



Pramerica Life RockSolid Future

A Non-Linked Non-Participating Individual Savings Life Insurance Plan

UIN: 140N089V02

Frequently Asked Questions

1. What type of plan is this?

RockSolid Future is a non-linked, non-participating individual savings life insurance plan. This plan provides guaranteed returns and life cover during the policy term along with maturity benefits based on the plan option you choose.

2. What are the benefits offered under the plan? Are they guaranteed?

The plan offers Death Benefit and Maturity Benefit. Yes, the mentioned benefits are guaranteed.

3. What are the plan options available under the product?

You can choose from four options. Income Builder and Family Income Builder are designed for regular income with a lump sum at the end of the income period. Fortune Builder and Dream Builder are designed for a lump sum at maturity. Family Income Builder and Dream Builder provide enhanced protection for your family if the life insured passes away during the policy term.

4. What will you receive if you survive till the end of the policy term?

If you survive till the end of the policy term and your policy is in force, your Maturity Benefit will depend on the plan option chosen by you. In Income Builder and Family Income Builder, you receive guaranteed income for your selected income period and a guaranteed lump sum with the last income payout. In Fortune Builder and Dream Builder, you receive a lump sum maturity benefit, along with loyalty boosters if applicable at the end of the policy term.

5. What happens in case of death during the Policy Term?

The benefit depends on the plan option. Under Income Builder and Fortune Builder, the nominee receives the death benefit and the policy ends. Under Family Income Builder, the nominee receives an immediate death benefit and then the income benefit for the chosen income period, with the lump sum at the end of income period. Under Dream Builder, the nominee receives an immediate death benefit and the maturity benefit with loyalty boosters when due.

6. What are the premium payment options under the plan?

Premiums can be paid annually, semi-annually or monthly. Monthly premium payment is allowed only through electronic modes such as credit card, direct debit or ECS/NACH.

7. Can the premium payment mode or income payout frequency be changed later?

The premium payment mode can be changed throughout the premium payment term. For income payout frequency under Income Builder and Family Income Builder, you can change the payout frequency from annual to monthly or monthly to annual before the income period begins. You should contact customer service for any mode change request.

8. Are there any deductions, interest or taxes applicable?

The following items may apply under the policy:

Item	What applies to you
GST and other levies	As per prevailing tax laws.
Applicable Modal Loading	Annual: 1 Semi-annual: 0.51 Monthly: 0.086.
Free-look cancellation deductions	Refund is subject to deduction of proportionate risk premium, stamp duty and medical examination expenses, if any.
Revival interest	Interest applies on outstanding premiums during revival. The current rate for FY 2026-27 is 7.00% p.a., compounding monthly, and may be reset annually.

Policy loan interest	Interest applies on policy loans. The current rate for FY 2026-27 is 7.75% p.a., compounding monthly, and may be reset annually.
Outstanding loan or unpaid interest	Adjusted against any policy benefit that becomes payable.
Unpaid premium during grace period	If a claim occurs during the grace period, the unpaid due premium up to the date of death may be deducted.

9. What happens if premium is not paid on time?

You get a grace period to pay the due premium. The grace period is 15 days for monthly mode and 30 days for other premium payment modes. During this period, the policy continues with its benefits

10. What happens if premium payments are stopped?

If your policy has not acquired a surrender value, it will lapse after the grace period and the death benefit will stop immediately. If your policy has acquired a surrender value, you can continue it on a reduced paid-up basis or surrender it. Under reduced paid-up status, your benefits continue but are reduced as per the policy terms.

11. Can one revive a lapsed or reduced paid-up policy?

Yes, you can apply to revive the policy within five years from the due date of the first unpaid premium, before maturity. You will need to pay all outstanding premiums with applicable interest. Revival is subject to the company's underwriting rules, and you may be asked for medical or financial requirements.

12. What are the options to exit from the policy?

You can use the free-look option within 30 days from receipt of the policy document if you disagree with the terms and conditions. After the policy has acquired a surrender value, you can surrender it and receive the surrender value payable as per policy terms. For income-based options, you may also choose a lump sum value instead of future payouts as allowed under the policy terms.

13. Can one withdraw money from the policy?

This plan does not provide partial withdrawals. Once your policy has acquired surrender value, you can surrender it or continue it with reduced benefits. If you surrender, you will receive the surrender value as per the policy terms.

14. Can one take a loan against the policy?

Yes, you can take a loan once your policy has acquired a surrender value. The maximum loan available is up to 75% of the surrender value. Interest applies and is reset annually. Any unpaid loan and interest will be adjusted from policy benefits payable..

15. Are riders available under the product?

Yes, you can enhance your cover by adding available riders at an extra cost, subject to the policy and underwriting rules. The available riders are Accidental Death Benefit Rider, Accidental Total and Permanent Disability Rider and Critical Illness Rider. Riders are not available for policies purchased through the POS channel.