

In this policy, the investment risk in the investment portfolio is borne by the policyholder.



# Pramerica Life Wealth Maximiser

A Unit Linked Non Participating Individual Savings Life Insurance Plan

UIN: 140L060V03

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.



Life can get demanding at times and we face our fair share of challenges every now and then. We often find ourselves surfing over an unpredictable ocean of circumstances where the tides are calm at one instance and turbulent at the other.

Financial security becomes a major factor in determining whether our journey through the ocean of life is going to be a smooth or a rough one. Therefore, this critical factor needs to be carefully addressed when it comes to choosing a Life Insurance plan to protect our family and secure their financial future. We need to be financially equipped and significantly insured to fulfill the certain as well as uncertain needs of our family.

Pramerica Life Wealth Maximiser

A Unit Linked Non Participating Individual Savings Life Insurance Plan

## One plan. Various advantages: Pramerica Life Wealth Maximiser

- Enjoy the benefit of choosing an adequate life cover based on your desired level of protection from multiple options of sum assured basis your age at entry.
- Flexibility to choose from Single, Regular or Limited Premium Payment tenures.
- Get the benefits of reduced charges on opting higher premium amounts.
- Get rewarded on opting for longer term through Persistency Units and Wealth Boosters at specific intervals to augment your fund value.
- Option to actively manage your funds depending upon market conditions with Defined Portfolio Strategy.
- Avail Systematic Transfer Plan to systematically transfer your money from Liquid Fund to your chosen funds every month.

- Option to manage your funds by creating a balance between Equity and Debt through systematic allocation based on your age with Life Stage Portfolio Strategy.
- Option of Fund conservation to safeguard your fund value from market fluctuations.
- Enhance your fund and life cover by adding Top-up premium.

## How does the plan work?

Choose Policy Term from 5 years to 30 years, as per your age at entry, subject to minimum maturity age of 18 years and maximum maturity age of 75 years.

Pay the premium from option of paying Limited, Regular or Single pay as per the need and choice.

Choose your Sum Assured from a variety of cover multiples available under the plan.

## Benefits in Detail

### Death Benefit

In case of an unfortunate demise of the Life Insured during the Policy Term, the Policy will pay Death Benefit which is higher of

- Sum Assured\* including Top-Up Sum Assured, if any or
- Fund Value, including Top-Up Fund Value, if any, or
- 105% of total Premiums paid till date of death, including Top-Up premiums, if any.

Where, Sum Assured is defined as multiple of Annualized Premium / Single Premium as opted at inception of policy

\*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.

## Maturity Benefit

On survival of the Life Insured till maturity date and subject to Policy being in-force for full risk benefits, the Policy will pay the Fund Value including Top-Up fund value, if any, to the Policyholder.

Death cover chosen will cease on Maturity.

## Surrender

The Policy will acquire surrender value from the first Policy year but it becomes payable only after completion of "lock-in period" which is a period of 5 consecutive Policy years from the date of commencement of the Policy.

The surrender value will be the value of units less discontinuance (or surrender) charges, if applicable.

## Persistency Units

As a reward for continuing your policy, Persistency units equal to 0.50% of the average of Fund Value including Top-Up Fund Value of preceding 36 monthiversaries would be allocated to the Policyholder's unit account at the end of every policy year, starting from sixth policy year provided monies are not in Discontinuance Fund and all due premium has been paid under the policy.

No Persistency Units would be given to policies sold online

## Wealth Boosters

Wealth Boosters would be allocated as extra units at the end of every fifth policy year, starting from the end of tenth policy year.

## Defined Portfolio Strategy

Under this option, you can opt to invest in any of the funds as available (except Discontinued Policy Fund or Liquid Fund) in proportions of your choice. Within the Defined Portfolio strategy, you also have an option to select Systematic Transfer Plan (STP) option and/or Fund Conservation Option for which Liquid Fund will be made available to you. The Policyholder can switch monies amongst these funds using the switch option.

