosen, smoker status, occupation and the above chosen inputs.

Benefits in detail

Death Benefit

In the unfortunate event of the death of Life Insured any time during the policy term, provided the policy is in-force, Sum Assured on Death is payable to the nominee(s), where Sum Assured on Death is the higher of:

- Any Absolute Amount Assured[#] to be paid on death
- 105% of Total Premiums Paid[^] as on the date of death
- 1.25 times the Single Premium^{\$} or 11 times the Annualized Premium^{*}

The death benefit is payable on death of Life Insured as per the Death Benefit Payout option chosen and the policy terminates thereafter.

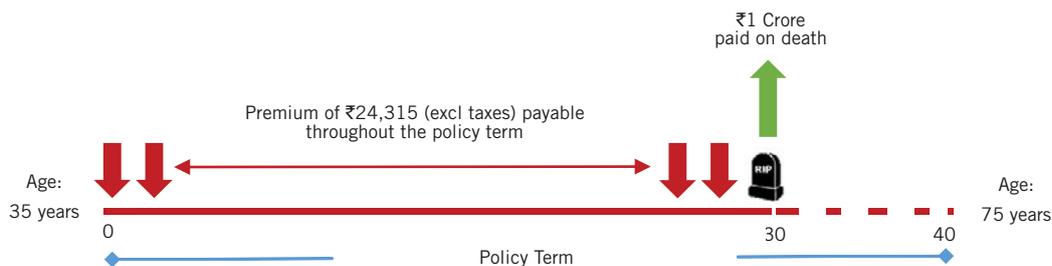
^{\$}**Single Premium** shall be the one time premium amount payable by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums, if any

^{*}**Annualized Premium** shall be the premium amount payable in a year by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

[^]**Total Premiums Paid** means total of all the premiums received excluding any underwriting extra premium, any rider premium and taxes.

[#]**Absolute Amount Assured to be Paid on Death** is the applicable sum assured as on date of death

Sample Illustration: Manish a non-smoker, 35-year-old doctor, has just invested in opening a new clinic and wants to safeguard his family from financial uncertainties that could arise in case of his untimely demise. He purchases Pramerica Life RockSolid Term Insurance, for a Sum Assured of ₹1 Crore and chooses a policy term up to the age of 75 years and chooses to pay premium annually for the entire policy term.



Maturity Benefit

There is no Maturity Benefit in this plan.

Optional Covers

The plan offers the following optional covers to help customize your plan as per your needs. They can be chosen at inception and cannot be changed at a later date. Your Premium would vary basis the optional cover you choose.

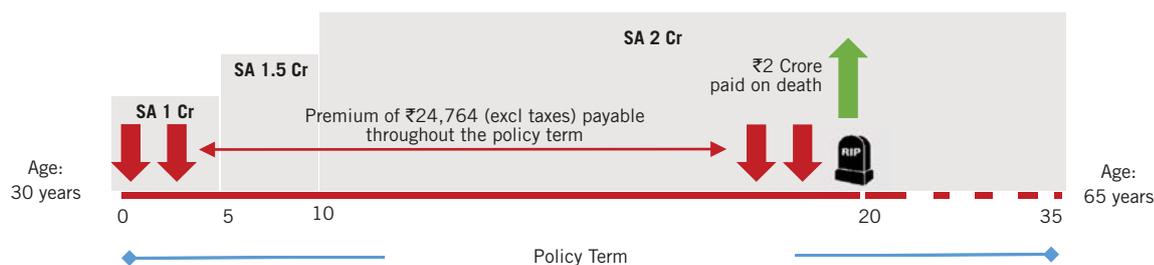
Increasing Life Cover:

This option allows you to increase your sum assured by either 25% or 50% twice during the policy term, where the first increase takes place on completion of the 5th policy year and the second and final increase takes place on completion of the 10th policy year.

You have to choose the rate of increase at inception of the policy. After the last increase in Sum Assured at the completion of the 10th Policy Year, the Sum Assured stays at the same level throughout the remaining Policy Term. Increasing Life Cover shall be applicable to lives accepted as standard risk. Conversion of policy from Regular to Limited Pay shall not be allowed under Increasing Life Cover.

