In this policy, the investment risk in investment portfolio is borne by the policyholder. The linked insurance products do 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 linked insurance products completely or partially till the end of the fifth year.

Pramerica
LIFE INSURANCE

PRAMERICA LIFE
NEXTGEN PENSION PLAN

A Unit Linked Non-Participating Individual Savings Pension Plan
UIN: 140L085V01

RETIRE EARLY & LIVE CAREFREE



Pramerica Life NextGen Pension Plan
A Unit Linked Non-Participating Individual
Savings Pension Plan

Pramerica Life NextGen Pension Plan

Planning for your retirement is one of the most important steps you can take to secure your future. It is about ensuring you have the financial freedom to live your golden years on your terms, without any worry. With rising costs and unexpected challenges, having a plan that grows your savings and provides security is essential to enjoy a comfortable and fulfilling retirement.

Pramerica Life NextGen Pension Plan is designed to help you build your retirement fund with market-linked returns. This plan helps you achieve your long-term goals with confidence. Whether you are starting early or catching up on your retirement savings, it empowers you to take control of your financial future and makes your retirement life truly rewarding.

Key Benefits

- Receive Guaranteed Additions of up to 5% of the Premium Paid in the 1st Policy year
- Avail the advantage of Zero Premium Allocation charge and Zero Policy Administration charge throughout the policy term
- Get Return of Mortality Charges (ROMC) on survival at the end of the Policy Term
- Choice of two investment strategies and six fund options to suit your varied investment needs
- Enjoy the flexibility of unlimited switches and premium re-directions between fund options for maximising market movement or minimising the risk at no additional cost
- Avail tax benefits as per prevailing tax laws

How does the plan work?

You can purchase this policy either through any of our intermediaries or online from our website in 2 simple steps:

Step 1: Choose your Instalment Premium, Policy Term, Premium Payment Term, and Payment Mode

Step 2: Choose your investment strategy and fund allocation

Eligibility Conditions

Parameters	Pramerica Life NextGen Pension Plan
Age at Entry#	Minimum - 18 years Maximum - 65 years
Vesting Age#	Minimum - 40 years Maximum - 80 years
Policy Term	Minimum - 10 years Maximum - 55 years
Premium Payment Term	Limited Pay/Regular Pay - 5 years to 40 years
Premium (₹)	Premium Payment Mode: Annual / Monthly* Minimum: ₹30,000 / ₹2,500 Maximum: No limit, subject to Board Approved Underwriting Policy
Sum Assured	105% of Total Premiums Paid
Premium Payment Mode	Annual & Monthly*
Top- Up Premium	Minimum Top-up Premium - ₹10,000 Maximum Top-up Premium - No limit, subject to Board Approved Underwriting Policy
Top- Up Sum Assured	105% of Top-up Premium

#Age as on last birthday

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

Benefits in Detail

- **Death Benefit**

In case of the unfortunate demise of the Life Insured during the Policy Term provided all due premiums are paid, the following benefits shall be payable:

Death Benefit shall be higher of

- Sum Assured (including Top-Up Sum Assured, if any) or
- Fund Value (including Top-Up Fund Value, if any) or
- ₹10,000

Utilisation of Death Benefit: The Nominee/claimant will have the following options:

1. Nominee/claimant will have an option to withdraw the entire proceeds of the Death Benefit
2. Nominee/claimant can utilise the entire proceeds of Death Benefit or part of it for purchasing annuity at the then prevailing annuity rate
3. Nominee/claimant can choose the settlement option where proceeds of the Death Benefit will be received in the form of instalments subject to the following conditions:
   a. The Settlement period cannot be greater than 5 years, from the date of death.
   b. Switches between funds in Defined Portfolio strategy is allowed during the settlement period
   c. The Fund Management Charges shall be levied during the settlement period
   d. The complete withdrawal may be allowed at any time during the settlement period without levying any charge

In case the proceeds of the policy either on surrender or vesting, net of commutation, is not sufficient to purchase minimum annuity of ₹1,000/ month such proceeds of the policy shall be paid to the policyholder as a lump sum.

- **Vesting Benefit**

Vesting Benefit is the Fund Value (including Top-Up fund value, if any), as on vesting date, on survival of the Life Assured.

