Pramerica
LIFE INSURANCE

Monthly Product Performance & Improvements Report JUN -2026

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A. List of all products collectively contributing to 90% of new or renewal premium:

Year Till Date (YTD)- JUN-26				
S.no.	Product Name	UIN	Category	Contribution % GWP
1	Pramerica Life Group Credit Shield	140N076V01	Term	34%
2	Pramerica Life Rakshak Smart	140N075V04	Endowment	14%
3	Pramerica Life Group Secured Employee Benefit Plan	140N078V01	Savings	12%
4	Pramerica Life Rakshak Gold	140N049V04	Endowment	8%
5	Pramerica Life Sarv Jan Suraksha	140N080V01	Protection	6%
6	Pramerica Life Smart Income	140N044V05	Endowment	4%
7	Pramerica Life RockSolid Future	140N089V02	Endowment	3%
8	Pramerica Life Smart Assure	140N042V06	Endowment	3%
9	Pramerica Life Guaranteed Return on Wealth	140N077V03	Endowment	2%
10	Pramerica Life Group Term Plan	140N034V05	Term	2%
11	Pramerica Life Super Investment Plan	140L088V05	ULIP	1%
12	Pramerica Life Rakshak+	140N035V01	Endowment	1%

The contribution is taken basis Gross Written Premium (GWP) of all the products for the financial year 2026-27 as on JUN 2026.

B. Features

Following section highlights the key Maturity, Survival and/or Death benefits that will be paid to the beneficiary for the products as mentioned in the section A of the document

S.No	Product Name	Maturity Benefit	Survival Benefit	Death Benefit
1	Pramerica Life Group Credit Shield	This is a pure risk Policy. There is no Maturity Benefit in this plan	This is a pure risk Policy. There is no Survival Benefit in this plan	Choice of: i) Level cover Where life cover remains constant throughout the Policy Term and is paid in case of death of insured. ii) Reducing Cover Where Life Cover amount reduces over time as at fixed rate as per the loan schedule. Prevailing cover amount at time of death is paid to beneficiary.
2	Pramerica Life Rakshak Smart	Maturity Benefit is paid in form of Guaranteed Income for 5 years once the Policy matures. Additionally, there is a lump-sum benefit that gets paid along with the final payout.	There is no separate Survival Benefit other than the Maturity payouts.	Plan Option Life: Nominee receives the life cover amount plus accumulated Guaranteed Additions. Plan Option Enhanced Life: Nominee receives tiered benefit in 3 forms. I) Immediate lump-sum benefit as; ii) Recurring income benefit as 2% of Sum Assured for remaining Policy Term and a iii) final lump-sum.
3	Pramerica Life Group Secured Employee Benefit Plan	At maturity, the accumulated fund can be transferred to another employee benefit plan by the Master Policyholder, reinvested, or withdrawn as a lump sum.	There are no specific Survival Benefits in this Group Plan. Benefits are paid as per the Scheme Rules defined.	Death benefit is paid as per scheme rules, subject to policy limits. For all schemes other than superannuation scheme, the Sum Assured of Rs.10,000 will also be paid
4	Pramerica Life Rakshak Gold	The beneficiary receives the Maturity Benefit as lump sum amount along with Accumulated Guaranteed Additions.	There is no Survival Benefit in this plan	Nominee receives an lump sum amount (Base Sum Assured + Accrued Guaranteed Additions) along with 2% of the Base Sum Assured every month post the date of death for the rest of the policy term (subject to a minimum of 36 monthly pay-outs) along with an additional lump-sum at the Maturity Date .
5	Pramerica Life Sarv Jan Suraksha	This is a pure risk Policy. There is no Maturity Benefit in this plan	This is a pure risk Policy. There is no Survival Benefit in this plan	Choice of fixed life cover throughout the policy term or reducing life cover as per the benefit schedule. The prevailing cover at time of death paid to the beneficiary
6	Pramerica Life Smart Income	The beneficiary receives annual income pay-outs for a duration that is equal to premium payment term.	There are no separate Survival Benefit other than the Maturity Benefit pay-outs.	The Nominee receives an amount equal to Death Sum Assured as a lump-sum benefit.
7	Pramerica Life RockSolid Future	The beneficiary shall receive Guaranteed Regular Income (Guaranteed Income Benefit) during the income period and/or a lump sum amount at maturity,	There is no separate Survival Benefit other than the Maturity pay-outs.	The Nominee shall receive - a) For Income Builder/ Fortune Builder Option: An Lump Sum as Death Benefit

