www.pramericalife.in

Pramerica
LIFE INSURANCE

PLAN A KING SIZE LIFE WITH **GUARANTEED RETURNS**

PRESENTING

PRAMERICA LIFE ROCKSOLID FUTURE

A life insurance plan that gives you the option to receive guaranteed# regular income or lumpsum on maturity along with tax benefits*



*Tax Benefits may be available as per the applicable laws as amended from time to time.
#This plan offers guaranteed benefits provided the policy is in force and all due premiums are paid in full.

UIN: 140N089V02

Pramerica Life RockSolid Future

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



Pramerica Life RockSolid Future

We all want our tomorrow to be better than our today, whether it is for us or for our spouse, children or senior dependants. But a better life and a better lifestyle for future can only be achieved if you plan and take action for it today. While the future is unpredictable, escalating inflation and expenses are a certainty. Therefore, you need a life insurance plan that ensures that your plans for your future remain RockSolid even in the face of uncertainty.

Presenting Pramerica Life RockSolid Future, A Non-Linked Non-Participating Individual Savings Life Insurance Plan.
A plan designed to help you achieve your vision of a RockSolid future, be it fulfilling your dreams, building a fortune or planning your retirement income.

Key Benefits:

Financial security for your family: Get life insurance cover during the policy term and secure financial goals for your loved ones.

Guaranteed benefits: No ambiguity and no surprises. This plan offers guaranteed benefits provided the policy is in force and all due premiums are paid in full.

Flexibility to choose the payout structure: Based on your needs you may choose to receive the benefits under the product as Lumpsum or as Income.

Various Plan Options: Based on your protection and saving needs you may choose one of the four plan options i.e. Income Builder I Family Income Builder I Fortune Builder I Dream Builder.

Enhanced Protection: Get enhanced protection through Family Income Option and Dream Builder Option.

Comprehensive Protection: Option to enhance your protection cover against death, disease and disability through riders.

Flexibility of Income

- You have the flexibility to choose an Income Period from 10 I 15 I 20 I 25 I 30 I 35 years to match your life goals.
- You may choose to receive the income in annual or monthly frequency.

Pay as you like: Option to pay premium once or pay for 5 to 12 years.

Tax benefits: Tax benefits may be applicable on premiums paid and on benefits received, as per prevailing income tax laws. Tax laws are subject to change, please consult a tax advisor.

Eligibility Criteria:

Plan Option	Income Builder Option	Family Income Builder Option	Fortune Builder Option	Dream Builder Option
Age at Entry	1 to 60 years	18 to 50 years	For 5 PPT: 91 days to 55 years For other than 5 PPT: 91 days to 60 years	18 to 50 years
Maturity Age	18 to 75 years	23 to 67 years	18 to 75 years	28 to 75 years
Premium Payment Term (PPT)	Min: 5 years Max: 12 years	Min: 5 years Max: 12 years	Single Pay: One Time Limited Pay: 5 to 12 years	Min: 5 years Max: 12 years
Policy Term (PT)	Min: PPT Max: PPT+5 years	Min: PPT Max: PPT+5 years	Single Pay: 10 to 20 years Limited Pay: PPT + 5 years to 30 years	Min: PPT+5 Years Max: 30 years
Income Period	10, 15, 20, 25, 30, 35 years	10, 15, 20, 25, 30, 35 years	NA	NA
Installment Premium	Minimum: Single: ₹30,000 | Annual: ₹12,000 | Semi-annual: ₹6,120 | Monthly: ₹1,032 Maximum: No Limit, subject to Board Approved Underwriting Policy			

All reference to age are based on age as on the last birthday. Substandard lives may also be covered subject to Board Approved Underwriting Policy and with any extra Premium, if applicable.

Boundary conditions for policies sourced through point of sales person

Only Income Builder and Fortune Builder Option shall be available for Point of Sales Person (POSP) channel. There will be no medical underwriting for policies sourced through POSP channel.

Riders are not available for policies purchased through POS Channel.