Utilisation of Vesting Benefit: The policyholder will have the following options:

1. Policyholder can commute up to 60% of the Fund Value (including Top Up Fund Value) and utilise the remaining amount (net of commutation) to purchase immediate annuity or deferred annuity from Pramerica Life at the then prevailing annuity rate or,
2. Policyholder can commute up to 60% of the

Fund Value (including top up fund value) and utilise the remaining amount (net of commutation) to purchase immediate annuity or deferred annuity from another insurer at the then prevailing annuity rate only to the extent of 50 % of the entire proceeds net of commutation.

In case the proceeds of the policy either on surrender or vesting, net of commutation, is not sufficient to purchase minimum annuity of ₹1,000/ month such proceeds of the policy shall be paid to the policyholder as a lump sum.

Postponement of Vesting Date

On the date of vesting, the policyholder shall have an option to extend the vesting period by atleast one Policy year with the same terms and conditions as the original policy provided. In this case, the policyholder must be below 60 years at the time of exercising this option.

Guaranteed Additions

Guaranteed Additions is defined as a percentage of Premium Paid as given in the table below. This is allocated to the fund at the time of Premium Allocation for the first policy year only which results in higher allocation for the Policyholder.

In case of Annual mode, Guaranteed Additions by the way of extra allocation are provided as a percentage of Annual Premium:

Premium Payment Term (Years)	Annual mode	
	Premium Band 1 (₹30,000 to ₹59,999)	Premium Band 2 (₹60,000 and above)
5 - 9	0%	3%
10 and above	0%	5%

In case of Monthly mode, Guaranteed Additions by the way of extra allocation are provided as a % of monthly instalment premium paid:

Premium Payment Term (Years)	Annual mode	
	Premium Band 1 (₹30,000 to ₹59,999)	Premium Band 2 (₹60,000 and above)
5 - 9	0%	2%
10 and above	0%	4%

Premium Bands are basis Annualized Premium[$].

Guaranteed Additions will be applicable for the first policy year premium only and will be recovered in case the Policy is cancelled under free-look.

[$]Annualized Premium means the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any

Return of Mortality Charges

On Survival of the Life Insured till the end of the Policy Term, an amount equal to the total of all the Mortality Charges deducted during the Policy Term (including Mortality Charge deducted on Top-up Sum Assured as applicable) will be added to the Total Fund Value (Base Fund value plus Top Up Fund value) at the Vesting Date provided the Policy is in force and all due premiums are paid in full.

The Return on Mortality Charges is subject to following:

- The amount payable under the Return of Mortality Charge, including any Extra Mortality charged if any, shall exclude any GST and cess with respect to the Mortality Charge that has been deducted
- The amount of Return of Mortality Charge due with respect to Top-up Premium will also be added to the regular Premium Fund Value
- The amount of Return of Mortality Charge will be added in the Funds in the same proportion as the value of those Funds as on the date of the Return of Mortality Charge. Unit Price as on the date of such addition will be used for the unitisation
- No Return of Mortality Charge will be available in a Policy that has been terminated, discontinued or converted to a reduced paid-up policy

Choice of Investment Strategies

At inception, the Policyholder can choose one of the below investment strategies:

- Defined Portfolio Strategy
- Life Stage Portfolio Strategy

Within the Defined Portfolio Strategy, the Policyholder can choose to invest with or without the Systematic Transfer Plan Option. Once opted in, the investment strategy will continue throughout the policy term.

Defined Portfolio Strategy

Under this option, you can choose to invest in any of the funds as available (except Discontinued Pension Fund or Liquid Pension Fund) in proportion to your choice. Within the Defined Portfolio strategy, you also have the option to select the Systematic Transfer Plan (STP) option in which, the Liquid Pension Fund will be made available to you. You can switch monies amongst these funds using the switch option.