Sample Illustration for Increasing Life Cover Option: : Rajesh is a 30-year-old non-smoker working as a contractor. He married Ruchi and is blessed with a new born daughter. He is aware of his new additional responsibilities and wants to safeguard his family from the financial uncertainties that could arise in case of his untimely demise. He also wants to ensure that the Sum Assured should increase with the increase in age and responsibilities, hence he opts for Pramerica Life RockSolid Term Insurance with Increasing Life Cover option. He chooses a Sum Assured of ₹1 Crore, Regular pay, Policy term up to the age of 65 years where the Sum Assured increases by 50%.

At the end of the 5th policy year, his cover increases to ₹1.50 Crore, at the end of the 10th policy year, his cover increases to ₹2 Crore and stays at the same level for the remaining policy term.



Life Stage Cover Enhancement:

This option offers you the flexibility to increase the Base Sum Assured twice during the Policy Term on occurrence of any of the following listed life stage events and on payment of an additional premium, without undergoing any further medical underwriting. Depending on the event that has occurred, the Sum Assured can be increased by an amount equal to 25% or 50% of the Base Sum Assured, subject to a maximum increase of 100% of the Base Sum Assured but not exceeding ₹1 Crore.

The facility can be exercised on occurrence of any of the following events:

Event	Additional Cover (% of Base Sum Assured)
Marriage (Once during the policy term, not available if already married)	Min. of (50% of Base sum assured chosen at inception or ₹50 lakh)
Birth/Legal Adoption of 1st Child	Min. of (25% of Base sum assured chosen at inception or ₹25 lakh)
Birth/Legal Adoption of 2nd Child	Min. of (25% of Base sum assured chosen at inception or ₹25 lakh)
On purchase of house (Once during the policy term)	Min. of (50% of Base sum assured chosen at inception or ₹50 lakh)

The increase in Sum Assured & corresponding additional premium will be effective from the next policy anniversary onwards, falling after the date of such request, provided the policy is in force & all due premiums have been paid in full at the effective policy anniversary.

The Life Stage Cover Enhancement can be chosen at policy inception and the increase in Sum Assured corresponding to a particular event can be availed only once, subject to fulfilment of the following conditions:

1. The occurrence of above events must be during the term of the policy.
2. This feature shall be applicable to lives accepted as standard risk. In case the Life Insured is a substandard life, this feature (Life Stage Cover Enhancement) will not be offered
3. The feature is available for Pay till the Age of 60 years and Regular premium paying policies only.
4. This option cannot be availed, in case Increasing Life Cover option is chosen.
5. The option can be exercised only within 6 months of the occurrence of the life stage event(s). The life stage event has to happen after policy issuance and a proof of the event taking place has to be submitted.
6. Once the option is exercised, the Premium Payment Term and Policy Term of the enhanced cover shall be equal to the outstanding Premium Payment Term and Policy Term under the base plan.
7. In case of suicide within 12 months from exercising of Life Stage cover Enhancement, the additional cover will not be paid and the Premiums Paid for the additional cover will get refunded.
8. Option to increase the sum assured can be exercised only if the insured person is less than 45 years of age at the time of exercising this option.

9. The outstanding Policy Term has to be at least ten (10) years at the time of exercising this option.
10. If any rider is attached to the policy and the rider benefit has been paid during the policy term, then this option cannot be exercised.

Spouse Cover:

This option provides add-on cover for the spouse (secondary life) which shall trigger only at the death of the Primary Life Insured. At inception, Policyholder shall have the flexibility to choose the Sum Assured for Spouse (secondary Life) between 20 Lakhs to 50 Lakhs, subject to a maximum of 50% of the Base Sum Assured chosen by the Primary Life at inception. On death of the Primary Life Insured, the death benefit as applicable shall be payable and the life cover for spouse will get triggered for the remaining policy term or till the end of policy year in which the spouse attains the age of 85 years, whichever is earlier. No future premiums are to be paid by the Secondary life and on death of the Spouse (secondary life) during the remaining policy term or till attainment of age 85 (whichever is earlier), the applicable Spouse Cover Sum Assured shall be payable.