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		depending on the option chosen.		For Family Income Builder Option: An Lump Sum amount as Death Benefit and additionally Guaranteed Income Benefit from the next month post date of death till the end of the Income Period chosen at the outset along with Guaranteed Lump-sum Benefit at the end of Income Period. For Dream Builder Option: An Lump Sum amount as Death Benefit and additionally Guaranteed Maturity Benefit along with all Loyalty Boosters at the end of the policy term
8	Pramerica Life Smart Assure	The beneficiary receives a lump-sum amount equal to Maturity Sum Assured and the Maturity Additions.	There is no Survival Benefit in this plan	The Nominee receives an amount equal to the Death Sum Assured plus Accrued Maturity Additions, if any.
9	Pramerica Life Group Term Plan	This is a pure risk Policy. There is no Maturity Benefit in this plan	This is a pure risk Policy. There is no Survival Benefit in this plan	Nominee receives the Sum Assured as Death benefit
10	Pramerica Life Guaranteed Return on Wealth	Plan Option: 1) Income: No maturity benefit (this option provides only Survival Benefit) 2) Income with Lump sum: lump sum benefit equal to Guaranteed Maturity Benefit plus accrued Loyalty Additions. 3)Income with High Lump-sum: lump sum Maturity Benefit equal to Guaranteed Maturity Benefit plus accrued Loyalty Additions. 4) Lump-sum: lump sum benefit equal to Guaranteed Maturity Benefit plus accrued Loyalty Additions.	Plan Option : Income /Income with Lump-sum/ Income with high Lump-sum: Guaranteed Survival Benefit in the form of income pay-outs during chosen income period Lump-sum Option: No survival benefit (this option provides only maturity Benefit)	Nominee receives the Sum Assured on Death under plan option-'Income' and receives additional Accrued Loyalty Additions along with Sum Assured on Death for other options as Death Benefit.
11	Pramerica Life Super Investment Plan	The beneficiary receives the Fund Value at maturity, including any Top-Up Fund Value.	There is no Survival Benefit in this plan	Nominee receives For Dream Builder Option: Nominee receives a lump sum benefit equal to higher of the Sum Assured or 105% of total premiums paid and all future premiums will be paid into the policy and at the time of maturity receives the Fund Value at Maturity. For Wealth Builder and Inheritance Builder Option: Nominee receives lump sum benefit which is higher of Sum Assured, Fund Value or 105% of total premiums paid.
12	Pramerica Life Rakshak+	The beneficiary receives the Maturity Benefit as lump sum amount along with Accumulated Guaranteed Additions.	There is no separate Survival Benefit other than the Maturity pay-outs	The Nominee receives an amount equal to the Death Sum Assured plus Accrued Annual Guaranteed Additions along with 2% of the Base Sum Assured every month post the date of death for the rest of the policy term (subject to a minimum of 36 monthly pay-outs)

C. Inclusions/ Exclusion

This section describes the key inclusions and exclusions in the products as mentioned in section A

Particulars	Inclusion	Exclusions
Death Suicide within 1 year		Y
Death Suicide After 1 year	Y	
Natural Death in all scenarios also including Accident , Critical Illness	Y	

D. Key Documents Requirement

This section lists the various documentation required for policy issuance as well as those required for claim processing for the products as mentioned in section A. There may be certain requirements over and above the ones mentioned below subject to the merit of the case as required by underwriters and claim assessors.