You can choose from six funds to invest your money in. You can look at the investment objectives of each of our funds to evaluate and match your investment goals to decide the proportion of investment in each of them. If you opt for more than one fund, the minimum investment in any fund should be at least 1% of the Annual Premium. The funds and fund objectives are as follows

Fund	Investment objective	Asset Allocation	Risk Profile
Pension Debt Fund (SFIN: ULIF00509/02/09 PENDEBFUND140)	To generate steady returns at lower risk by investing in a range of debt securities.	Debt securities (Govt. securities, corporate bond): 60%-100% Money market instruments/cash: 0%-40%	Low
Pension Dynamic Equity Fund (SFIN: ULIF00809/02/09 PENDYEFUND140)	To generate higher returns through capital appreciation in long term from a diversified equity portfolio.	Equity: 0% - 100% Money market instruments/cash: 0%-100%	High
Pramerica Secure Balanced Pension Fund (SFIN: ULIF018181224 PSECBALPEN140)	Aims to offer growth and stability by investing in both equities and fixed-income instruments, seeking moderate returns and controlled risk.	Equity: 65% - 75% Debt Securities/ Money market instruments/cash: 25%-35%	Medium
Pramerica Pinnacle Growth Pension Fund (SFIN: ULIF019181224 PPINGRWPEN140)	Aims to deliver long-term capital growth by investing in equities, balancing returns with risk through diversification.	Equity: 75% - 85% Debt Securities/ Money market instruments/cash: 15% -25%	High
Pramerica FlexiEdge Pension Fund (SFIN: ULIF020181224 PFLXEDGPEN140)	To invest across large-cap, mid-cap, and small-cap stocks, providing the right mix of growth, value, and stability.	Equity: 85%-100% Money market instruments/cash: 0% - 15%	High
Pramerica Nifty Midcap 50 Correlation Pension Fund (SFIN: ULIF021181224 PNIMDCRPEN140)	Tracks the returns of Nifty Midcap 50 Index closely,ensuring exposure to the most promising mid-cap companies to take advantage of India's rising entrepreneurial and mid-market sector, building wealth over the long haul.	Equity: 90%-100% Money market instruments/cash: 0% - 10%	High

Liquid Pension Fund will be available to the Policyholder only through STP or Life Stage Portfolio Strategy as per the rule defined below. Investment objective of Liquid Pension Fund is as under:

Fund	Investment Objective	Asset Allocation	Risk Profile
Liquid Pension Fund (SFIN: ULIF023181224 LIQUIDFPEN140	To generate steady return at lower risk by investing in a range of short-term debt/ liquid money market securities	T-Bill/Money Market instruments/Cash: 100%	Low

In addition to the above fund an additional fund will be maintained for discontinued policies with the following asset allocation and SFIN.

Fund Name	Investment Objective	Asset Allocation	Risk Profile
Discontinued Pension Fund (SFIN: ULIF022181224 DISCONDPEN140)	To generate steady return at lower risk by investing in a range of short-term debt securities	Gsec: 60-100% Money Market instruments/Cash: 0%-40%	Low

The minimum guaranteed rate of interest applicable to Discontinued Policy Fund will be specified by the IRDAI from time to time. The current minimum guaranteed rate applicable to Discontinued Policy Fund is 4% per annum. The excess income earned in the Discontinued Pension Fund over and above the minimum guaranteed rate of interest will also be accounted to the Discontinued Pension Fund.

Systematic Transfer Plan (STP)

With STP, you can invest a specific amount at monthly intervals, this gives you the advantage of Rupee Cost Averaging. You can buy more units when markets are down and fewer units when markets are up, thereby reducing the average unit purchase cost.

You can choose STP only for 12 months. This option would be available to policies wherein the premium is to be paid annually.

How STP Works

While applying for the policy, you choose the amount to be invested regularly in one or more of the six funds mentioned above, and decide the proportion of money you would like to invest in each fund. If you opt for more than one fund, the minimum investment in any fund should be at least 1% of the Annualised premium paid.

In the case of STP, the Annualized premium (net of allocation charges) will be first allocated to Liquid Pension Fund every policy year till completion of the premium payment term, and then at the beginning of each policy month (monthly policy anniversary), a portion will be systematically switched to the funds chosen by the policyholder at inception. Every month 1/N of units will be transferred from the Liquid Pension Fund to other funds as per the fund allocation proportion selected by the policyholder, where N = number of months remaining under the STP scheme. STP option is not applicable where the mode of premium payment is Non Annual.