You have an option to choose from ten funds to invest your money in. You can look at the investment objectives of each of our funds and match those with your investment goals and then decide the proportion of money you would like to invest in each of them. If you are opting for more than one fund, the minimum investment in any fund should be at least 1% of the Single / Annual Premium (as applicable) paid. The funds and fund objectives are as follows:

Fund	Investment Objective	Asset Allocation	Risk Profile
<b>Debt Fund</b> (SFIN: ULIF00127/08/08FIXEDIFUND140)	To generate steady return at lower risk by investing in a range of debt securities.	Government securities: 50% to 100% Corporate bonds: 0% to 50% Money Market/cash: 0% to 40%	Low
<b>Balance Fund</b> (SFIN: ULIF00227/08/08BALANCFUND140)	To generate balanced return by investing in debt securities to provide stability and by investing in equities to provide potential to enhance the return through capital appreciation.	Equity: 10% to 50% Government securities: 20% to 50% Corporate bonds: 0% to 50% Money Market/cash: 0% to 40%	High
<b>Growth Fund</b> (SFIN:ULIF00327/08/08GROWTHFUND140)	To generate higher return through capital appreciation in the long term by investing in a diversified portfolio of equities. Debt investment will provide a little stability and diversification.	Equity: 40% to 80% Government securities: 10% to 30% Corporate bonds: 0% to 30% Money Market/cash: 0% to 40%	High

Wealth Booster as a percentage of average fund value including Top-up Fund Value of preceding 36 monthiversaries would be allocated to the policyholder's unit account at the end of 10th, 15th, 20th, 25th and 30th policy anniversaries, if they fall within the policy term.

Policy Anniversary	Premium Band		
	Band 1	Band 2	Band 3
10 <sup>th</sup>	1.00%	1.25%	1.50%
15 <sup>th</sup>	1.25%	1.75%	2.00%
20 <sup>th</sup>	1.50%	2.25%	2.50%
25 <sup>th</sup>	1.75%	2.75%	3.00%
30 <sup>th</sup>	2.00%	3.25%	3.50%

No Wealth Boosters would be given to policies sold online.

## Choice of Investment Strategies

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

- Defined Portfolio Strategy
- Life Stage Portfolio Strategy

Within the Defined Portfolio Strategy, Policyholder can choose to invest with or without Systematic Transfer Plan Option. Once opted in, the investment strategy will continue throughout the policy term. Policyholder cannot switch from one investment strategy to another during the policy term.

<b>Large Cap Equity Fund</b> (SFIN: ULIF00427/08/08LARCAPFUND140)	To generate higher return through capital appreciation in long term from a portfolio invested predominantly in large cap equities.	Equity: 60% to 100% Money Market/cash: 0% to 40%	High
<b>Multi Cap Opportunities Fund</b> (SFIN: ULIF01106/02/18MULCAPOPP0140)	To generate capital appreciation for policyholders by dynamically investing across assets to capitalize on changing market conditions. The scheme aims to invest primarily in equities and to mitigate market volatility, in fixed income securities, including money market instruments. The investments will be market capitalization agnostic and will focus on growth oriented opportunities.	Equity: 50%-100% Govt. Securities, Corporate Bonds: 0%-30%, Money Market Instruments/Cash: 0%-50%	High
<b>Balanced Equilibrium Fund</b> (SFIN: ULIF016010223BALEQIBFND140)	Generate stable returns from a prudent combination of equity and fixed income investment with the possibility of increasing the fixed income contribution to 35%	Equity and Equity Related Instruments: 65% to 75% Govt. Security / Corporate bonds / Money Market Instruments: 25% to 35%	Medium
<b>Growth Momentum Fund</b> (SFIN: ULIF015010223GROWMOMFND140)	Generate superior long-term returns from a diversified portfolio of equity and debt securities. The fixed income allocation can be increased to 25% depending upon market conditions to afford stability to the fund.	Equity and Equity Related Instruments: 75% to 85% Govt. Security / Corporate bonds / Money Market Instruments: 15% to 25%	High
<b>Large Cap Advantage Fund</b> (SFIN: ULIF013010223LARCPADFND140)	To generate long-term capital appreciation from investment in large cap stocks which are constituents of the Nifty 100, subject to the regulatory limits on investee companies, their groups and industry sectors with the objective of beating the respective benchmark returns. The fund will have the flexibility of moving into fixed income instruments to the extent of 15% during more volatile periods.	Equity and Equity Related Instruments: 85% to 100% Govt. Security / Corporate Bonds / Money Market Instruments: 0% to 15%	High
<b>Flexi Cap Opportunities Fund</b> (SFIN: ULIF014010223FLEXIOPFND140)	Dynamic capital appreciation through diversified investments in companies across the market capitalisation spectrum. The fund will have the flexibility of moving into fixed income instruments to the extent of 15% during more volatile periods.	Equity and Equity Related Instruments: 85% to 100% Govt. Security / Corporate bonds / Money Market Instruments: 0% to 15%	High
<b>Pramerica Nifty Mid Cap 50 Correlation Fund</b> (SFIN:ULIF017260423NIFMIDICOR140)	To invest in equity and equity oriented instruments in order to generate returns that closely correspond to the returns of the Nifty Mid Cap 50 Index, subject to tracking errors. The fund would invest in securities that form part of the NIFTY Mid Cap 50 Index to achieve high correlation with the Index within the regulatory framework permitted.	Equity & equity oriented instruments: 90-100% Money Market Instruments: 0-10%	High

Liquid Fund will be available to the Policyholder only through STP. Investment objective of Liquid Fund is as under.

