



Pramerica

|

LIFE INSURANCE

PRAMERICA LIFE

SMART INCOME

A NON-LINKED NON-PARTICIPATING INDIVIDUAL
SAVINGS LIFE INSURANCE PLAN

UIN: 140N044V05

Pramerica Life Smart Income

Pramerica Life Smart Income plan is a non-participating guaranteed annual income plan that has been designed keeping your financial needs in mind. The guaranteed annual income benefits of this plan make sure that you and your family have a steady income stream while the death benefit provides financial security to your loved ones when you are no longer around to take care of them.

Key Features

- **Guaranteed Annual Payouts:** Get Guaranteed Annual Payouts for a duration equal to the Premium Payment Term
- **Align Policy to your needs:** Flexibility to choose from various Premium Payment Term options for each Policy Term
- **Flexibility to avail loan:** Option to avail loan against the policy
- **Tax Benefits:** You may get tax Benefits on the Premium paid and the benefits received as per the prevailing tax laws

How does the plan work?

- The Annual Payouts are expressed as Annualized Premium multiplied by MBM Factors.
- Select a suitable policy term from the available options of 7 to 20 years.
- Basis your requirements, select a suitable premium payment term from available options.
- The policy will provide life cover during the Policy Term only.
- Annual payouts will start from the maturity date for duration equal to the Premium Payment Term.

Benefits in Detail

The Policy will pay the following benefits in case of death or maturity provided the Policy is in force for full risk benefits as on the date of the insured event.

- **Death Benefit** - In case of unfortunate demise of the Life Insured during the Policy Term, the Company will pay lump sum benefit equal to Death Sum Assured, which will be highest of
 - i) Base Sum Assured OR
 - ii) Maturity Sum Assured OR
 - iii) 105% of the Total Premiums Paid (excluding underwriting extra Premium, if any) till the date of death
 - Where Maturity Sum Assured is: Annualized Premium# (multiplied by) Maturity Benefit Multiplier (MBM) (multiplied by) Lump sum factor Lump Sum Factor is defined in eligibility criteria The policy will terminate after payment of Death Benefit.
- **Maturity Benefit** - On Survival of the Life Insured till Maturity Date, the Company will pay Annual Payouts for duration equal to the payout period, where Annual Payout is defined as #Annualized Premium (multiplied by) Maturity Benefit Multiplier (MBM)
- The Maturity Benefit Multiplier (MBM) would vary by Policy Term and entry age of Life Insured. Please refer below for sample illustration. The first Annual Payout would be made on the Maturity Date.
- If the Life Insured dies while he/she is receiving the Annual Payouts, the Annual Payouts would continue for the remaining duration of Payout Period.

#Annualized Premium shall be the Premium payable in a year chosen by the Policyholder, excluding the taxes, rider premiums, underwriting extra Premium and loadings for modal Premium, if any.



Payout Period

Payout Period is the period over which the maturity benefit is paid in equal installments. The payout period is equal to the premium paying term and commences immediately after the end of policy term.

Option to receive Lump Sum benefit

At any time during the payout period, the beneficiary would have the option to receive the outstanding annual payouts as a lump sum amount by making a written request. Lump sum amount, if opted, will be calculated as Lump sum factors (multiplied by) Annual Payouts. The claim payment obligation of the company will end on the payment of lump sum and no further benefits will be paid. The Company may change the lump sum factor depending on economic conditions and subject to prior approval from the IRDAI.