For example: A policyholder chooses the STP option with premium allocation of 20% in the Pension Debt Fund and 80% in the Pramerica Pinnacle Growth Pension Fund. Then for the first month 1/12 * 20% of units in Liquid Pension Fund will be switched to Pension Debt Fund and 1/12 * 80% of units in Liquid Pension Fund will be switched to Pramerica Pinnacle Growth Pension Fund. This transfer will processed after the deduction of all the charges for that monthly policy anniversary. For second month 1/11 * 20% of units in Liquid Pension fund will be switched to Pension Debt Fund and 1/11 * 80% of units in Liquid Pension Fund will be switched to Pramerica Pinnacle Growth Pension Fund and this process will be repeated each policy year.

Life Stage Portfolio Strategy

Considering the ever-changing financial needs as per the different life milestones, we offer a life stage based investment strategy wherein the investments are distributed between Pension Dynamic Equity Fund and Pension Debt Fund with their proportions varying as per the different life stages. At inception the funds will be distributed between two funds, Pension Dynamic Equity Fund & Pension Debt Fund. As and when the next milestone is achieved, the funds will be re-distributed according to the attained age (age bands) as given in the following table:

Age as on last birthday and last policy anniversary	Pension Debt Fund	Pension Dynamic Equity Fund
Up to 25	15%	85%
26 – 30	20%	80%
31 – 35	25%	75%
36 – 40	30%	70%
41 – 45	40%	60%
46 – 50	50%	50%
51 – 55	60%	40%
56 and above	70%	30%

Every quarter, the strategy shall be reviewed and rebalanced, if necessary, to achieve above proportions. The rebalancing will be done on the first day of each quarter of the financial year except for the last 12 months of the policy. If the first day is a non-valuation date then the next working day's NAV will be applicable.

In the last 12 months, the remaining investments from the Pension Dynamic Equity Fund will be systematically transferred to the Liquid Pension Fund in 12 instalments.

Flexibility available in the plan

- **Top-Up**

To boost your savings, you can pay Top-up Premiums over & above the regular Premium as long as all due premium to date has been paid, subject to the following conditions:

- Top-up Premiums are allowed any time during the policy term
- Unlimited number of Top-ups are allowed
- Top-up Premiums once paid cannot be withdrawn from the fund for a period of 5 years from the date of payment
- The minimum Top-up premium is ₹10,000
- For each Top-up premium paid, Top-up Sum Assured shall be 105% of Top-up Premium

- **Switching Option**

Within the Defined Portfolio Strategy, you can switch your investments within the available funds, depending on your financial priorities and investment decisions. There are no switching charges or restrictions on the number of switches during the entire policy term. The minimum switch amount is ₹5000 unless 100% of the fund is switched. However, Switching is not allowed under the Systematic Transfer Plan and Life Stage Portfolio investment strategies.

- **Premium Redirection**

Defined Portfolio Strategy gives the flexibility to change the proportion of Premium invested in different funds through an advance notice to the Company. All regular Premiums or Top-ups will continue to be invested as per the revised mandate until you change the same. Premium however cannot be redirected to Liquid Pension Fund. If you select more than one fund, at least 1% of the allocated Annualized Premium will be invested in each fund. There are no Premium Redirection charges or restrictions on the number of redirections during the entire policy term.

- **Partial Withdrawals**

For any unforeseen need or exigency the withdrawals from Fund Value (including any eligible Top-up premium) as permitted below and only after the completion of 5 Policy Years (Lock-in Period).

- The policyholder can make partial withdrawals only thrice during the Policy Term where withdrawal amount does not exceed 25% of the Fund Value at the time of making Partial Withdrawal. The minimum withdrawal amount is ₹10,000.
- There are no partial withdrawal charges.
- Partial withdrawals shall be allowed from the fund value built up on from the eligible Top-up premiums, if any, as long as such fund value supports the partial withdrawals and subsequently, the partial withdrawals may be allowed from the fund value built up from the regular Premium.
- Sum Assured will be reduced to the extent of partial withdrawals made in the last 2 years immediately preceding the date of death. The partial withdrawal made from the top-up premium shall not be reduced for this purpose.
- Partial withdrawals leading to termination of contract shall not be allowed
- Conditions on which the Partial Withdrawal is allowed:
    - Higher education of children including legally adopted child;
    - Marriage of children including legally adopted child;
    - Purchase or construction of a residential house or flat in the life assured's own name or in joint name with their legally wedded spouse. However, if the Life Assured already owns a residential house or flat (other than ancestral property), no withdrawal shall be permitted;
    - For treatment of critical illnesses of self or spouse or dependent children, including legally adopted child.
    - Medical and incidental expenses arising from disability or incapacitation suffered by the Life Assured.
    - Expenses incurred by the Life Assured for skill development/reskilling or any other self-development activities.
    - Expenses incurred by the Life Assured for the establishment of her/his own venture or any start-ups.

