



Pramerica Life Group Secured Employee Benefit Plan

A Non-Linked Non-Participating Group Savings Life Insurance Plan
UIN: 140N078V01

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



Pramerica Life Group Secured Employee Benefit Plan is a non-linked non-participating group saving life insurance plan, which can be taken by you (an employer) to manage employee benefits like superannuation, gratuity, leave encashment, post-retirement medical benefits (PRMBS), employee welfare funds and any other group scheme with significant savings element for your employees. This scheme helps in building a substantial fund, to ensure hassle free discharge of your liabilities as a responsible employer.

Key Benefits of the plan

Pramerica Life Group Secured Employee Benefits Plan assures

- Solution to cater the requirements of superannuation, gratuity, leave encashment, post-retirement medical benefits, etc. payable to the employees as per scheme rules
- Attractive rate of interest for Specified Period* declared in advance
- Life cover of ₹10,000 per member (except in superannuation schemes)
- Professionally managed fund with high service levels

*Specified Period is the period for which the contribution is being made, it is selected by Master Policyholder at the time of making each contribution.

How does the plan work?

Pramerica Life Group Secured Employee Benefit Plan is a non linked non-participating group saving life insurance plan that offers assured returns.

- From each contribution of yours, mortality fee (if any) and applicable taxes shall be deducted and the balance shall be credited to the Policy Account.
- The Company shall declare Interest rate every month in advance for all Specified Periods which shall be applicable for all contributions received during the month for the chosen Specified Period.
- Each contribution will have a separate tranche with interest rate based on the Specified Period. The minimum Specified Period being one year.
- Each tranche under the policy will have a commencement date and an end date based on chosen Specified Period.
- A new tranche number will be generated for each contribution made by the Master Policyholder.
- A Policy Account Value shall be maintained which is the sum total of all contributions less mortality fee, applicable taxes, withdrawals plus accrued interest across all tranches.

Life Insurance Cover

Life insurance cover (Sum Assured) of ₹10,000 shall be provided to each member except under superannuation schemes.

Mortality Fee on account for life insurance cover will be ₹1 per 1000 Sum Assured per Insured Member in a year. The applicable taxes as per the prevailing law will be charged separately on the Mortality Fee. Mortality Fee is guaranteed for the entire term of the policy. The Master Policyholder has the option to pay Mortality Premium (along with applicable tax) separately into the Policy Account.

Assured Benefits

The product shall have assured benefit equal to 101% of all contributions received (for the specified period), less mortality fee (if any), applicable taxes, net of withdrawals.

The Sum Assured, if applicable, shall also be available on death of the member.

Eligibility Criteria:

Parameter	Minimum	Maximum
Entry Age (Last Birthday)	Higher of <ul style="list-style-type: none"> • 18 years • Minimum age as per scheme rules 	Lower of <ul style="list-style-type: none"> • 85 years • Maximum age as per scheme rules
Maturity Age (Last Birthday)	19 years	• 86 years
Group Size	5 members	No Limit
Initial Contribution (Per scheme)	₹25,00,000	No Limit
Sum Assured (per member) (Not Applicable for superannuation)	₹10,000	
Policy Term	One year	There is no fixed policy term. The scheme under the product shall be annually renewable.

Contributions:

- The contributions made by the Master Policyholder should be in accordance with the scheme rules.
- Each contribution shall be considered as a tranche, that will remain invested over a Specified Period as chosen by the Master Policyholder
- If at any point of time, the Policy Account Value is not sufficient to deduct the mortality premium, the company will ask the Master Policyholder to make the contributions within one month. However, if the contribution is not received within the stipulated period, the Policy will automatically terminate on payment of Surrender Value.
- In case the Policy Account 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.

Benefits under the plan

Events	How and when benefits are payable	Benefit Amount
Death	Payable at the time of Death of a Member	Benefit is payable in accordance with the scheme rules, subject to a maximum of the Policy Account Value or Assured Benefit. For all schemes other than superannuation scheme, the Sum Assured of ₹10,000 will also be paid

Maturity	At the end of Specified Period for a tranche	The Master Policyholder has the following 3 options: Option 1 (Default): The maturity/vesting amount of the tranche can be transferred to any existing Group Employee Benefit plan then available with the Insurer and the tranche shall be closed. Option 2: The Master Policyholder can choose to reinvest the maturity/vesting benefit amount in a new tranche of its choice at prevailing rates at that time. In this case the policy will continue with a new tranche created. Option 3: The Master Policyholder can choose to withdraw the entire maturity/vesting benefit amount. Once this benefit is paid, the existing tranche will be closed.
Surrender	Anytime by giving one month's notice.	The Master Policyholder may surrender the policy at any time, by giving one month's notice. Such notice period can be waived by the company. Surrender Value shall be Policy Account Value less MVA applicable if any.
Any other Withdrawals	Payable as per scheme rules on Retirement/ Resignation/ Termination/any other valid benefit payments	Benefit is payable in accordance with the scheme rules, subject to a maximum of the Policy Account Value or Assured Benefit.