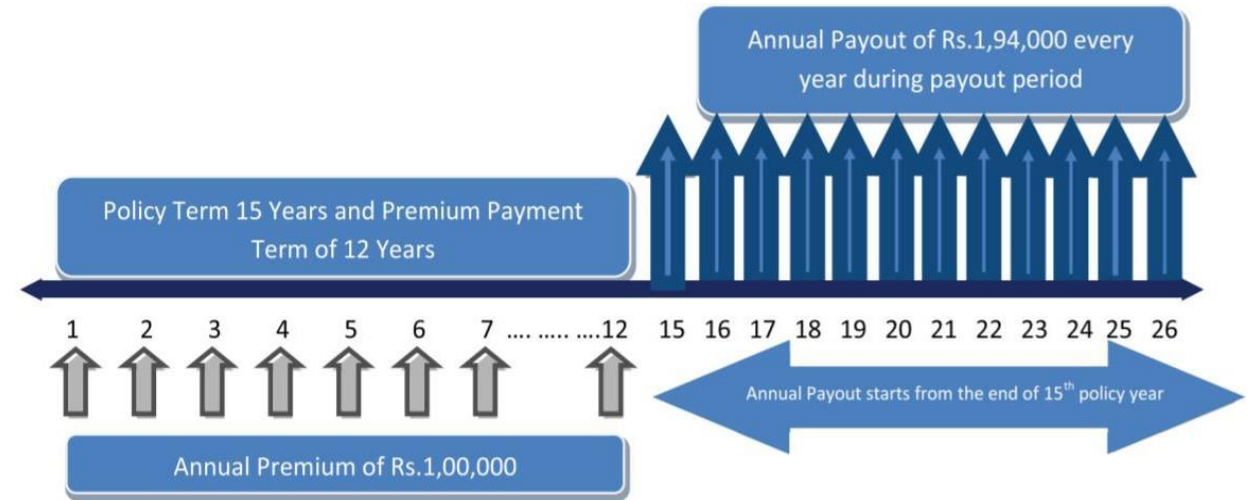
Please refer Company website for Lump sum factors applicable to this plan.



Sample Illustration

- Here is an example of a customer aged 25 years who opts for Pramerica Life Smart Income with 15 years as Policy Term and 12 Years of Premium Payment Term. He/She is paying an amount of Rs. 1,00,000 (excluding Taxes) every year. Below are benefits which he/she will receive:

Age	25 Years
Policy Term	15 Years
Premium Payment Term	12 Years
Annual Premium	₹1,00,000
MBM Factor	1.940
Guaranteed Annual Income	₹1,94,000



- Modes offered and Modal factors:**

Premium Modes	Factors
Yearly	1
Half-Yearly	0.515
Monthly*	0.0875

*Monthly mode of premium payment is available only through credit card, direct debit and ECS



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Eligibility Criteria

Age at Entry##	Minimum: 8 Years, subject to minimum age at maturity 18 Years. Maximum: 60 Years	
Maturity Age##	Minimum: 18 Years Maximum: 75 Years	
Policy Term	Minimum : 7 Years Maximum: 20 Years	
	Policy Term (Years)	Premium Payment Term Options (Years)
	7	5
	8	5 or 6
	9	5, 6 or 7
	10	5, 6, 7, 8, 9 or 10
	11	6, 7, 8, 9, 10 or 11
Premium Payment Terms	12	7, 8, 9, 10, 11 or 12
	13	8, 9, 10, 11, 12 or 13
	14	9, 10, 11, 12, 13 or 14
	15	10, 11, 12, 13, 14 or 15
	16	11, 12, 13, 14 or 15
	17	12, 13, 14 or 15
	18	13, 14 or 15
	19	14 or 15
	20	15
Payout Period	Equal to Premium Payment Term	
Annual Premium	Minimum Annual Premium: ₹17,142 Maximum Annual Premium: No Limit, but subject to underwriting	

Premium Paying Mode	Yearly, Half Yearly and Monthly For Policy Term less than 10 Years, only Annual mode of premium payment is available			
Base Sum Assured	11x Annualized Premium			
	Annual Payout X Lump Sum Factor Lump sum Factor Table:			
	PPT	Factor	PPT	Factor
	5	4.4258	11	8.1888
Maturity Sum Assured	6	5.1557	12	8.6890
	7	5.8410	13	9.1587
	8	6.4845	14	9.5997
	9	7.0888	15	10.0138
	10	7.6561		

- ##Age as on last birthday
- Substandard lives may also be covered subject to Company's Board Approved Underwriting Policy and with any extra premium, if applicable
- Goods & Service Tax and applicable cess will be charged over and above the quoted Premium



Can loans be availed against this policy?

- During financial emergencies, you may require funds to meet some expenses. To fulfill this need, we allow you to avail loan against your Policy. Loan will be available after the Policy acquires surrender value, up to 80% of the surrender value. Any outstanding loan amount and unpaid interest on the loan amount shall be deducted from any amount payable under our Policy. 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 10-year G-Sec YTM plus 150 bps rounded down to 25 bps. 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 G-Sec rate would be “CCIL”.