- **Settlement option**

On death of life insured, nominee/claimant will have the option, to receive Death Benefit as a structured payout over a period of up to 5 years by availing settlement option.

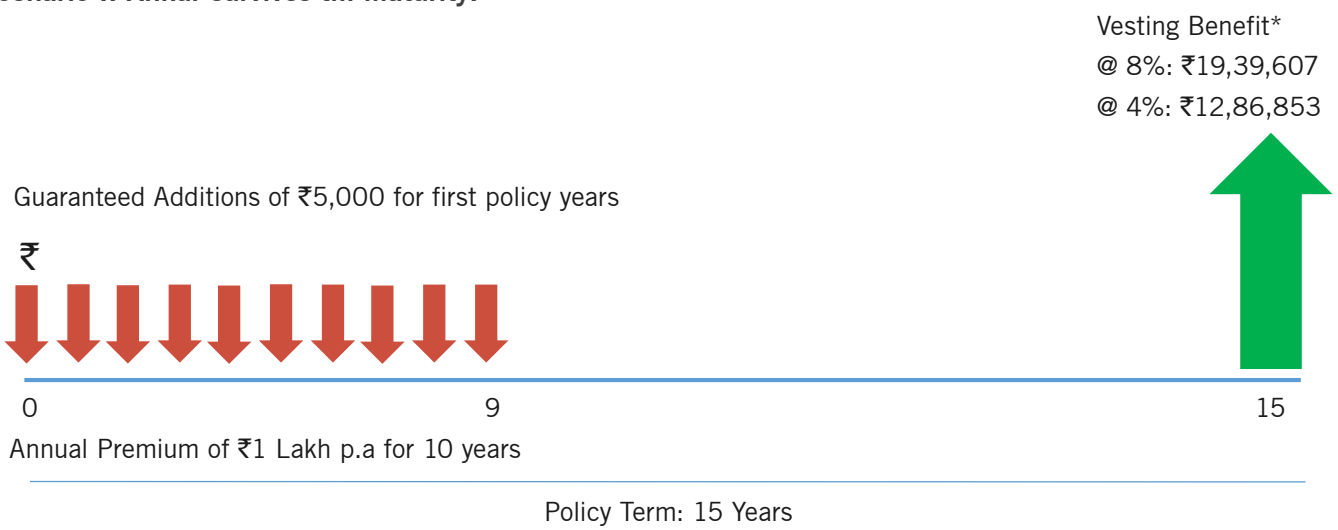
- During the period the inherent risk in the underlying investment funds will be borne by the nominee/claimant.
- The frequency of the periodic payments during the settlement option can be annually, semi-annually, quarterly or monthly.
- The period of settlement shall not in any case be extended beyond a period of five years from the date of death.
- Nominee/ Claimant will have the option to switch the funds during the Settlement Period.
- The charges levied on the fund during the settlement period are the fund management charges, if any and no other charges shall be levied.
- No partial withdrawals are allowed during the settlement period. However, Nominee can make a complete withdrawal at any time during the settlement period and no charge will be levied for such withdrawal.
- The policy will terminate once the Fund Value falls below a minimum amount of ₹5,000 during the settlement period or at the end of settlement period by paying the fund value at that time.

Let us look at an example to understand the product benefits better:

Pramerica Life NextGen Pension Plan

Ankur, a 35-year-old male, aims to create a corpus for his retirement. He opts for Pramerica Life NextGen Pension Plan, wherein he pays ₹1 lakh p.a. for 10 years in Annual mode for a Policy Term of 15 years where vesting age will be 50 years. He chooses 100% allocation in the Pramerica Pinnacle Growth Pension fund.

Scenario I: Ankur survives till Maturity:



Scenario II: In case of unfortunate demise of Ankur:

In case of unfortunate demise of Ankur anytime during the policy term, the nominee will receive a Death Benefit which is higher of ₹10,000 or Fund Value or 105% of Total Premiums Paid.