Eligibility Criteria for POSP channel:

Plan Option	Income Builder Option	Fortune Builder Option
Age at Entry	1 to 50 years	91 days to 50 years
Maturity Age	18 to 65 years	18 to 65 years
Premium Payment Term (PPT)	Min: 5 years Max: 12 years	Single Pay: One Time Limited Pay: 5 to 12 years
Policy Term (PT)	Min: PPT Max: PPT+5 years	Single Pay: 10 to 20 years Limited Pay: PPT + 5 years to 20 years
Income Period	10, 15, 20, 25, 30, 35 years	NA
Installment Premium	Minimum: Single: ₹30,000 | Annual: ₹12,000 | Semi-annual: ₹6,120 | Monthly: ₹1,032 Maximum: Corresponding to maximum Sum assured on Death of ₹25 lakhs on Death	

Premium Bands

Premium Band	Band 1	Band 2	Band 3	Band 4
Annualized Premium# (in ₹)	Less than 50,000	50,000 to 99,999	1,00,000 to 1,99,999	2,00,000 & above

#Annualized premium shall be the premium payable in a policy year chosen by the policyholder, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. Total Annualized Premiums payable is the sum total of annualized premium for the entire premium payment term as per the policy contract.

Plan Options available under this plan

To receive maturity benefits in a staggered form you can choose either Income Builder Option or Family Income Builder Option. However, if you wish to receive the maturity benefit in one lumpsum then you may choose between Fortune Builder Option and Dream Builder Option.

Plan Option 1: Income Builder Option- If you have begun planning for your retirement or are wanting to build a RockSolid source of second income then the Income Builder option is for you. In this option you will receive a regular income on completion of the policy term and a Lumpsum amount along with the last income instalment which ensures that your source of income continues post your retirement as well.

Plan Option 2: Family Income Builder Option – This option provides enhanced protection to your loved ones over the Income builder Option. In case of an unfortunate demise, in addition to the immediate death benefit, the company will waive off future premiums. Additionally, your family will start receiving the income benefit from next month, for the chosen income benefit period along with a Lumpsum benefit with the last income installment.

Plan Option 3: Fortune Builder Option – Planning to fulfil a lifelong dream? Then the Fortune Builder Option is a suitable choice for you. This option provides all the proceeds under the policy in one lumpsum at the end of the policy term so you can go ahead and lead a life you have always dreamed of.

Plan Option 4: Dream Builder Option – This option provides enhanced protection to your loved ones over the Fortune Builder Option. In case of an unfortunate demise, in addition to the immediate death benefit, the company will waive off all future premiums and the beneficiary will receive the maturity amount when due. With the Dream Builder Option you can ensure that your dreams for your loved ones are realised even in your absence.

How does the plan work?

You can purchase this policy either through any of our intermediary or online from our website in 3 simple steps:

Step 1: Choose the plan option

Step 2: Choose the Premium you wish to pay and for how long you wish to pay

Step 3: Basis the chosen plan option choose your Policy Term, Income Period and Income Payout Frequency (if applicable)

You can also choose from the available riders for enhanced protection

Maturity Benefit under this plan shall be determined basis your Plan Option, Gender, Age at Entry, Premium Frequency , PPT, PT, Premium Band and will be paid as Regular Income & Lumpsum (in case of Income Builder & Family Income Builder options) and as Lumpsum (in case of Fortune Builder & Dream Builder options)

Benefits in detail

This product provides four Plan Options to choose from, these options help you customize the plan according to your individual needs. Your benefits will vary depending upon the plan option chosen. Let's look at the benefits in detail:

Maturity Benefit

On survival of the Life Insured till the end of the policy term, while the policy is in force, you shall receive the following benefits as per chosen plan option.

For Income Builder & Family Income Builder Option:

Provided all due premiums are paid in full, upon survival of the Life Insured till the end of the Policy Term, You shall receive Guaranteed Income Benefit in arrears from the end of the Policy Term for the chosen income period along with Guaranteed Lumpsum Benefit at the end of income period.

a) Guaranteed Income Benefit: Expressed as a percentage of Annualized Premium varying basis Age at Entry, PPT, PT, Income Period, Gender and Premium Band.

b. Guaranteed Lumpsum Benefit: Along with the last Income payout, you shall receive a Guaranteed Lumpsum Benefit, which is expressed as a percentage of Total Premiums paid (excluding modal loading)* as shown in the table below.