Fund	Investment objectives	Asset Allocation	Risk Profile
<b>Liquid Fund</b> (SFIN: ULIF00920/01/11LIQUIDFUND140)	To generate steady return at lower risk by investing in a range of short-term debt/liquid money market securities	T-Bill/Money Market/Cash: 100%	Low

In addition to 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
<b>Discontinued Policy Fund</b> (SFIN: ULIF01024/02/11DISCONFUND140)	To generate steady return at lower risk when the policyholder surrenders the policy or discontinues premium payment during the lock in period. The currently prevailing minimum guaranteed rate of interest applicable to discontinued fund is 4% percent per annum.	Government Securities: 60% to 100% Money Market/cash: 0% to 40%	Low



The minimum guaranteed rate of interest applicable to Discontinued Policy Fund will be specified by the IRDA of India from time to time. The current minimum guaranteed rate applicable to Discontinued Policy Fund is 4% per annum.

## Systematic Transfer Plan

With STP, you can invest a specific amount in a regular fashion at monthly intervals. This gives you the advantage of rupee cost averaging. You buy more units when markets are down and fewer units when markets are up, thereby reducing the average cost of purchase of units in the funds selected by you.

You have an option to choose STP for 12 months only. The option would be available to policies where premium is paid annually or single pay policies.

## How STP Works

While applying for the policy, you choose the amount to be invested in a regular fashion in one or more of the ten funds mentioned above, and decide the proportion of money you would like to invest in each fund. If you are opting for more than one fund, the minimum investment in any fund should be at least 1% of the Single/Annualized premium paid.

In case of STP, the Single/Annualized premium (net of allocation charges) will be first allocated to Liquid fund every policy year till completion of premium payment term, and then at the beginning of each policy month (monthiversary), 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 Liquid fund to other funds as per the fund allocation proportion chosen by the policyholder; where  $N$  = number of months remaining under the STP scheme.

For e.g.: A policyholder chooses the STP option with premium allocation of 20% in Debt Fund and 80% in Growth Fund. Then for the first month  $1/12 * 20\%$  of units in Liquid fund will be switched to Debt Fund and  $1/12 * 80\%$  of units in Liquid Fund will be switched to Growth Fund. This transfer will happen after the deduction of all the charges for that monthiversary. For second month  $1/11 * 20\%$  of units in Liquid fund will be switched to Debt Fund and  $1/11 * 80\%$  of units in Liquid Fund will be switched to Growth Fund and so on 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 Large Cap Equity Fund and Debt Fund with their proportions varying as per the different life stages. At inception the funds will be distributed between two funds, Large Cap Equity & 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 following table.

Age last birthday last policy anniversary	Debt Fund	Large Cap Equity Fund
Up to 25	15%	85%
26 – 30	20%	80%
31 – 35	25%	75%
36 – 40	30%	70%
41 – 45	35%	65%
46 – 50	40%	60%
51 – 55	45%	55%
56 And Above	50%	50%

On a quarterly basis, 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 Large Cap Equity Fund will be systematically transferred to the liquid fund in 12 installments.

## Flexibility available in the plan

### Top-Up

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

- Top-Up premiums are allowed anytime during the policy term, except during last 5 years of Policy Term
- Each Top-Up premium will be invested in separate Top-Up account with a 5 year's lock-in period from the payment date, except in case of full surrender of the contract
- All Top-up premiums made during the Policy Term shall have insurance cover treating them as single premium
- The minimum Top-up premium is ₹5,000. Sum Assured would increase by Top-up Sum Assured after availing a Top-up facility

### Switching option

Within Defined Portfolio Strategy, you can switch your investments within the available funds, depending on your financial priorities and investment decision. There are no switching charges or restriction on number of switches during entire policy term. The minimum switch amount is ₹5000 unless 100% of the fund is switched.