List of charges applicable on the Policy

- **Premium Allocation Charge**
  NIL; there are no Premium Allocation Charge in this product.
- **Policy Administration Charge**
  NIL; there are no Policy Administration charges in this product.

- **Mortality Charge**
  A Mortality charge will apply to the Sum at Risk. It will be deducted monthly by cancellation of units from the unit account. Mortality charge for Females and Transgender is same as that for males

Annual charges per 1000 sum at risk for a healthy male are as follows

Attained Age	20 (years)	30 (years)	40 (years)	50 (years)
Mortality Charge (₹)	1.0164	1.0747	1.848	4.8796

- **Fund Management Charges (FMC)**

Fund Name	Mortality Charge (₹)
Pension Debt Fund (SFIN: ULIF00509/02/09PENDEBFUND140)	1.20%
Pramerica Secure Balanced Pension Fund (SFIN: ULIF018181224PSECBALPEN140)	1.35%
Pramerica Pinnacle Growth Pension Fund (SFIN: ULIF019181224PPINGRWPEN140)	1.35%
Pension Dynamic Equity Fund (SFIN: ULIF00809/02/09PENDYEFUND140)	1.35%
Pramerica FlexiEdge Pension Fund (SFIN: ULIF020181224PFLXEDGPEN140)	1.35%
Pramerica Nifty Midcap 50 Correlation Pension Fund (SFIN: ULIF021181224PNIMDCRPEN140)	1.25%
Liquid Pension Fund (in case of STP only) (SFIN: ULIF023181224LIQUIDFPEN140)	1.20%
Discontinued Pension Fund (SFIN: ULIF022181224DISCONDPEN140)	0.50%

The FMC will be adjusted in the unit price of each fund and will be levied on a daily basis. FMC is reviewable subject to maximum of 1.35% p.a. for each of the fund and upon prior approval of the IRDAI.

- **Discontinuance Charge**
  NIL; there is no Discontinuance charge in this product.

Tax Benefits

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

Suicide Exclusion

In case of death due to suicide or attempted suicide, whether sane or insane, within 12 months from the date of commencement of risk of the Policy or from the date of revival of the Policy, as applicable, the nominee(s) or beneficiary of the Policyholder shall be entitled to the Fund Value available as on the date of intimation of death and the charges other than FMC and Guarantee Charges, if any levied subsequent to the date of death shall be added back to the Fund Value as available on the date of intimation of death.

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 the Policy documents, the Company will refund the fund value as on date of cancellation plus unallocated part of Premium plus charges deducted from Policy by cancellation of units, subject to the deduction of proportionate risk Premium any and expenses incurred by the Company on insurance stamp duty, on medical examination, if any and fund value of Guaranteed Additions.

Premium Payment, Discontinuation and Revival

Grace Period: Premium is payable for the entire Premium Payment Term for all policies. In case you do not pay Premium by due date, you will have a grace period of 30 days in case of non-monthly mode policies and 15 days of grace period in case of monthly mode policies from the due date to pay Premium. During this period, the policy is considered to be in-force with-out any interruption as per the terms & conditions of the policy.

Provisions applicable to policies discontinued during the first five Policy years (Lock in Period)

a. Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium, the fund value, after deducting the applicable discontinuance charges, shall be credited to the Discontinued Pension Fund and the risk cover and rider cover, if any, shall cease. In case of death of the life assured, higher of ₹10,000 or proceeds of Discontinued Pension Fund shall become payable[$$], upon which the policy shall terminate subject to the provisions mentioned under 'Utilization of Death Benefit'.

b. Such discontinuance charge shall not exceed the charges stipulated in section "List of Charges applicable on the policy" of this document the insurer shall communicate the status of the policy, within three months of the first unpaid premium, to the Policyholder and provide the option to revive the policy within the revival period of three years.

   i. In case the Policyholder opts to revive but does not revive the policy during the revival period, the proceeds of the Discontinuance Pension Fund shall be paid[$$] to the Policyholder at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in Discontinuance Pension Fund till the end of the revival period. The Fund Management Charges of Discontinued Pension Fund will be applicable during this period and no other charges will be applied.

   ii. In case the Policyholder does not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the Discontinuance Pension Fund. At the end of the lock-in period, the proceeds of the Discontinuance Pension Fund shall be paid[$$] to the Policyholder and the policy shall terminate.

   iii. However, the Policyholder have an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable[$$] at the end of lock-in period or date of surrender, whichever is later.