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 on payment of premium for first complete policy year and 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 the higher of Guaranteed Surrender Value (GSV), if applicable or Special Surrender Value (SSV) of the policy. Please refer to our website or policy document for details.

On surrender, Surrender Value equal to higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) would be paid.

Surrender

The Guaranteed Surrender Value is X% of total premiums paid (excluding underwriting extras, if any) till date of surrender where X is as defined below:

Policy Year in which policy is surrendered	GSV as a percentage of premiums paid# (X)													
	Policy Term in Years													
	7	8	9	10	11	12	13	14	15	16	17	18	19	20
2	50%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	55%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
4	60%	55%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	75%	60%	55%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	90%	75%	60%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%
7	90%	90%	75%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%
8	NA	90%	90%	75%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%
9	NA	NA	90%	90%	75%	70%	70%	70%	70%	70%	70%	70%	70%	70%
10	NA	NA	NA	90%	90%	75%	75%	75%	75%	75%	75%	75%	75%	75%
11	NA	NA	NA	NA	90%	90%	80%	80%	80%	80%	80%	80%	80%	80%
12	NA	NA	NA	NA	NA	90%	90%	80%	80%	80%	80%	80%	80%	80%
13	NA	NA	NA	NA	NA	NA	90%	90%	80%	80%	80%	80%	80%	80%
14	NA	NA	NA	NA	NA	NA	NA	90%	90%	80%	80%	80%	80%	80%
15	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	80%	80%	80%	80%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	80%	80%	80%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	80%	80%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	80%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

#Premiums paid shall be the Total Premium, paid in a policy year chosen by the policyholder, excluding the underwriting extra premiums but including the loadings for modal premiums, if any



What happens if I am unable to pay premium?

Before paying premium for the first complete policy year

If the policyholder discontinues the premium payment before paying premium for first complete Policy years , the Policy will lapse at the expiry of the grace period.

A lapse policy can be revived within a period of five years from the date of first unpaid premium and before Maturity Date by paying all due premiums with interest subject to Board Approved Underwriting Policy.

After paying premium for at least first complete policy year

If you decide not to pay any further premiums after paying premium for at least first complete Policy years your Policy will be converted into a Paid-Up Policy after the expiry of the Grace Period with following reduced benefits.

The benefits payable while the policy is in paid-up state:

Death Benefit:

In case of death during the Policy term while the policy is in paid-up status, the following lump sum benefit would be payable.

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

Maturity Benefit:

On survival to maturity, the following benefit would be payable at the end of each year during Payout Period:

T (divided by) N (multiplied by) Annual Payout

Where:

T = Number of premiums paid under the policy

N = Number of premiums payable under the policy

However, if Premium for first complete Policy Year have been received and complete second policy year's premium is not received, then the Company would pay an amount equal to higher of 15% of Premium paid or Special Surrender Value on subsequent death or on the expiry of revival period or immediately on receiving a written request from the policyholder, whichever is earlier.



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Are there any Tax Benefits available ?

Tax benefits may be applicable as per prevailing tax laws. Tax laws are subject to change. Please consult your tax advisor for details.

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 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.

Revival

Revival of a Policy is available within the policy term up to 5 years from the date of first unpaid premium.

Payment of all unpaid premium with interest is required to revive the Policy in all cases.

Revival of the policy is subject to Board approved underwriting policy.

Once the Policy is revived, all the benefits under the Policy would be revived.

The revival 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 to 31st Dec. 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 the FY 2024-25.

What if the Life insured commits suicide?

If death occurs due to suicide or attempted suicide, whether sane or insane, within twelve months of the Risk Commencement Date or within twelve months from the date of revival of the Policy, then the Company's obligation under this Policy shall be to pay an amount equal to higher of 80% of total Premiums paid (excluding underwriting extra if any) till the date of death, or Surrender Value, if any, as on date of death, provided the policy is in force.

Grace Period & Exclusions

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.

What are the exclusions in the plan?

There are no exclusions in the plan.

Nomination and Assignment

Nominee under Section 39 of Insurance Act, 1938 – In this policy, Nomination is effected as per Section 39 of Insurance Act, 1938 as amended from time to time.

Assignment under Section 38 of Insurance Act, 1938 – In this policy, Assignment is effected 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

- 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 which 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

This Product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risk and applicable charges from your insurance agent or the intermediary or policy document of the insurer.