### Premium Redirection

Within Defined Portfolio Strategy, you have the flexibility to change the proportion of Premium that is invested in different funds by giving an advance notice to the Company of at least 15 days before exercising this option. All Regular Premium or Top-Ups received after this date will be invested as per the revised mandate till the Policyholder does not change the same. Premium however cannot be redirected to liquid fund.

In case you select more than one fund, at least 1% of the allocated Premium should be invested in each fund. There are no Premium Redirection charges or restriction on number of redirection during the entire policy term. This feature would not be applicable for single premium payment policies.

#### **Partial withdrawals**

To manage any unexpected need for money or for any exigency, partial withdrawals can be made from your investment account only after completion of 5 Policy years (Lock-in Period).

For purpose of partial withdrawals, lock in period for Top-up premiums will be five years from date of payment.

For policies where life insured is a minor, Partial withdrawal is not allowed until the minor life insured attains majority i.e. on or after the attainment of age 18.

The policyholder can make unlimited number of partial withdrawals as long as the total amount of partial withdrawals in a year does not exceed 20% of the Fund Value in a policy Year. The minimum withdrawal amount is ₹10,000. The partial withdrawals are free of cost.

Partial withdrawals shall be allowed from the fund value built up on from the 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 base premium

The partial withdrawals shall not be allowed which would result in termination of a contract

The partial withdrawals with respect to the fund values from the base premiums shall only be counted for the purpose of adjusting the sum assured to be payable on death. Partial withdrawals made from the top-up premiums shall not be deducted for this purpose.

#### **Fund Conservation Option**

Within Defined Portfolio Strategy the Company will give you an option to preserve your capital towards end of your Policy, when your investments are due to be paid back.

All your investments are systematically transferred from funds of your choice Liquid Fund in the last 12 months of your Policy; on monthly basis.

All Premiums received during this period will be re-directed to Liquid Fund.

#### **Settlement option**

Upon Maturity of the policy, you will have the option, to receive maturity benefit as a structured payout over a period of up to 5 years post maturity by availing settlement option.

- During the period the inherent risk in the underlying investment funds will be borne by the policyholder.
- The frequency of the periodic payments during 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 maturity.

- The payments will be made in installments, based on settlement period and frequency of payouts chosen, with the first installment payable on the date of maturity.
- You have an option to switch the funds during the Settlement Period.
- In the settlement period after maturity, the risk cover shall be maintained at 105% of the total premiums paid. Accordingly mortality charges will be deducted
- The charges levied on the fund during settlement period are the fund management charge, switching charge and mortality charge, if any and no other charges shall be levied.
- No partial withdrawals are allowed during the settlement period. However the policyholder can take 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 settlement period or at the end of settlement period by paying fund value at that time.

#### **Option to Increase/Decrease the Sum Assured**

You can increase or decrease the sum assured within maximum and minimum limits after third policy anniversary provided you have paid all the premium/s due and would be subject to underwriting and other requirements of the Company.

No increase in Sum Assured is available after 55 years of age. A written notice at least 15 days in advance is required from you before the policy anniversary from which the increase/ decrease in sum assured is desired. The company also reserves the right to decline the increase in sum assured or impose extra mortality charges. The policyholder shall bear the medical cost, if any.

On reduction of Sum Assured, the risk cover for additional benefit will also reduce.

#### **Option to Increase/Decrease the Premium Payment Term**

- Provided all due premiums have been paid, you can choose to increase the Premium Payment Term by notifying the Company.
- Provided at least five years' premiums have been paid, you can choose to decrease the Premium Payment Term by notifying the Company.
- Increase or decrease in Premium Payment Term must always be in multiples of one year.

This benefit is not applicable for the Single Pay option

#### **Option to Increase/Decrease in Policy Term**

- You can choose to increase or decrease your policy term by notifying the Company.
- Increase or decrease in terms is allowed subject to the Policy terms allowed under the given policy
- An increase in policy term is allowed, subject to underwriting. Your Sum Assured may increase subject to the minimum sum assured conditions.
- On decrease of policy term, your Sum Assured will not reduce unless it is requested by you.

## Let's look at few examples to understand the product benefits better:

The table below shows maturity values and death benefit assuming annual gross investment return of 4% and 8% with 100% investment in Large Cap Equity Fund.