Document	Policy Issuance	Claims Settlement
Pan Card	Y	
KYC (Know Your Customer) documents	Y	
Customer declaration form	Y	
Customer Information Sheet	Y	
Need & Suitability Analysis	Y	
Age Proof	Y	
Company's Death Claim Form		Y
Policy Document		Y
Death Certificate		Y
Claimant's Identity proof, Address proof and banking details		Y
In case of Death due to medical reasons or natural death, below documents are also required • Last Medical Attendant's Report • Death/ Discharge summary and all other past hospital records		Y
Also In case of Death due to accident, below documents are also required: • First Information Report (FIR) or Final Police Investigation Report • Post Mortem Report		Y

E. Premium :

This section describes the premium on a modal combination of different parameters (Age, Policy Term, Premium Payment Term and Sum Assured/Premium) for the products mentioned in Section A. Premium details mentioned here are for representation purpose and may change from case to case basis depending upon factors like the medical history, past policy details etc. The table also highlights if the benefits or premium have been revised over last 3 years.

S.no.	Product Name	AGE	PT	PPT	Premium (1Lakh)		
					FY2023-24	FY2024-25	FY2025-26
1	Pramerica Life Group Credit Shield	35	20	SP(%)	1,520(&)	No change	
2	Pramerica Life Rakshak Smart[1]	35	20	12	31,61,602	No Change	
3	Pramerica Life Group Secured Employee Benefit Plan	Contributory plan					
4	Pramerica Life Rakshak Gold	Withdrawn on 1st May,2022					
5	Pramerica Life Sarv Jan Suraksha	35	2	SP(%)	1,018(#)	No change	
6	Pramerica Life Smart Income	35	20	15	37,26,000	No change	
7	Pramerica Life RockSolid Future[2]	35	15	10	35,87,800	No change	
8	Pramerica Life Smart Assure	35	20	10	19,98,002	No change	
9	Pramerica Life Group Term Plan	35	1	1	1,150($)	No Change	
10	Pramerica Life Guaranteed Return on Wealth[3]	35	30	10	31,29,400	No change	
11	Pramerica Life Super Investment Plan[4]	35	20	10	28,26,092	No Change	
12	Pramerica Life Rakshak+	Withdrawn on 18th Sep,2019					

& refers to Premium amount for SA = 10 Lakhs for a typical Lender Borrower Group (NBFC)
 # refers to Premium amount for SA = 2 Lakhs for a typical MFI Group (NBFC)
$ refers to Premium amount for SA = 10 Lakhs for a typical Employee Employer Group.
% refers to Single Premium
1 Corresponds to 'Life' option available under the product
2 Corresponds to 'Income Builder' option available under the product for an Income Period of 20 years.
3 Corresponds to 'Income with High Lump-sum' option available under the product for an Income period of 20 Years and Deferment period of 0 years
4 Corresponds to 'Wealth Builder' option available under the product and 100% apportionment of the premium to Pramerica Nifty Midcap 50 Correlation Fund (FMC: 1.25%). The assumed gross investment return is 8% p.a.

Note: Figures mentioned under FY2023-24 for S.no. 2,6,7,8,9 and 11 refers to the total maturity/survival benefit receivable under the product

F. Performance :

This section highlights the premium on a modal combination of different parameters (Age, Policy Term, Premium Payment Term and Sum Assured/Premium) for the products mentioned in Section A. Premium details mentioned here is for representation purpose and may change from case to case basis depending upon factors like the medical history, lifestyle details etc..