If the Spouse (secondary Life) dies before the death of the Primary Life Insured, this benefit will not be available, as the Spouse Cover gets triggered only after the death of the Primary Life Insured.

The Spouse cover can be chosen only at the time of inception and is subject to the fulfillment of the following conditions:

- a) The Primary Life Insured must be married at the time of choosing the option.
- b) Maximum age difference allowed between primary and secondary Life Insured is of 10 years.
- c) Minimum age at entry for getting spouse cover is 21 years for both primary and secondary life.
- d) Maximum Sum Assured offered to spouse is up to 50 Lakh.
- e) This benefit, upon death of Secondary life, will be paid in lump sum, irrespective of the death benefit payment mode opted by the Life Insured under the plan.
- f) Spouse cover benefit shall be applicable to lives accepted as standard risk. In case the Primary life or the Secondary life is a substandard life, this add-on cover (Life Cover offered to the Spouse on death of Life Insured) will not be offered.
- g) There is no option to increase the Death Benefit or add rider benefit for Spouse (secondary life) during the policy term

Exclusions: Spouse cover benefit shall not be payable under following conditions:

- a) In the event of the occurrence of simultaneous death of the Primary life and the Spouse (Secondary life) OR death of the Spouse (secondary life) arising directly or indirectly due to the same event which caused the death of the Primary life.

- b) The Spouse (secondary life) pre-deceases the Primary life i.e. no benefit is payable on death of spouse if the spouse (secondary life) dies before the Primary Life Insured.
- c) In case the Spouse (secondary life) dies due to suicide within 12 months from the date of death of the Primary Life.
- d) In case the spouse (secondary life) has attained 60 years of age at the time of death of Life Insured (primary life).
- e) In case of death of Primary life due to suicide within 12 months from the date of commencement of risk of the policy or the date of revival of the policy, whichever is later. The benefits applicable in case of death by suicide on primary life shall be payable and the policy will terminate thereafter.

Riders

For added protection you can enhance your insurance coverage during the policy term by adding following riders at a nominal extra cost over and above your base policy premium:

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

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 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 Annualised Premium in a policy whereas the premium for Accidental Death Benefit rider premium cannot exceed 30% of the Annualised Premium.
- Rider benefits are payable subject to fulfilment of rider terms and conditions. For more details, refer to Rider T&C.

Other Flexibilities in detail

Smart Exit

You have the flexibility to exit from the policy before the end of the policy term and receive the Total Premiums Paid (including premiums for Spouse Cover, Life Stage Cover, if any) plus underwriting extra premiums paid, if any. The option to exercise Smart Exit shall be available only between attained age of 60 till 65 years. Policy will terminate post payment of the Smart Exit Value with no further benefits payable.

Smart Exit can be availed subject to the fulfilment of following conditions:

For Single Pay

- Age at Entry must be less than or equal to 50 years
- Age at Maturity must be 70 years or more
- Policy Term must be 30 years or more
- In case a base claim (under Spouse cover option) has been made under the policy, then Smart Exit Value will not be payable

For other than Single Pay

- Age at Entry must be less than or equal to 45 years
- Age at Maturity must be 70 years or more
- Policy Term must be 35 years or more
- In case a base claim (under Spouse cover option) has been made under the policy, then Smart Exit Value will not be payable

Death Benefit Payout Option

The Death Benefit Payout Option can be chosen at inception by the Policyholder or by the nominee at the time of claim. The plan offers the flexibility to receive the death benefit in the following three ways:

- **Lump Sum Payout:** Death Benefit shall be payable in lump sum.
- **Monthly Income:** Under this option, the Death Benefit will be payable in monthly instalments over a period of 5 or 10 years. The monthly instalment shall be defined as a % of applicable Sum Assured, with the first instalment being payable as on the date of death.
- **Lump sum plus Monthly Income:** Under this option, part of the Death Benefit shall be payable as lump sum and the balance in the form of monthly income. The lump sum proportion can be chosen from 10% to 90% of the Death Benefit (in multiples of 10%) which shall be payable immediately on death as lump sum and the remaining Death Benefit shall be payable every month for 5 or 10 years.