MBM Factors Table

Entry Age	Policy Term													
	7	8	9	10	11	12	13	14	15	16	17	18	19	20
8	1.263	1.333	1.423	1.503	1.583	1.663	1.754	1.845	1.956	2.067	2.189	2.310	2.442	2.615
9	1.263	1.333	1.423	1.503	1.583	1.663	1.754	1.845	1.956	2.067	2.189	2.310	2.442	2.615
10	1.263	1.333	1.423	1.503	1.583	1.663	1.753	1.845	1.956	2.067	2.188	2.309	2.441	2.613
11	1.262	1.332	1.422	1.501	1.581	1.662	1.752	1.843	1.954	2.065	2.186	2.307	2.438	2.610
12	1.260	1.330	1.420	1.500	1.580	1.660	1.750	1.840	1.950	2.063	2.184	2.305	2.435	2.607
13	1.260	1.330	1.420	1.500	1.580	1.660	1.750	1.840	1.950	2.060	2.180	2.300	2.430	2.600
14	1.260	1.330	1.420	1.500	1.580	1.660	1.750	1.840	1.950	2.060	2.180	2.300	2.430	2.600
15	1.260	1.330	1.420	1.500	1.580	1.660	1.750	1.840	1.950	2.060	2.180	2.300	2.430	2.600
16	1.260	1.330	1.420	1.500	1.580	1.660	1.750	1.840	1.949	2.058	2.174	2.294	2.423	2.592
17	1.257	1.327	1.416	1.500	1.578	1.658	1.747	1.836	1.944	2.053	2.172	2.292	2.421	2.589
18	1.256	1.326	1.415	1.500	1.576	1.656	1.745	1.834	1.943	2.052	2.171	2.290	2.419	2.587
19	1.255	1.325	1.415	1.500	1.575	1.655	1.744	1.833	1.942	2.051	2.170	2.288	2.417	2.585
20	1.255	1.325	1.414	1.500	1.575	1.654	1.744	1.833	1.941	2.050	2.169	2.287	2.416	2.584
21	1.254	1.320	1.410	1.500	1.570	1.650	1.730	1.830	1.940	2.040	2.163	2.285	2.406	2.557
22	1.254	1.320	1.410	1.500	1.570	1.650	1.730	1.830	1.940	2.040	2.160	2.281	2.405	2.556
23	1.254	1.320	1.410	1.500	1.570	1.650	1.730	1.830	1.940	2.040	2.160	2.280	2.400	2.555
24	1.253	1.320	1.410	1.500	1.570	1.650	1.730	1.830	1.940	2.040	2.160	2.280	2.400	2.550
25	1.253	1.320	1.410	1.500	1.570	1.650	1.730	1.830	1.940	2.040	2.160	2.280	2.400	2.550
26	1.253	1.320	1.410	1.500	1.570	1.650	1.730	1.830	1.940	2.040	2.160	2.280	2.400	2.550
27	1.253	1.320	1.410	1.500	1.570	1.650	1.730	1.830	1.940	2.040	2.160	2.280	2.400	2.550
28	1.253	1.320	1.410	1.500	1.570	1.650	1.730	1.830	1.940	2.040	2.160	2.280	2.400	2.550
29	1.252	1.320	1.410	1.500	1.570	1.650	1.730	1.830	1.940	2.040	2.157	2.273	2.393	2.542
30	1.252	1.318	1.407	1.498	1.568	1.649	1.729	1.827	1.935	2.034	2.152	2.271	2.389	2.537
31	1.252	1.312	1.402	1.482	1.551	1.631	1.712	1.803	1.914	2.016	2.127	2.249	2.370	2.513
32	1.250	1.310	1.400	1.480	1.550	1.630	1.710	1.800	1.910	2.010	2.123	2.245	2.366	2.507
33	1.250	1.310	1.400	1.480	1.550	1.630	1.710	1.800	1.910	2.010	2.120	2.240	2.360	2.500
34	1.250	1.310	1.400	1.480	1.550	1.630	1.710	1.800	1.910	2.010	2.120	2.238	2.354	2.493
35	1.246	1.306	1.395	1.476	1.546	1.625	1.705	1.794	1.903	2.002	2.110	2.228	2.346	2.484
36	1.245	1.305	1.394	1.466	1.546	1.615	1.696	1.788	1.890	1.993	2.097	2.222	2.333	2.454
37	1.243	1.303	1.393	1.463	1.543	1.613	1.693	1.784	1.886	1.987	2.088	2.210	2.322	2.445
38	1.240	1.300	1.390	1.460	1.540	1.610	1.690	1.780	1.880	1.980	2.080	2.200	2.310	2.430
39	1.237	1.296	1.386	1.457	1.537	1.606	1.686	1.775	1.874	1.972	2.071	2.190	2.298	2.416