Product Name	Total Number of Policies at beginning of the Year A	New Policies Issued during the year(YTD) B	Maturity/ Surrender/Withdrawal/Foreclosure/Cancellation C	Maturity/ Surrender/Withdrawal/Foreclosure/Cancellation Proportion D=C/(A+B)	Premium of New Policies (Rs.) In Crs E	Renewal Business Premium (Rs.) In Crs F	Renewal Proportion (as % of GWP on YTD basis) G
Pramerica Life Group Credit Shield*	37 (MPHs)	-	-	-	221.25	-	-
Pramerica Life Rakshak Smart	81,398	4,553	842	0.98%	5.80	64.53	69.20%
Pramerica Life Group Secured Employee Benefit Plan*	16 (MPHs)	-	-	-	79.12	-	-
Pramerica Life Rakshak Gold	84,652	-	500	0.59%	-	52.17	99.95%
Pramerica Life Sarv Jan Suraksha	81 (MPHs)	4		-	39.01	-	-
Pramerica Life Smart Income	37,647	144	781	2.07%	0.40	23.58	97.99%
Pramerica Life RockSolid Future	16,128	1,452	211	1.20%	1.82	11.13	55.84%
Pramerica Life Smart Assure	27,580	3,264	618	2.00%	14.82	5.79	31.81%
Pramerica Life Group Term Plan*	322 (MPHs)	88	-	-	15.63	-	-
Pramerica Life Guaranteed Return on Wealth	8,849	33	111	1.25%	0.14	13.32	98.34%
Pramerica Life Super Investment Plan	6,884	1,524	50	0.59%	2.25	3.34	34.08%
Pramerica Life Rakshak+	33,338	-	1,493	4.48%	-	8.93	100.00%

Note:

1) *In case of Group Products (as marked with an asterisk '*'), the YTD number of new MPHs has been provided under column B.*
2) *In case of Group Products (as marked with an asterisk '*'), the YTD premium Received has been provided under column E from existing and new MPH as well premium.*

G. Returns:

This section highlights the returns/benefits at maturity for the top 5 products categorized by line of business. The returns have been calculated for healthy male lives at model combination of Premium/ Sum Assured, Policy Term, Premium Payment Term and Age.

Participating Products:

Company currently does not offer any new proposition in this category.

Non Participating Product:

AGE : 35 I Premium : 1 Lakh - Annual				
Product Name	UIN	Policy Term in Years	Premium Payment Term in Years	Benefits (Maturity + Survival)
Pramerica Life Rakshak Smart[1]	140N075V04	20	12	31,61,602
Pramerica Life Smart Assure	140N042V06	20	12	22,69,861
Pramerica Life RockSolid Future[2]	140N089V02	17	12	47,11,600
Pramerica Life Flexi Income Plan[3]	140N090V02	30	12	33,53,640
Pramerica Life Smart Income	140N044V05	20	15	37,26,000

[1] Corresponds to 'Life' option available under the product
[2] Corresponds to 'Income Builder' option available under the product for an Income Period of 20 years
[3] Corresponds to 'Early income' option available under the product where the income starts from the end of year 1

ULIP Product:

AGE:35 I PT : 20 I PPT: 10 I Premium : 1 Lakh		
Product Name	UIN	Benefits at projected Gross Investment Returns of 8%
Pramerica Life Super Investment Plan[1]	140L088V05	28,26,092
Pramerica Life Smart Wealth+	140L041V05	25,91,862
Pramerica Life NextGen Pension Plan	140L085V01	27,80,610
Pramerica Life Wealth+ Ace[2]	140L025V03	37,10,966
Pramerica Life Wealth Maximiser	140L060V03	28,06,647

[1]Corresponds to 'Wealth Builder' option available under the product
[2]Single premium = 10 Lakhs consider in Pramerica Life Wealth+ Ace

Note:

1) *100% apportionment of the premium is considered in Pramerica Nifty Midcap 50 Correlation Pension Fund (FMC: 1.25%) for Product Pramerica Life NextGen Pension Plan*
2) *100% apportionment of the premium is considered in Pramerica Nifty Midcap 50 Correlation Fund (FMC: 1.25%) for all other products.*

Annuity Product:

Product Name	UIN	AGE	Pay-out Annually	Premium
Pramerica Life Saral Pension	140N074V01	30	NA	NA
Pramerica Life Saral Pension	140N074V01	40	58580	10,00,000
Pramerica Life Saral Pension	140N074V01	50	58488	10,00,000

H. Board approved Policies

Following key board approved policies along with premium two versions are provided for customer's reference. The Company ensures transparency and its objective to design its processes, products and underwriting philosophy keeping customer's benefits at core.

- Product and pricing policy
  2022

  Product
  Management & Pric

  2024

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  2026

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