Note: The monthly instalment factor (as % of SA) shall be calculated such that the present value of the monthly instalments equals the amount of residual death benefit under the policy based on the prevailing interest rate at the time of death, which shall be the annualized yield on 5 Year G-Sec (over the last 6 months and rounded up to nearest 25 bps) less 200 bps.

Once the death benefit payout is chosen by the nominee it will remain fixed over the instalment period. At any time during the instalment payment phase, the nominee can choose to terminate the instalment payment in exchange for a lump sum, in which case, the lump-sum payable shall be equal to the discounted value of all the future instalments due. The interest rate used to calculate the discounted value will be the Annualized yield on 5 year G-Sec (over the last 6 months and rounded up to nearest 25 bps) plus 200bps.

Option to change the premium payment term from Regular pay to Limited pay

This flexibility gives you the option to convert outstanding Regular Premiums into any Limited Premium period that may be available under the product. The option to change premium payment term can be exercised only after the total premiums for the initial 5 policy years have been paid. The maximum age to exercise this option will be the maximum age applicable for Limited Pay. This option can also be opted with any attached rider benefit under the product. Further, the rider premium term has to be re-adjusted as per this option, if the same is greater than base policy premium term post availing this option. Such alterations shall be in accordance with the BAUP and the Premium rates under such circumstances shall be charged as filed under the product.

Other Features

Flexible Premium Payment Modes

For regular and limited pay options, you may choose to pay premiums Annually, Semi-annually or Monthly. Monthly mode is allowed only if the premiums are paid electronically, like Credit Card, Direct Debit and ECS/NACH. Modal loading on premium will be applicable as per the table given below

Premium Modes	Annual	Semi-annual	Monthly
Factors	1	0.51	0.086

Premium Rebates/Discounts

Following discounts are offered, for other than single pay option, with a maximum first year discount of 7% and second year onward discount of 2%:

- First year discount of 5% for salaried profile
- A discount of 2% shall be applicable throughout the premium paying term (for any one of the below categories), provided the sale is directly through company's website (without any intermediary) for:
 - All Employees of Pramerica Life Insurance,
 - All Employees of Pramerica Life Insurance licensed intermediaries (Corporate Agent, IMF, Broker, Web-aggregator etc)
 - All existing policyholders,
- Female Life Rebate: Premium rate applicable to female life will be based on the premium rate of 3 years younger male.

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

If all due premiums are not paid within the grace period, your policy shall lapse at the end of the grace period and no benefits shall be paid when the policy is in lapsed status. A lapsed policy can be revived for its full coverage within five years from the due date of the first unpaid premium, but before the policy maturity, by paying all outstanding premiums together, with interest as applicable as per the board approved underwriting policy of the Company. The company may ask the Life Insured to undergo medical examination and provide evidence of continuity of insurability. The cost of such medical examinations required if any, will have to be borne by the policyholder.

Surrender Value

No surrender benefits are payable under this plan.

Policy Cancellation Value

The policy shall acquire a Policy Cancellation Value subject to the criteria mentioned below:

- a. Single Pay: After payment of single premium
- b. Limited Pay: After payment of premiums for at least two complete policy years
- c. Regular Pay: No Policy Cancellation Value applicable

Policy cancellation value shall be payable upon the Policyholder applying for the same before the stipulated date of maturity or at the end of revival period if the policy is not revived, in case of Limited Premium Payment Policies. On payment of the Policy Cancellation Value, the policy, along with any additional benefits including rider benefits, if opted, shall terminate.

Policy Cancellation Value (PCV), if acquired, is payable subject to the following conditions:

- In case Spouse Cover is chosen, no PCV shall be payable on death of Primary Life Insured.
- In case of conversion of Premium Payment Term from Regular Pay to Limited Pay, PCV shall be acquired only after payment of premiums for two complete policy years during the Limited Pay period. Total Premium Paid, unexpired policy term and original policy term will be calculated from the date of conversion for PCV, where Total Premium Paid will only consist of premiums paid post conversion.
- On payment of the Policy Cancellation Value, the policy, along with any additional benefits, including rider benefits, if opted, shall terminate.