Premium Payment Term	5	6	7	8	9	10	11	12
Guaranteed Lumpsum Benefit (% of Total Premiums Paid)	110%	110%	120%	120%	130%	130%	150%	150%

On the maturity date, the policyholder shall have an option to receive the Guaranteed Sum Assured on Maturity, which under these options shall be present value of the future payouts, discounted at a rate of 8.50% p.a. This rate is not guaranteed, however, any change shall be subject to IRDAI's approval and shall be applicable to policies sold after the date of change.

At any time during the income period, the policyholder/nominee shall have an option to receive a lumpsum value instead of the future payouts which shall be the present value of the future payouts, discounted at the then prevailing 30yr Gsec rate + 2%.

For Fortune Builder & Dream Builder Option: Provided all due premiums are paid in full, upon survival till the end of the Policy Term, the policyholder shall receive Sum Assured on Maturity in Lumpsum which is equal to Guaranteed Maturity Benefit along with accrued Loyalty Boosters, (if any).

Guaranteed Maturity Benefit is defined as:

i) For Other than Single Pay Policies: 75 percentage of Total Annualized Premiums# Payable by policyholder in case of Fortune Builder Option/Dream Builder Option.

ii) For Single Pay Policies: A percentage of Single Premium varying basis age at entry, PT, gender and Premium Band.

Loyalty Boosters is defined as a percentage of Total Annualized Premiums# Payable by policyholder in case of Fortune Builder Option/Dream Builder Option and are applicable only for other than single pay Policies. Loyalty Boosters shall accrue uniformly at the end of every year from the third policy year till the end of the premium payment term, provided the policy is inforce and all due premiums have been paid.

Death Benefit

For Income Builder Option: In the unfortunate event of death of the Life Insured during the Policy Term while the policy is in-force on the date of death, the beneficiary shall receive the death benefit which shall be highest of:

- Sum Assured on Death^ (or)
- 105% of the Total Premiums paid* till the date of death for Regular/Limited Pay Policies (or)
- Surrender Value as on date of death

Upon the payment of death benefit, the policy shall terminate and no further benefits shall be payable.

For Family Income Builder Option: In the unfortunate event of death of the Life Insured during the Policy Term while the policy is in-force on the date of death, the beneficiary shall receive the death benefit which shall be highest of:

- Sum Assured on Death^ (or)
- 105% of the Total Premiums paid* till the date of death for Regular/Limited Pay Policies

Additionally, the Company shall pay Guaranteed Income Benefit from the next month as per the chosen Income Payout Frequency post date of death till the end of the Income Period chosen at the outset along with Guaranteed Lumpsum Benefit at the end of Income Period to the nominee.

The policy shall terminate on payment of Guaranteed Lumpsum Benefit and no further benefits shall be payable.

For Fortune Builder Option: In the unfortunate event of death of the Life Insured during the Policy Term while the policy is in-force on the date of death, the beneficiary shall receive the death benefit which shall be highest of:

- Sum Assured on Death^ (or)
- 105% of the total premiums paid* till the date of death for Regular/Limited pay policies(or)
- Surrender Value as on date of death

Upon the payment of death benefit, the policy shall terminate and no further benefits shall be payable.

For Dream Builder Option: In the unfortunate event of death of the Life Insured during the Policy Term while the policy is in-force on the date of death, the beneficiary shall receive the death benefit which shall be highest of:

- Sum Assured on Death^ (or)
- 105% of the total premiums paid* till the date of death for Regular and Limited Pay Policies

Additionally, the Company shall pay Guaranteed Maturity Benefit along with all Loyalty Boosters at the end of the policy term to the nominee.

Upon the payment of Guaranteed Maturity Benefit and Loyalty Boosters, the policy shall terminate and no further benefits shall be payable.

Note (For all Plan Options)

#Annualized premium shall be the premium payable in a policy year chosen by the policyholder, excluding the rider premiums, underwriting extra premiums and loadings for modal premiums, if any. Total Annualized Premiums payable is the sum total of annualized premium for the entire premium payment term as per the policy contract.

*Total Premiums paid means total of all the premiums received, excluding any underwriting extra, any rider premium.