40	1.233	1.292	1.381	1.452	1.532	1.602	1.681	1.769	1.866	1.963	2.059	2.178	2.286	2.399
41	1.222	1.292	1.373	1.442	1.512	1.583	1.665	1.756	1.849	1.934	2.038	2.144	2.259	2.366
42	1.216	1.286	1.367	1.436	1.506	1.577	1.657	1.749	1.841	1.924	2.028	2.131	2.242	2.343
43	1.210	1.280	1.360	1.430	1.500	1.570	1.650	1.740	1.830	1.910	2.010	2.110	2.220	2.320
44	1.204	1.273	1.353	1.423	1.493	1.563	1.642	1.731	1.819	1.897	1.995	2.089	2.197	2.296
45	1.197	1.265	1.344	1.414	1.485	1.554	1.633	1.721	1.807	1.882	1.978	2.072	2.176	2.270
46	1.195	1.260	1.331	1.410	1.470	1.531	1.593	1.677	1.757	1.827	1.898	1.981	2.080	2.142
47	1.191	1.252	1.322	1.405	1.455	1.522	1.583	1.666	1.742	1.811	1.880	1.957	2.064	2.142
48	1.180	1.240	1.310	1.400	1.450	1.510	1.570	1.650	1.725	1.792	1.861	1.955	2.064	2.142
49	1.168	1.228	1.297	1.395	1.445	1.496	1.556	1.634	1.712	1.781	1.861	1.955	2.064	2.142
50	1.167	1.217	1.285	1.390	1.440	1.490	1.543	1.621	1.697	1.781	1.861	1.955	2.064	2.142
51	1.165	1.207	1.269	1.388	1.435	1.483	1.537	1.590	1.623	1.700	1.756	1.812	1.914	1.937
52	1.151	1.193	1.255	1.380	1.430	1.480	1.535	1.590	1.623	1.700	1.756	1.812	1.914	1.937
53	1.140	1.180	1.240	1.378	1.425	1.474	1.535	1.590	1.623	1.700	1.756	1.812	1.914	1.937
54	1.135	1.170	1.225	1.375	1.423	1.474	1.535	1.590	1.623	1.700	1.756	1.812	1.914	1.937
55	1.131	1.165	1.207	1.375	1.420	1.474	1.535	1.590	1.623	1.700	1.756	1.812	1.914	1.937
56	1.111	1.142	1.181	1.329	1.380	1.417	1.469	1.532	1.549	1.601	1.648	1.696	1.775	NA
57	1.111	1.142	1.181	1.329	1.380	1.417	1.469	1.532	1.549	1.601	1.648	1.696	NA	NA
58	1.111	1.142	1.181	1.329	1.380	1.417	1.469	1.532	1.549	1.601	1.648	NA	NA	NA
59	1.111	1.142	1.181	1.329	1.380	1.417	1.469	1.532	1.549	1.601	NA	NA	NA	NA
60	1.111	1.142	1.181	1.329	1.380	1.417	1.469	1.532	1.549	NA	NA	NA	NA	NA



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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 Help Line: 1860-500-7070 (local charges apply) or 011 48187070 (9.00 am to 7.00 pm from Monday to Saturday)

Email: contactus@pramericalife.in

Email for Senior Citizen: seniorcitizen@pramericalife.in

Website: www.pramericalife.in

Communication Address:

Customer Service

Pramerica Life Insurance Ltd.

4th Floor, Building No. 9 B, Cyber City,

DLF City Phase III, Gurgaon– 122002

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:

Email- customerfirst@pramericalife.in

Grievance Redressal Officer,

Pramerica Life Insurance Ltd.,

4th Floor, Building No. 9 B, Cyber City,

DLF City Phase III, Gurgaon– 122002

GRO Contact Number: 0124 – 4697069

Email – gro@pramericalife.in

Office hours 9.30 am to 6.30 pm from Monday to Friday



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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.

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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.



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