Renewals

- The Master Policyholder may renew the policy by paying mortality premium (along with applicable tax) into the Policy Account at every policy anniversary.
- If Mortality Premium is not received within Grace Period (30 days), the Company shall renew the policy automatically by deducting the Mortality Fees, at every policy anniversary.
- Once the policy is renewed, a renewal intimation shall be provided by the Insurer to the Policyholder.

General policy provisions

- Market Value Adjustments (MVA): MVA shall be applicable if the amount to be paid on total exits during the policy year exceeds 25% (bulk exit) of Policy Account Value as at the beginning of the policy year. Such transactions shall be treated as bulk exits, where exits shall be as per scheme rules.

Applicability of MVA shall be as below:

- At the time of each exit, we shall calculate total exits (including current exit request) during the year
- If the sum of total exits during the year is less than 25% of Policy Account Value at the beginning of policy year, no MVA shall be applied.

- During any exit, if the total exits where exit shall be as per the scheme rules during the policy year become greater than 25% of Policy Account Value at the beginning of policy year, MVA shall be applied on exit amount above 25% of Policy Account Value at the beginning of policy year.
- Once the MVA has been triggered during the policy year, all future exits till the end of policy year shall be subject to MVA.
- At the end of each policy year, total exits shall be reset and above mentioned steps will be repeated.

Methodology and procedure:

- The Market Value (MV) of entire assets in respect of this product will be determined after the exit intimation by Policyholder.
- The Policy Account Value (AV) of each Policyholder will be summed across all Policyholders after exit intimation by Policyholder.
- The ratio of MV to AV shall be determined.
- If this ratio is less than 1, the MVA Factor shall be calculated as below:

$$MV \text{ Loss } \% = [1 - (MV/AV)]$$

$$MVA \text{ Factor} = (MV \text{ Loss } \%) / (MV/AV)$$
 If the ratio is greater than 1, the MVA Factor will be set to 1.

- **Interest Crediting:** The Interest rate will be declared by the Company every month in advance for all Specified Periods and will be applicable for all contributions received between 16th of the current month and 15th of next month. In case of significant volatility in the market, the Company reserves the right to revise the interest rates during the month also, however, it shall not impact the contributions already received prior to the date of such revision.
- **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
- **Non-Forfeiture:** If at any point of time, the Policy Account Value is not sufficient to deduct the mortality premium, the company will ask the Master Policyholder to make the contributions within one month. However, if the contribution is not received within the stipulated period, the Policy will automatically terminate on payment of Surrender Value.
- **Loans:** No loans are available under the scheme
- **Suicide clause:** No suicide exclusion is applicable. The death benefits as stated above will be payable.
- **Grace Period:** For payment of Mortality Fee, if applicable, grace period of 30 days from due date will be allowed.
- **Free Look Cancellation:** In case the Master policyholder does not agree with the terms and conditions of the Policy document, then the Master policyholder may approach the Company with a written request for free-look cancellation stating the reasons for objection within 30 days from the receipt of the Policy. The Company will refund the Contribution after deducting the proportionate risk premium, any expenses incurred by the company towards medical examination of the member and the stamp duty charges (if any).
- **Tax Benefits and GST:** 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.
- **Nomination & Assignment:** Nomination may be made in accordance with section 39 of the Insurance Act, 1938 (as amended from time to time). Assignment may be made in accordance with section 38 of the Insurance Act, 1938 (as amended from time to time).
- **Section 41 of the Insurance Act 1938: Prohibition of rebate, (as amended from time to time):**
 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 a default in complying with the provisions of this section shall be punishable with fine 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

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) / 011 48187070
(9:00 am to 7:00 pm from Monday to Saturday)
Email: group.services@pramericalife.in
Email for Senior Citizen:
seniorcitizen@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:
Email- customerfirst@pramericalife.in

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](http://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, 1st 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, Sonapat 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, Sonapat & 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, Sonbhadra, 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.

[^]Erstwhile Piramal Capital & Housing Finance Limited

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

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



CALL AT
1860 500 7070 (Local charges apply)
or 011 4818 7070



EMAIL
[**contactus@pramericalife.in**](mailto:contactus@pramericalife.in)

This product provides Life Insurance coverage. Pramerica Life Group Secured Employee Benefit Plan - A Non-Linked Non-Participating Group Savings Life Insurance Plan UIN: 140N078V01. 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 011 4818 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.

GSEBP/B-ENG/26/MAR/V5

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.