^Sum Assured on Death is defined as 11 times Annualized Premium in case of Limited/Regular Pay and 1.25 times Single Premium in case of Single Pay

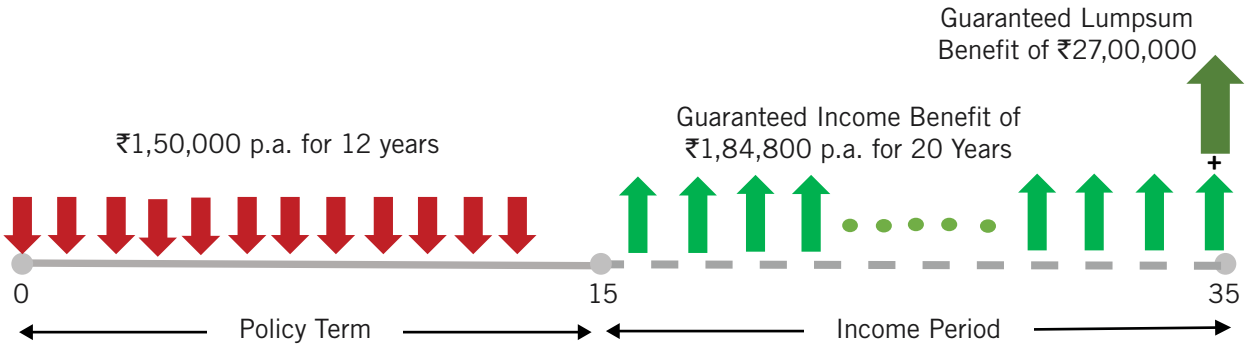
Let's understand the plan Options through example

Example 1:

Shubham, a 30-year-old Marketing Manager with a multinational company, is looking for a plan which will help him manage his family's growing needs and expenses. He plans to purchase Pramerica Life RockSolid Future (Income Builder Option) With a Policy term of 15 Years and pays ₹1,50,000 p.a. for 12 years with an aim to create a second income source for a period of 20 years with annual payouts and a Lumpsum Benefit in the end.

Scenario I: If Shubham Survives till the end of the policy term, he shall receive the following benefits:

Total Premium Paid (₹)	Benefits Payable	Amount (₹)
18,00,000	Total Guaranteed Income Benefit	36,96,000
	Guaranteed Lumpsum Benefit	27,00,000
	Total Maturity Benefit	63,96,000



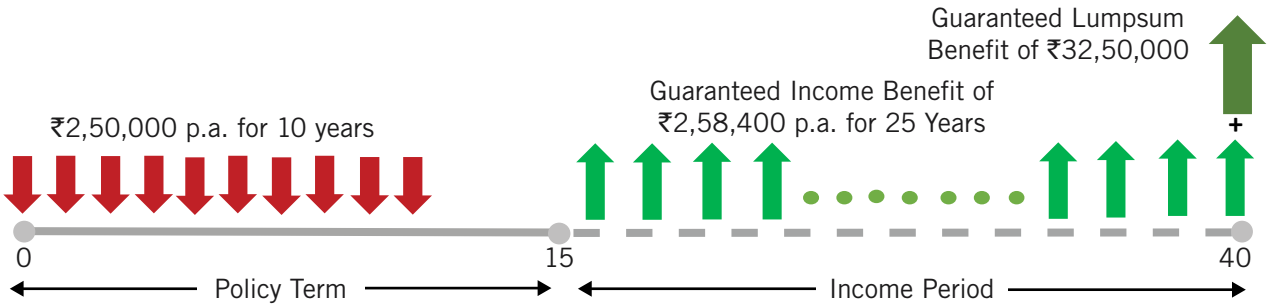
Scenario II: In case of unfortunate demise of Shubham during Policy Term, beneficiary shall receive the death benefit of atleast ₹16,50,000 and the policy shall terminate.

Example 2:

Govind, a 35-year-old Sales manager wants to retire early and wants to secure those golden years today so that he and his wife can live stress free. He plans to purchase Pramerica Life RockSolid Future (Family Income Builder Option) and pays ₹2,50,000 p.a. for 10 years for a Policy Term of 15 years with an aim to create an income source for an Income Duration of 25 years with annual payouts and a Lumpsum Benefit in the end.

