

Unit Linked Insurance Plan (ULIP) Disclaimer

Linked insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions. Pramerica Life Insurance Limited is only the name of the Life Insurance Company and “Pramerica Life Smart Invest 1 UP” is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. This product does not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender or withdraw the monies invested in this product completely or partially till the end of the fifth year.

Pramerica Life Smart Invest 1 UP

This product provides Life Insurance coverage. Pramerica Life Smart Invest 1 UP - A Unit Linked Non-Participating Individual Savings Life Insurance Plan. UIN: 140L084V04. This Product material 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. Kindly consult your independent tax advisor before taking any view/position. The Company will not be responsible for any action taken by anyone based on advertisement.

Pramerica NIFTY Midcap 50 Correlation Fund Disclaimer (SFIN - ULIF017260423 NIFMIDICOR140)

The past performance of the fund is not necessarily indicative of its future performance.

The fund is 100% allocated to Pramerica Nifty Mid Cap 50 Correlation Fund (SFIN: ULIF017260423NIFMIDICOR140) with annualised returns of 17.68% since inception on 27th July 2023 to 30th April 2026.

Nifty Midcap 50 Index Return Profile (in %age)			
Index	5Yr	10Yr	15Yr
Nifty Midcap 50	20.2	17.7	13.4

The above has been used for benchmark comparison purposes, as 'Pramerica Nifty Mid Cap50 Correlation Fund' uses 'Nifty Midcap 50' as its benchmark index.

^The past performance of the fund is not necessarily indicative of the future performance.

Gross return* @ 4% - ₹30.61 Lakh | @ 8% - ₹55.74 Lakh

^The fund is 100% allocated to Pramerica Nifty Mid Cap 50 Correlation Fund (SFIN: ULIF017260423NIFMIDICOR140) with annualised returns of 17.68% since inception on 27th July 2023 to 30th April 2026. *The gross returns indicated at 4% and 8% are illustrative and not guaranteed, subject to Policy terms & conditions and do not indicate the upper or lower limits of returns under the Policy. The actual returns may vary depending upon various factors including fund performance.

^The total benefit is subject to policy being in force and all due premiums fully paid up. The above illustration is for a 35 year old, healthy male, paying premium annually ₹2 Lakh for 10 years with a policy term of 20 years under then Wealth Builder Plan. The illustrated benefits & charges are applicable at the end of policy term. #Upto 10% (male lives) and 11% (female lives)band and premium paying term.

Corporate Disclaimer

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 more details on our products please refer to our website www.pramericalife.in 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. The Pramerica mark displayed belongs to 'The Prudential Insurance Company of America' and is used by Pramerica Life Insurance Limited under license.

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