Scenario	Example 1	Example 2	Example 3
Age of Life Insured	30	30	30
Premium Payment Term/Policy Term	10 Pay / 20 Years	10 Pay / 20 Years	10 Pay / 20 Years
Annualised Premium	1,00,000	2,00,000	5,00,000
Sum Assured	10,00,000	20,00,000	50,00,000
Total Maturity Benefit @ 4%*	14,33,263	30,80,852	79,52,728
Total Maturity Benefit @ 8%*	26,20,263	55,88,716	1,43,67,458
Death Benefit at the end of 10 <sup>th</sup> Year @ 4%*	10,85,511	22,65,767	57,59,168
Death Benefit at the end of 10 <sup>th</sup> Year @ 8%*	13,52,753	28,21,977	71,70,460

Standard Male Life; Premium payment mode: Annual; Fund chosen: Large Cap Equity Fund; Mode: Offline

\*Please note that the above assumed rates of return, 4% and 8%, are only scenarios at these rates after recovering all applicable charges. These are not guaranteed and they are not the upper or lower limit of the returns of the funds selected in your policy, the actual rates may vary depending upon various factors including fund performance.

## Eligibility Conditions

<b>Age at Entry##</b>	Minimum: 90 Days Maximum: 65 Years											
<b>Maturity Age##</b>	Minimum: 18 Years Maximum: 75 Years											
<b>Policy Term</b>	<p>For Limited/Regular Pay:</p> <table border="1"> <thead> <tr> <th rowspan="2">Age (Last Birthday)</th> <th colspan="2">Policy Term</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>0 – 40</td> <td>5 Years</td> <td>30 Years</td> </tr> <tr> <td>41 – 65</td> <td>5 Years</td> <td>25 Years</td> </tr> </tbody> </table> <p>For Single Pay: Minimum: 5 Years Maximum: 10 Years</p> <p>Single Pay, Limited Pay or Regular Pay</p>	Age (Last Birthday)	Policy Term		Minimum	Maximum	0 – 40	5 Years	30 Years	41 – 65	5 Years	25 Years
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<b>Premium</b>	<p>Minimum Premium: Single Pay: ₹1,20,000 Limited/Regular Pay: Frequency      Minimum Premium</p> <table border="1"> <tbody> <tr> <td>Annual</td> <td>₹36,000</td> </tr> <tr> <td>Half-Yearly</td> <td>₹18,000</td> </tr> <tr> <td>Quarterly</td> <td>₹9,000</td> </tr> <tr> <td>Monthly</td> <td>₹3,000</td> </tr> </tbody> </table> <p>Maximum Premium: Subject to Board Approved Underwriting Policy</p> <p><b>Top up Premium:</b> Minimum: ₹5,000 Maximum: Sum of total base Premiums paid till date of Top-Up payment</p>	Annual	₹36,000	Half-Yearly	₹18,000	Quarterly	₹9,000	Monthly	₹3,000			
Annual	₹36,000											
Half-Yearly	₹18,000											
Quarterly	₹9,000											
Monthly	₹3,000											

<b>Minimum Sum Assured</b>	<b>A multiple of Annualized Premium as defined below:</b>			
	<b>Premium Paying Term</b>	<b>Age at entry &lt; 45 Years</b>	<b>Age at entry &gt;= 45 Years to &lt; 50 years</b>	<b>Age at entry &gt;= 50 years</b>
	Single Pay	1.25 X Single Premium	1.25 X Single Premium	1.10 X Single Premium
	Limited/Regular Pay	Higher of 7 X Annual Premium or 0.5 X Policy Term X Annual Premium	Higher of 7 X Annual Premium or 0.25 X Policy Term X Annual Premium	Higher of 5 X Annual Premium or 0.25 X Policy Term X Annual Premium
	Top-Up: 1.25/1.1 X Top-Up Premium			
<b>Maximum Sum Assured</b>	<b>A multiple of Annualized Premium as defined below:</b>			
	Age at Entry	Single Pay	Limited/Regular Pay	
	Up to 30	1.25 Single Premium	30	
	31 – 35		20	
	36 – 40		15	
	41 – 44		12.5	
	45 – 49	1.10 Single Premium	10	
	50 – 55		10	
	56 & above		7	
	Top-Up: 1.25/1.1 X Top-Up Premium			
<b>Premium Payment Mode</b>	Single, Annual, Half-Yearly, Quarterly and Monthly*			

\*\*Age as on last birthday

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

## Premium Bands

Following Premium Bands would be applicable:

Premium Band	Limited/Regular Pay		Single Pay	
	From (₹)	To (₹)	From (₹)	To (₹)
Band 1	36,000	1,19,999	NA	NA
Band 2	1,20,000	2,99,999	1,20,000	2,99,999
Band 3	3,00,000	And above	3,00,000	And above

## List of charges applicable on the Policy

### Premium Allocation charge

This will be deducted from the Premium amount at the time of Premium payment before allocating the same to the unit account.