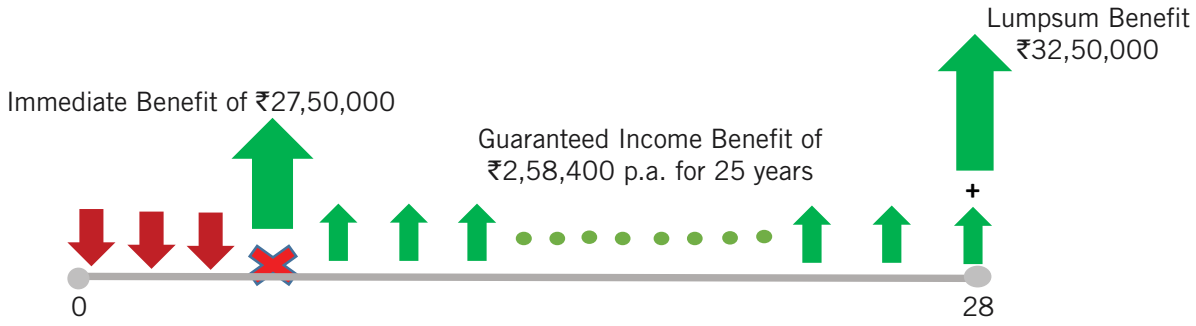
Scenario I: If Govind Survives till the end of the policy term, he shall receive the following benefits:

Total Premium Paid (₹)	Benefits Payable	Amount (₹)
25,00,000	Total Guaranteed Income Benefit	64,60,000
	Guaranteed Lumpsum Benefit	32,50,000
	Total Maturity Benefit	97,10,000



Scenario II: In case of unfortunate demise of Govind at the end of the 3rd year, beneficiary shall receive the following death benefit:

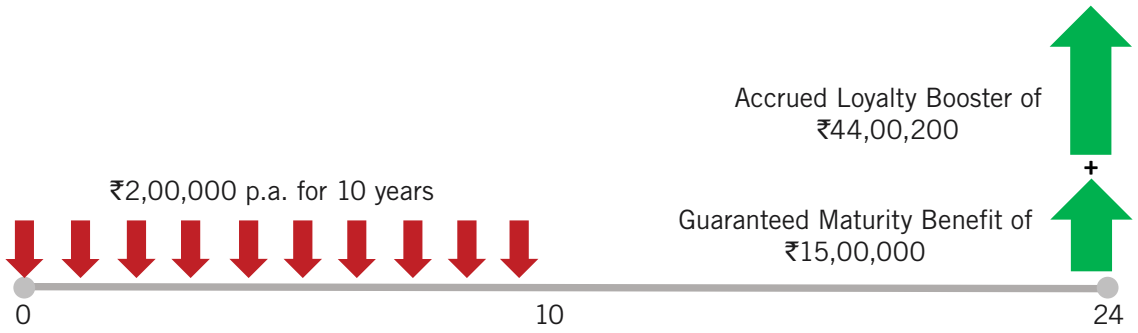
(A) Sum Assured on Death shall be paid immediately on the intimation of death	(B) Total Guaranteed Income Benefit (payable as Annual Income for 25 Years from the next month of death)	(C) Guaranteed Lumpsum Benefit shall be payable along with the last income installment.	Total Death Benefit (A+B+C)
₹27,50,000	₹64,60,000	₹32,50,000	₹1,24,60,000



Example 3:

Rahul, a 26 year old sales Manager at a Pharma Company, wants to build a corpus to start a business. He plans to purchase Pramerica Life RockSolid Future Plan (Fortune Builder Option) and pays ₹2,00,000 p.a. for 10 years with an aim to create a lumpsum corpus after 24 years.

Scenario I: If Rahul Survives till the end of the policy term, he shall receive the following benefits:



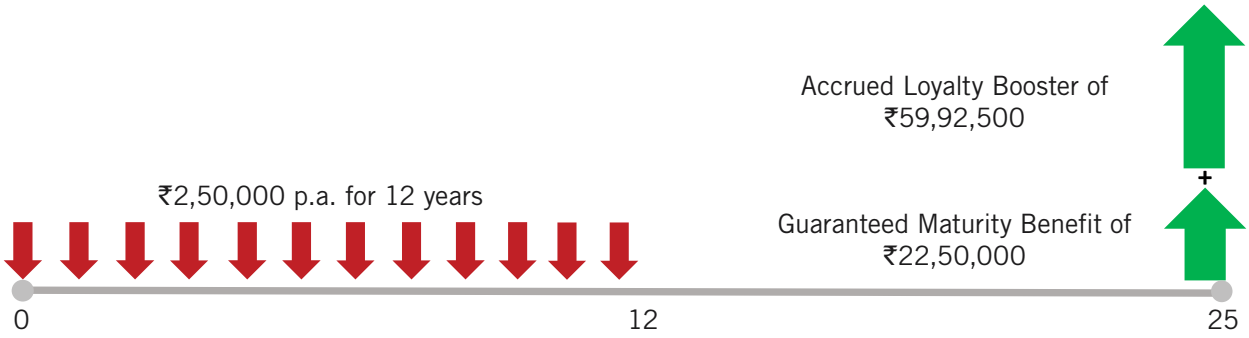
Total Premium Paid (₹)	Benefits Payable	Amount (₹)
20,00,000	Guaranteed Maturity Benefit	15,00,000
	Accrued Loyalty Boosters	44,00,200
	Total Maturity Benefit	59,00,200

Scenario II: In case of unfortunate demise of Rahul at the end of the 8th year, beneficiary shall receive the death benefit of ₹22,00,000 and the policy shall terminate.

Example 4:

Rohit, a 35 year old businessman has a 1 year old daughter and he wants to build a corpus for his child's marriage. He plans to purchase Pramerica Life RockSolid Future (Dream Builder Option) and pays ₹2,50,000 p.a. for 12 years with an aim to create a lumpsum corpus after 25 years.

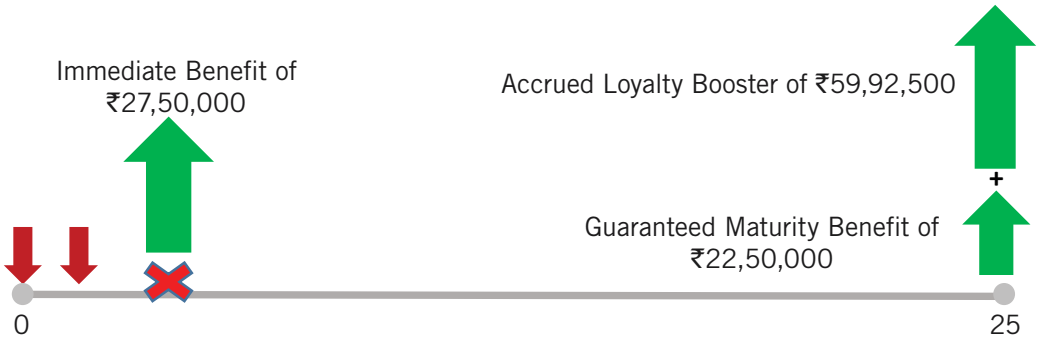
Scenario I: If Rohit Survives till the end of the policy term, he shall receive the following benefits:



Total Premium Paid (₹)	Benefits Payable	Amount (₹)
30,00,000	Guaranteed Maturity Benefit	22,50,000
	Accrued Loyalty Boosters	59,92,500
	Total Maturity Benefit	82,42,500

Scenario II: : In case of unfortunate demise of Rohit at the end of the 2nd year, beneficiary shall receive the following death benefit:

(A) Sum Assured on Death shall be paid immediately on the intimation of death	(B) Guaranteed Maturity Benefit shall be paid on maturity date	(C) Accrued Loyalty Booster shall be paid on maturity date	Total Death Benefit (A+B+C)
₹27,50,000	₹22,50,000	₹59,92,500	₹1,09,92,500



Other Features

Flexible Premium Payment Modes

You have an option to pay premiums one time (only in Fortune Builder Option), Annually, Semi-annually or Monthly. Monthly mode is allowed only if the premiums are paid electronically, such as through Credit Card, Direct Debit and ECS/NACH

You can choose to pay premiums annually, semi-annually or monthly. The instalment premium shall be calculated by multiplying Annualized Premium with the below modal factors:

Premium Modes	Annual	Semi-annual	Monthly
Factors	1	0.51	0.086

Premium Rebates/Discounts

- For Single pay option, the company may offer a discount of 1% on the premium amount to the existing customers, employee of the company/ promoters of the company and for policies sourced through Online and Direct Online Channels.
- For other than single pay option, the company may offer a discount of 10% on the first year premium to the existing customers, employee of the company/promoters of the company and for policies sourced through Online and Direct Online Channels.
- Female Life Rebate: Premium rate applicable to female life will be based on the premium rate of 3 years younger male.