Provisions applicable to policies discontinued after the first five Policy years

i. Upon expiry of the grace period, in case of discontinuance of a policy due to non-payment of premium after the lock-in period, the policy shall be converted into a reduced paid-up where Sum Assured will be 105% of Total Premiums Paid. The policy shall continue to be in reduced paid-up status, without any rider cover, if any. All charges as per the terms and conditions of the policy may be deducted during the revival period. In case of the death of the Life Assured while the Policy is in reduced paid-up status; the nominee/claimant shall receive the benefit which is higher of ₹10,000 or Fund Value (including Top-up Fund Value, if any) or Sum Assured.

ii. On such discontinuance, the Insurer shall communicate the status of the policy, within three months of the first unpaid premium to the Policyholder and provide the following options:

   1. To revive the policy within the revival period of three years, or
   2. Complete withdrawal of the policy[$$].

iii. In case the Policyholder opts to revive the policy but does not revive the policy during the revival period, the fund value shall be paid[$$] to the Policyholder at the end of the revival period.

iv. In case the Policyholder does not exercise any of the options set above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid[$$] to the Policyholder and the policy shall terminate.

v. All charges as per the terms and conditions of the policy may be deducted during the revival period.

vi However, the Policyholder has the option to surrender the policy anytime and proceeds of the policy fund shall be payable[$$].

1. Policyholder can commute up to 60% of the Fund Value (including top up fund value) and utilise the remaining amount (net of commutation) to purchase immediate annuity or deferred annuity from Pramerica Life at the then prevailing annuity rate or,

2. Policyholder can commute up to 60% of the Fund Value (including top up fund value) and utilise the remaining amount (net of commutation) to purchase immediate annuity or deferred annuity from another insurer at the then prevailing annuity rate only to the extent of 50 % of the entire proceeds net of commutation.

In case the proceeds of the policy either on surrender or vesting, net of commutation, is not sufficient to purchase minimum annuity of ₹1,000/ month such proceeds of the policy shall be paid to the policyholder as a lump sum.

Revival of Discontinued Policy

You have the option to revive your discontinued policy within three years from the date of first unpaid premium subject to the payment of all overdue premiums and our underwriting policy.

Revival of a Discontinued Policy during lock-in period:

a. You can revive the policy restoring the risk cover along with the investments made in the segregated funds as chosen by you, out of the Discontinued Pension Fund, less the applicable charges as mentioned, in accordance with the terms and conditions of the policy.

b. At the time of revival:

   i. All due and unpaid premiums which have not been paid shall be payable without charging any interest, charges or fee.

Revival of a Discontinued Policy after lock-in period:

a. You can revive the policy restoring the original risk cover in accordance with the terms and conditions of the policy.

b. At the time of revival:

   i. All due and unpaid premiums under the base plan which have not been paid shall be payable without charging any interest or fee. The policyholder also has the option to revive the rider.

   ii. No other charges shall be levied.

The revival of the Policy shall not take effect until the Company has specifically approved your request for revival and the same has been communicated to you in writing. The revival of the Policy shall be subject to the underwriting requirements of the Company, as applicable from time to time.

Surrender

The policy will acquire surrender value immediately from the first policy year. However, no surrender value will be payable during the "lock in period", which is a period of five consecutive Policy Years from the date of commencement of the Policy.

If the Policyholder opts for surrender within the first five Policy Years, the Fund Value, after deducting the applicable discontinuance charges, shall be credited to the Discontinued Pension Fund, the risk cover and rider cover, if any, shall cease.
The proceeds from the Discontinued Pension Fund shall be paid[$$] at the end of the lock-in period as the Surrender Value. Only fund management charges shall be deducted from this fund during this period.

The income earned on this fund shall be at least the minimum rate as prescribed by the IRDAI from time to time. The current prescribed minimum guaranteed rate of interest applicable is 4% per annum. The excess income earned in the discontinued policy fund over and above the minimum guaranteed interest will also be accounted to the discontinued policy fund.