Policy Year/Premium Band	Allocation Charge		
	Band 1	Band 2	Band 3
1	5.0%	2.0%	2.0%
2 to 5	2.5%	2.0%	2.0%
6 and onwards	2.5%	0.0%	0.0%

Top-up premiums are subject to an allocation charge of 2.0%

For policies sold online, no premium allocation charges would be applicable.

### Policy Administration Charge

Policy administration charges will be deducted at the beginning of each month by deduction of units from the unit account.

For policies purchased other than online channels

Policy Administration Charge (per month) as a % of annual/single premium			
Policy Year/Premium Band	Band 1	Band 2	Band 3
1 to 5	0.21%	0.10%	Nil
6 and onwards	0.25%	0.10%	Nil

For policies sold online, no policy administration charges would be applicable.

### Mortality charge



Mortality charge will apply on the sum at risk. It will be deducted monthly by cancellation of units from the unit account.

Monthly mortality charges for Top-up Sum Assured cover would be calculated as Top-up Sum Assured less Top-up Fund Value x mortality charge rate for the given age/gender.

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

Age at entry	25	30	35	40
Mortality Charge	0.9890	1.0700	1.3200	1.8810

### Fund Management Charges (FMC)

Debt Fund	1.20% p.a.
Liquid Fund (in case of STP only)	1.20% p.a.
Balance Fund	1.35% p.a.
Growth Fund	1.35% p.a.
Large Cap Equity Fund	1.35% p.a.
Multi Cap Opportunities Fund	1.35% p.a.
Balanced Equilibrium Fund	1.35% p.a.
Growth Momentum Fund	1.35% p.a.
Large Cap Advantage Fund	1.35% p.a.
Flexi Cap Opportunities Fund	1.35% p.a.
Discontinued Policy Fund (DPF)	0.50% p.a.
Pramerica Nifty Mid cap 50 Correlation fund	1.25% p.a.

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

### Discontinuance Charge

Policy Year in which policy is discontinued	Regular/Limited Pay		Single Pay	
	AP up to ₹50,000	AP above ₹50,000	Up to ₹3,00,000	Above ₹3,00,000
1	Lower of 20% of (AP or FV) subject to a maximum of ₹3000	Lower of 6% of (AP or FV) subject to a maximum of ₹6000	Lower 2% of (SP or FV) subject to a maximum of ₹3000	Lower of 1% of (SP or FV) subject to a maximum of ₹6000
2	Lower of 15% of (AP or FV) subject to a maximum of ₹2000	Lower of 4% of (AP or FV) subject to a maximum of ₹5000	Lower 1.5% of (SP or FV) subject to a maximum of ₹2000	Lower of 0.7% of (SP or FV) subject to a maximum of ₹5000
3	Lower of 10% of (AP or FV) subject to a maximum of ₹1500	Lower of 3% of (AP or FV) subject to a maximum of ₹4000	Lower 1% of (SP or FV) subject to a maximum of ₹1500	Lower of 0.50% of (SP or FV) subject to a maximum of ₹4000
4	Lower of 5% of (AP or FV) subject to a maximum of ₹1000	Lower of 2% of (AP or FV) subject to a maximum of ₹2000	Lower 0.5% of (SP or FV) subject to a maximum of ₹1000	Lower of 0.35% of (SP or FV) subject to a maximum of ₹2000
5 & onwards	NIL	NIL	NIL	NIL

Where FV = Fund Value, SP = Single Premium And AP = Annualized Premium

No discontinuance charge will be applicable for Top-Up fund value.

Premium allocation charges, Policy administration charges, mortality charges and surrender charges are guaranteed.

## Goods & Service Tax

The Company will deduct charges for goods and service tax applicable on unit-linked products at the rate as notified by the Government of India from time to time.

## Tax Benefits

Tax benefits may be applicable as per 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 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.

## Foreclosure clause:

The Company has kept a trigger point to check that at each point of time the Fund Value does not fall below one Annualized Premium after the lock-in period is over. In such cases where this situation arises, the Policyholder will be notified and given an option to withdraw the amount and terminate the Policy. The condition will not be applicable in case of Single Premium Policies.