Riders

For added protection you can enhance your insurance coverage during the policy term by adding following riders at a nominal extra cost over and above your base policy premium:

- Pramerica Life Accidental Death Benefit Rider (UIN: 140B029V02 or any later version)
- Pramerica Life Accidental Total and Permanent Disability Rider (UIN: 140B027V01 or any later version)
- Pramerica Life Critical Illness Rider (UIN: 140B026V01 or any later version)
- Please note the following w.r.t riders:
- The rider can be attached at inception or any policy anniversary as per the board approved underwriting policy of the Company during the premium payment term of the base plan, sub-ject to minimum applicable premium payment term and policy term of the rider.
- The rider policy term and rider premium payment term would be equal to the corresponding outstanding base policy term and premium payment term, subject to the maximum term and premium paying term available under the rider; i.e. rider will not be offered if the term of the rider exceeds outstanding term under the base policy.
- The rider sum assured shall not exceed the base sum assured chosen at inception of the policy for ATPD and CI rider. For ADB rider the rider sum assured shall not exceed three times of the base sum assured.

- The premium for Critical Illness and Accidental Total and Permanent Disability cannot exceed 100% of the Annualized Premium in a policy whereas the premium for Accidental Death Benefit rider premium cannot exceed 30% of the Annualized Premium.
- Please refer to the respective rider brochure(s) available on the website for more information on rider benefits, exclusions and eligibility conditions.
- Rider benefits are payable subject to fulfilment of rider terms and conditions. For more details, refer to the Rider Terms and conditions available on the website.

Grace Period

If you are unable to pay your premium by the due date, you will be given a grace period of 15 days for monthly mode and 30 days for all other premium payment modes. During the grace period the Policy shall continue to remain in force along with all the benefits under this policy and claim, if any, shall be payable subject to deduction of the unpaid due premium till the date of death.

Premium Discontinuance

For policies other than single pay, The Policy will acquire Surrender Value after paying premium for the first complete policy year & will become payable after completion of first policy year, whereas a Single Pay policy shall acquire surrender value immediately on the payment of Single Premium.

If you discontinue the payment of premiums before your Policy has acquired a Surrender Value, your Policy shall lapse at the end of the grace period, the Death Benefit will cease immediately and no benefits will be paid when the Policy is in lapsed status.

If the Policy has acquired a Surrender Value and no future premiums are paid, you may choose to continue your Policy on Reduced Paid-up basis.

On your Policy becoming Reduced Paid-up (RPU), benefits under the plan will be reduced as given below:

1. **Death Benefit:** In case of death during policy term, an amount equal to Maximum of (Sum Assured on Death^ or 105% of Total Premiums paid till the date of death for Regular/limited pay policies) (multiplied by) T (number of premiums paid)/ N (Number of premiums payable under the policy) shall be payable and the policy shall terminate.
2. **Maturity Benefit:**
   a) For Income Builder & Family Income Builder Option:

      Upon survival of the Life Insured at the end of the policy term, the following benefit would be payable for a period equal to the chosen Income Benefit Payout period:

      Guaranteed Income Benefit (multiplied by) T (number of premiums paid)/ N (Number of premiums payable under the policy), plus Guaranteed Lumpsum Benefit shall be payable at the end of Income Period.

      However, on the maturity date, the policyholder shall have an option to receive the Paid up Guaranteed Sum Assured on maturity which shall be:

      In-force Guaranteed Sum Assured on maturity (multiplied by) T (number of premiums paid)/ N (number of premiums payable under the policy)

   b) For Fortune Builder & Dream Builder Option:

      Upon survival of the Life Insured at the end of the policy term, the following benefit would be payable- Guaranteed Maturity Benefit (multiplied by) T (number of premiums paid)/ N (number of premiums payable under the policy), plus Accrued Loyalty Boosters (If any)

Revival

You can revive your lapsed/Paid-up policy for its full coverage within five years from the due date of the first unpaid premium but before policy maturity, by paying all outstanding premiums together with the interest, as applicable. The interest for revival of the policy will be charged at market related rates set by the Company from time to time. The rate of interest shall be reset on an annual basis at the beginning of every financial year (April) and would be determined based on the average of 10-year G-Sec YTM plus 75 basis points rounded down to 25 basis points.