If the Policyholder opts for surrendering the policy after the completion of the fifth policy year, the Fund Value will be paid[$$]

Unit Price Calculation

- The Company shall calculate the unit price (or NAV) of the funds as per IRDAI guidelines.
- The unit price (or NAV) of the fund is determined as market value of investments held in the fund plus the value of any current assets less the value of any current liabilities and provision, if any divided by the number of units existing in the fund at the valuation date (before any new units are created or redeemed).
- Provisions shall include expenses for the brokerage and the transaction cost, NPA, Fund Management Charges (FMC) and any other charges approved by the IRDAI.
- The unit price will be rounded to the nearest of ₹0.0001 and shall be published on the Company's website.

Force Majeure Condition

1. As per Schedule I(2)(A)(v) of the IRDAI (Insurance Products) Regulations, 2024, the Company will declare a 'Single' Net Asset Value (NAV) for each segregated fund on a day-to-day basis.
2. The Company specifies that, in the event of certain Force Majeure conditions, the declaration of NAV on a day-to-day basis may be deferred and could include other actions as a part of investment strategy (e.g. taking exposure of any Segregated Fund (SFIN) upto 100% in Money Market Instruments [as defined under Schedule III (Part I)(1)(8) of IRDAI (Actuarial, Finance & Investment functions of Insurers) Regulations 2024]
3. The Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Company may value the SFIN less frequently in extreme circumstances external to the Company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company is certain that the valuation of SFIN can be resumed
4. The Company shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the Force Majeure events, all requests for servicing the policy including policy related payment shall be kept in abeyance.
5. The Company shall continue to invest as per the fund mandates. However, the Company shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments [as defined under Schedule III (Part I)(1)(8) of IRDAI (Actuarial, Finance & Investment functions of Insurers) Regulations 2024] in circumstances mentioned under points 3 and 4 above. The exposure of the fund as per the fund mandates shall be reinstated within reasonable timelines once the Force Majeure situation ends
6. Few examples of circumstances as mentioned [in point 3 & 4 above] are:
    a) When one or more stock exchanges which provide a basis for valuation of the assets of the fund are closed otherwise than for ordinary holidays.
    b) When, as a result of political, economic, monetary or any circumstances which are not in the control of the Company, the disposal of the assets of the fund would be detrimental to the interests of the continuing Policyholders.
    c) In the event of natural calamities, strikes, war, civil unrest, riots and bandhs.
    d) In the event of any Force Majeure or disaster that affects the normal functioning of the Company.
7. In such an event, an intimation of such Force Majeure event shall be uploaded on the Company's website for information.

Unit allocation and de-allocation rules

- The first Premium will be allocated the NAV of the date of the commencement of the Policy.
- Premium received up to 3:00 pm along with a local cheque or a demand draft payable at par, at the place where the Premium is received; the closing unit price of the day on which Premium/switch request is received shall apply. If such Premium and switch request is received after 3:00 pm, the closing unit price of the next business day shall apply.
- In respect of Premium received with outstation cheque/demand draft at the place where the Premium is received, the closing NAV of the day on which cheques/demand draft is realised shall apply.
- In respect of a valid application received (for Switch, Surrender, Partial Surrender or Maturity claim) up to 3:00 pm, the same day's closing unit price shall apply. If such application is received after 3:00 pm, the closing unit price of next business day shall apply.
- All renewal Premiums received in advance will be allocated units at NAV prevailing on their respective due date.

Policy Loan

No Loan is available against the Policy under this plan.

Nomination and Assignment

Nomination in this policy is allowed as per Section 39 of Insurance Act, 1938 as amended from time to time. Assignment in this policy is allowed as per Section 38 of 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):

In accordance with Section 41 of the Insurance Act, 1938, 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 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 the 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) / 0124 469 7070
(9:00 am to 7:00 pm from Monday to Saturday)
Email: contactus@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:

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.

In case you are not satisfied with the decision/resolution of the insurer, you may approach the Insurance Ombudsman if your grievance pertains to any of the following:

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

Address & Contact Details of Ombudsmen Centres

Council for Insurance Ombudsmen (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, Ist 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, Sonepat 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, Sonepat & 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, Sonbhabdra, 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.

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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^Erstwhile Piramal Capital & Housing Finance Limited

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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 NextGen Pension Plan" 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.

This product provides Life Insurance coverage. Pramerica Life NextGen Pension Plan - A Unit Linked Non-Participating Individual Savings Pension Plan. UIN: 140L085V01. 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 0124 469 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.

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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.