Additionally, in case Fund Value is not sufficient to meet monthly Charges, even if all Premium due have been paid, the Policy will terminate without any value.

## 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 or any other relation subject to insurable interest between the proposer and 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.

## 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 and any expenses incurred by the Company on insurance stamp duty and on medical examination, if any.

## Premium Payment, Discontinuation and Revival

Premium is payable for the entire Premium Payment Term for all policies other than Single Premium 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 which time 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 first five Policy years (Lock in Period)

a. For other than Single Premium policies: 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 Policy Fund and the risk cover and rider cover, if any, shall cease.

b. Such discontinuance charge shall not exceed the charges stipulated in section "List of Charges applicable on the policy" of this document. All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium. 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 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 discontinued policy 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 fund till the end of revival period. The Fund management charges of discontinued 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 fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to the policyholder and the policy shall terminate.

iii. However, the policyholder has 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.

c. For Single Premium Policies: The policyholder has an option to surrender any time during the lock in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges shall be credited to the Discontinued Policy Fund.

i. Such discontinuance charges shall not exceed the charges stipulated in section "List of Charges applicable on the policy" of this document.

ii. The policy shall continue to be invested in the Discontinued Policy Fund and the proceeds from the discontinuance fund shall be paid at the end of lock in period. Only fund management charge shall be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

## Provisions applicable to policies discontinued after first five Policy years

a. For other than Single Premium policies:

i. Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by a ratio of "total period for which premiums have already been paid" to the "maximum period for which

premiums were originally payable” as per the terms and conditions of the policy. The policy shall continue to be in reduced paid up status, without any rider cover, if any. All charges as per terms and conditions of the policy may be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.

- ii. On such discontinuance, 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 as per para 1 above 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 option as set out 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 terms and conditions of the policy may be deducted during the revival period.
  - vi. However, the policyholder have an option to surrender the policy anytime and proceeds of the policy fund shall be payable
- b. For Single Premium Policies: The policyholder has the option to surrender the policy anytime. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable.

## Revival of Discontinued Policy

You have an option to revive your discontinued policy within three years from the date of first unpaid premium subject to 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 fund, less the applicable charges as mentioned below in section (b), 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 or fee
  - ii. Policy administration charge and premium allocation charge as applicable during the discontinuance period shall be levied. Guarantee charges, if applicable during the discontinuance period, shall be deducted provided the guarantee continues to be applicable. No other charges shall be levied

- iii. The discontinuance charges deducted at the time of discontinuance of the policy shall be added back to the fund

### **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 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. Premium allocation charge as applicable shall be levied. The guarantee charges shall be deducted, if guarantee continues to be applicable.
  - iii. 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.

At any time during the currency of the Policy, in case fund value is not sufficient to meet monthly charges, even if all Premium due have been paid, the Policy will terminate without any value.

## Unit Price Calculation

- The Company shall calculate the unit price (or NAV) of the funds as per IRDA 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 brokerage and transaction cost, NPA, Fund Management Charges (FMC) and any other charges approved by the IRDA.
- 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
- 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 on 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):

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](http://www.pramericalife.in)

## 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.

## Risks of investment in unit-linked Policy

- “Pramerica Life Wealth Maximiser” is a Unit Linked Non Participating Individual Savings Life Insurance Plan. Unit linked insurance products are different from the traditional insurance products. Investments in such policies are subject to market risks.
- The Premiums paid in ULIP policies are subject to investment risks associated with capital markets and the Unit Price of the Units may go up or down based on performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- Pramerica Life Insurance is the name of the insurance Company and “Pramerica Life Wealth Maximiser” is only the name of the Policy and does not in any way indicate the quality of the Policy, its future prospects or returns.
- The fund shown in the schedule is the name of the fund and does not in any manner indicate the quality of the fund, its future prospects or returns.
- We do not guarantee the Fund Value or value of Unit Price. There can be no assurance that the objectives of the fund will be achieved and none is given by us.
- The past performance of the fund of the Company is not necessarily indicative of the future performance of the fund.
- The fund does not offer a guaranteed or assured return.
- All Premiums / benefits payable under the Policy are subject to applicable laws and taxes including GST & applicable cess, as they exist from time to time.
- Before purchasing the Policy, please know the associated risks and the applicable charges from our sales personnel, intermediary or Policy document.

This brochure gives the salient features for the product. Please refer to Policy document for further details of the terms and conditions.