The **Policy Cancellation Value (PCV)** is calculated as

Policy cancellation value (PCV) Factor (multiplied by) Total Premiums paid[^] (multiplied by) (unexpired policy term (in months) / (original Policy Term (in months))

Where, the PCV Factor is 70% in case of Single Pay and for Limited Pay PCV Factor is as below:

Policy Year	PCV Factor
During the Premium Payment Term or if all due premiums have not been paid	30%
After completion of the Premium Payment Term if all due premiums have been paid	50%

[^]Total Premiums Paid is the total of all premiums received including any underwriting extra premium and excluding rider premiums and taxes

Reduced Paid-Up

No Reduced Paid-Up benefits are payable under this plan.

Revival

You can revive your lapsed 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 1st July xxxx to 31st Dec xxxx. The source of information for 10 year GSec rate would be "CCIL". The current applicable rate of interest on policy reinstatement is 8.00% p.a. compounding monthly which would be applicable for FY 2023-24.

The revival of the policy shall be subject to the BAUP of the Company, as applicable from time to time. The Company reserves the right to obtain additional information before reviving the Policy and also has the right to decline revival of the policy or impose extra mortality ratings as per the Board Approved Underwriting Policy of the Company. The medical expenses, if any, shall be borne by the policyholder. If a lapsed policy is not revived within the revival period, all benefits shall be terminated and the Policy Cancellation value, if any, shall be payable at the end of revival period or maturity whichever is earlier.

Loan

Loan facility shall not be available under the plan.

Terms and Conditions

Free look cancellation

You will have a period of 15 days (30 days in case the Policy is sold through electronic or distance marketing* i.e. any means of communication other than in person) 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 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 and medical examination.

*Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- i. Voice mode, which includes telephone-calling
- ii. Short Messaging Services (SMS)
- iii. Electronic mode which includes e-mail, internet and interactive television (DTH)
- iv. Physical mode, which includes direct postal mail and newspaper & magazine inserts and
- v. Solicitation through any means of communication other than in person

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 underwriting extra, rider premium and taxes, if any) till the date of death, or the policy cancellation value, if applicable, available as on date of death whichever is higher, provided the policy is in force.

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.

Goods and Services Tax (GST)

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.

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

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.

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.

About Pramerica Life Insurance Limited

Pramerica Life Insurance Limited is a joint venture between DHFL Investments Limited (DIL), a wholly-owned subsidiary of Piramal Capital and Housing Finance Limited (“PCHFL”) 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 Capital & Housing Finance Limited (PCHFL)

Piramal Capital & Housing Finance Limited (PCHFL), 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, PCHFL is one of the leading players that addresses the diverse financing needs of the under-served and unserved people of ‘Bharat’ market. It has over 1 million customers and presence in 24 states with a network of over 300 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 \$1.7 trillion of assets under management as of September, 2021 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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**TAKE THE DECISION TO PROTECT
YOUR FAMILY'S FUTURE TODAY.**



CALL AT
1860 500 7070 or
011 4818 7070

(Local charges apply)



SMS 'LIFE' TO
5607070



EMAIL
contactus@pramericalife.in

This product provides Life Insurance coverage. Pramerica Life RockSolid Term Insurance UIN: 140N079V01. Goods & Services Tax will be charged over and above the quoted premium. For more details on risk factor, terms and conditions please refer to our website before concluding a sale. 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.

IRDAI Registration No. 140. Pramerica Life Insurance Limited. Registered Office and Communication Address: 4th Floor, Building No. 9, Tower B, Cyber City, DLF City Phase III, Gurgaon-122002. CIN: U66000HR2007PLC052028. Customer Service Helpline Tel. No: 1860 500 7070 or 011 4818 7070 (Local charges apply) Timings: 9:30 a.m. to 6:30 p.m. (Monday-Saturday), 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.

RSTI/B-ENG/23/SEP/V1

BEWARE OF SPURIOUS / FRAUD PHONE CALLS: IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.