The average of the benchmark would be taken from the previous financial year for the period 1st July to 31st Dec. The source of information for 10 year GSec rate would be "CCIL". The current applicable rate of interest on policy reinstatement is 7.00% p.a. compounding monthly which would be applicable for the FY 2026-27. Revival of the policy is subject to Board approved underwriting policy, i.e. the Life Insured may have to undergo medical tests, financial underwriting etc. If a lapsed policy is not revived within the revival period, the policy will terminate on expiry of the revival period.

Surrender

It is advisable to pay premiums for the entire premium payment term to enjoy maximum benefits under the policy. The policy will acquire Surrender value after paying premium for the first complete policy year & will become payable after completion of first policy year. Thereafter, if you decide not to pay further Premiums, you would have the option to either surrender the Policy or let the Policy continue with reduced benefits in accordance with the conditions mentioned in the Premium Discontinuance section above. If your Policy has acquired a Surrender Value and you choose to discontinue your policy, you will be entitled to receive Surrender Value which will be higher of the Guaranteed Surrender Value (GSV), if applicable or Special Surrender Value (SSV) of the Policy. Please refer to our website or policy document for details.

Loan

You may take a loan against your Policy once it has acquired a Surrender Value. The maximum loan that can be availed is 75% of the Surrender Value at any time. The rate of interest shall be reset on an annual basis at the beginning of every financial year. The rate of interest applicable on the loan will be declared by the Company on an annual basis at the beginning of every financial year. The loan rate of interest is based on yield on 10-years GSEC YTM plus 150 basis points rounded down to 25 basis points. The average of the benchmark would be taken from the previous financial year for the period 1st July to 31st Dec. The source of information for 10 year GSec rate would be "CCIL". The current applicable rate of interest for FY 2026-27 is 7.75% p.a. Compounding monthly. Any outstanding loan amount together with any unpaid interest thereon shall be adjusted against any Policy Benefit which become payable under the Policy.

For other than in force and fully paid up policies: In case outstanding loan amount including interest exceeds the surrender value, the policy will get foreclosed after giving intimation and reasonable opportunity to the policyholder to continue the policy.

Policies in force for full benefits or fully paid policies would not be foreclosed on the account of outstanding loan amount (including outstanding interest on loan, if any) exceeding the surrender value.

Terms and Conditions

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 with the Policy bond, the Company will refund the Premiums paid, subject to the deduction of proportionate risk premium and any expenses incurred by the Company on insurance stamp duty and medical examination, if any.

Suicide Exclusions

In case of death of the Life Insured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the Company shall pay to the nominee or beneficiary 80% of the Total premiums paid (excluding any rider premium, if any) till the date of death, or the surrender value available as on date of death whichever is higher, provided the policy is in force.

Alterations

The plan option, Premium Payment Term, Income Period or Policy term cannot be altered after commencement of the policy. You have an option to change the income payout frequency under Income Builder & Family Income Builder Option from Annual to Monthly or from Monthly to Annual at any time before the commencement of Income Period however the default pay-out option shall be Annual. In case of monthly frequency the income payout would be (Annual Guaranteed Income Benefit x 97%)/12.

Waiting Period for policies sourced through POSP

For policies sourced through Point of Sales Persons (POSP), a waiting period of 90 days will be applicable from date of acceptance of risk. In the event of death (except accidental death) within waiting period, 100% of total premiums paid* shall be payable to the beneficiary.

**Total Premiums paid means total of all the premiums received, excluding any underwriting extra, any rider premium, if any.*

Minor Lives

In case the Life Insured is a minor at the date of commencement, the proposer can either be a parent or grandparent or legal guardian of the life insured. In case of minor lives, date of risk commencement for policies will be same as that of date of commencement of policy. The ownership of such policies will vest automatically in name of Life Insured once he/she attains majority.

Tax Benefits

Premiums paid under this plan may be eligible for tax exemptions, subject to the applicable tax laws and conditions. Income tax benefits under this plan, if any, shall be applicable as per the prevailing Income Tax Laws and are subject to amendments from time to time. Kindly consult a tax expert.

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):

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 to 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 default in complying with the provisions of this section shall be liable for a penalty that 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) / 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, retirementrelated 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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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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