## 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 /  
011 48187070 (Local charges apply)  
(9:30 am to 6:30 pm from Monday to Saturday)  
Email: [contactus@pramericalife.in](mailto:contactus@pramericalife.in)  
Email for Senior Citizen: [seniorcitizen@pramericalife.in](mailto:seniorcitizen@pramericalife.in)  
Website: [www.pramericalife.in](http://www.pramericalife.in)

Communication Address:

Customer Service  
Pramerica Life Insurance Ltd.  
4<sup>th</sup> Floor, Building No. 9 B, Cyber City,  
DLF City Phase III, Gurgaon– 122002  
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 (Business Days) of contacting the Company, the matter may be escalated to:  
Email- [customerfirst@pramericalife.in](mailto:customerfirst@pramericalife.in)

Grievance Redressal Officer,  
Pramerica Life Insurance Ltd.,  
4<sup>th</sup> Floor, Building No. 9 B, Cyber City,  
DLF City Phase III, Gurgaon– 122002  
GRO Contact Number: 0124 – 4697069  
Email- [gro@pramericalife.in](mailto: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](mailto: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 of India 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 makes a written representation to the insurer named in the complaint and—
  - (i) Either the insurer had rejected the complaint, or
  - (ii) The complainant had not received any reply within a period of one month after the insurer received his representation, or
  - (iii) The complainant is not satisfied with the reply given to him by the insurer
- (b) The complaint is made within one year—
  - (i) After the order of the insurer rejecting the representation is received, or
  - (ii) After receipt of decision of the insurer 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 if the insurer named fails to furnish reply to the complainant

The address of the Insurance Ombudsman are attached herewith as Annexure and may also be obtained from the following link on the internet - Link: [//www.cioins.co.in/ombudsman](http://www.cioins.co.in/ombudsman)

## Address & Contact Details of Ombudsmen Centres

COUNCIL FOR INSURANCE OMBUDSMEN, (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, Santacruz (West), Mumbai – 400054. Tel no: 022-69038801/03/04/05/06/07/08/09. Email id: <a href="mailto:inscoun@cioins.co.in">inscoun@cioins.co.in</a> website: <a href="http://www.cioins.co.in">www.cioins.co.in</a>
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 (Bimalokpal) Please visit our website for details to lodge complaint with Ombudsman.

Office Details	Jurisdiction of Office Union Territory, District	Office Details	Jurisdiction of Office Union Territory, District
Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a>	Madhya Pradesh Chattisgarh
Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a>	Orissa	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a>	Punjab, Haryana, (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh

Office of the Insurance Ombudsman, Fatima Akhtar Court, 4 <sup>th</sup> Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a>	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI – 110 002. New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504 Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a>	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
Office of the Insurance Ombudsman, 6 <sup>th</sup> Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a>	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	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 Fax: 040 - 23376599 Email: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a>	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Pondicherry
Office of the Insurance Ombudsman, Jeevan Nivesh, 5 <sup>th</sup> Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Email: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, 3 <sup>rd</sup> Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Fax: 022 - 26106052 Email: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a>	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a>	Rajasthan	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.: 020-41312555 Email: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a>	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
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: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a>	Karnataka	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4 <sup>th</sup> Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P.-201301. Tel.: 0120- 2514252 / 2514253 Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a>	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
Office of the Insurance Ombudsman, 1 <sup>st</sup> Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a>	Bihar, Jharkhand	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Building Opp. Cochin Shipyard, M.G Road, Ernakulam – 682015 Tel: 0484-2358759/2359338 Fax: 0484-2359336 Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a>	Kerala, Lakshadweep, Mahe- A part of Union Territory of Pondicherry
Office of Insurance Ombudsman, 4 <sup>th</sup> Floor, Hindusthan Building Annexe, 4, C.R. Avenue, Kolkata – 700072 Tel: 033-22124339/22124340 Fax: 033-22124341 Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a>	West Bengal, Sikkim and Andaman & Nicobar Islands		

## **About Pramerica Life Insurance Limited**

Pramerica Life Insurance Limited is a joint venture between DHFL Investments Limited (DIL), a wholly-owned subsidiary of Piramal Capital and Housing Finance Limited (“PCHFL”) 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](http://www.pramericalife.in)

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In retail lending, PCHFL is one of the leading players that addresses the diverse financing needs of the under-served and unserved people of ‘Bharat’ market. It has over 1 million customers and presence in 24 states with a network of over 300 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.

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