



Pramerica
LIFE INSURANCE

YOUR FUTURE GENERATION **DESERVES A GIFTED FUTURE**

INTRODUCING **PRAMERICA LIFE SIGNATURE WEALTH**

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



Pramerica Life Signature Wealth

An Individual Non-Linked Non-Participating Savings Life Insurance Plan
 UIN: 140N091V01

Pramerica Life Signature Wealth

Pramerica Life Signature Wealth is a simple yet powerful solution to fulfil your financial goals and provide financial security to your loved ones. This plan eliminates the uncertainties and provides a guaranteed safety net for your family, ensuring wealth creation and realisation of your financial dreams.

Experience peace of mind with a Single Premium Plan that promises protection and guaranteed savings to lay the foundation for a lifetime of financial stability.

Key Benefits

Single Pay: Pay your premium in one go and relax. No commitment needed for payment of regular premiums.

Financial security for your family: Get a Life Insurance Cover during the policy term to secure your loved ones.

Flexibility to choose Payout Structure: Receive benefit as a single Lumpsum payout or as an Income at regular intervals (as per your needs).

Guaranteed benefits: Grow financially without any ambiguity or surprises, this Plan offers guaranteed benefits.

Joint Life Coverage: Cover your loved ones in the same policy through the Joint Life Cover Option.

Flexibility of Income:

- Choose an Income Period from 20 | 25 | 30 years to match your life goals
- Choose income payment in annual or monthly frequencies

Option to avail Loans: Avail loans against your policy in case of financial emergencies.

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

Parameters/Option	LumpSum Option (Plan Option 1)			Regular Income Option (Plan Option 2)		
Age at Entry	Cover type	Min Age	Max Age	Cover type	Min Age	Max Age
	Single Life	91 days	65 years	Single Life	91 days	65 years
	Joint Life [#]	91 days	55 years*	Joint Life [#]	91 days	60 years*
Policy Term (PT)	5-30 years			5-15 years		
Income Period	NA			20 25 30 years		
Premium Payment Term (PPT)	Single pay					
Maturity Age	Cover type	Min Age	Max Age			
	Single Life	18 years	80 years			
	Joint Life [#]	18 years	70 years*			
Single Premium [^]	Minimum: ₹75,000 Maximum: No Limit, Subject to Board Approved Underwriting Policy (BAUP)					
Sum Assured on Death	Single Life Coverage: 1.25 times of Single Premium Joint Life Coverage: 10 times of Single Premium					

All reference to age are based on the 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. Taxes as applicable will be charged over and above the quoted Premium.

Boundary conditions for policies sourced through Point of Sales Person (PoSP)

There will be no medical underwriting for policies sourced through POSP channel.

Eligibility Criteria for POSP channel:

Parameters/Option	LumpSum Option (Plan Option 1)	Regular Income Option (Plan Option 2)
Age at Entry	Cover type	Cover type
	Single Life	Single Life
	Joint Life [#]	Joint Life [#]
Policy Term (PT)	5-20 years	5-15 years
Income Period	NA	20 25 30 years
Premium Payment Term (PPT)	Single pay	
Maturity Age	Min Age	Max Age
	Single Life	65 years
	Joint Life [#]	65 years [*]
Single Premium [^]	Minimum: ₹75,000 Maximum: Corresponding to maximum Sum assured on Death of 25 lacs	
Sum Assured on Death	Single Life Coverage: 1.25 times of Single Premium, subject to maximum of 25 lacs as per the prevailing PoSP Guidelines, as amended from time to time Joint Life Coverage: 10 times of Single Premium, subject to maximum of 25 lacs, as per the prevailing PoSP Guidelines, as amended from time to time	

^{*}Applicable to both the lives.

[#]In case of a Joint life policy:

a) The relationship between the two lives can be spouse/ child/ parent/ grandparent/ grandchild/ parent-in-law or sibling. Other relationships may be considered as long as there is an insurable interest between the two lives, which shall be established at the time of issuance of the policy as per our BAUP.

b) At the Inception of the Policy, One of the Life Insured must be a major life.

[^]Single Premium shall be the premium payable by the policyholder at the outset, excluding the taxes, underwriting extra premiums, and discounts, if any.

Premium Bands:

Premium Band	Band 1	Band 2	Band 3	Band 4
Single Premium (in ₹)	Less than 3,50,000	3,50,000 - 7,49,999	7,50,000 – 19,99,999	20,00,000 and above

Plan Options available under this plan

Plan Option 1 (LumpSum Option): This option shall suit you if you wish to receive a Lumpsum at the end of the Policy Term. You will need to pay only once and receive the maturity benefit under the policy as Lumpsum at the end of the policy term. Applicable life coverage amount(s) shall prevail on single life or joint life as the case may be during the policy term. This Plan Option helps you to plan for the fulfilment of life stage events where you would require access to Lumpsum corpus.

Plan Option 2 (Regular Income Option): This option will be better suited if you wish to receive a regular income for 20, 25, or 30 years to fulfil life-stage particular financial needs. This option also returns the Single Premium along with the last income instalment. Applicable life coverage amount(s) shall prevail on single or joint life, as the case may be, during the policy term. This Plan Option helps you plan for the life-stage events that require supplementing your income or provisioning for future expenses.

How does the plan work?

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

Step 1: Choose one of the two Plan Options, i.e. LumpSum Option or Regular Income Option

Step 2: Choose the Single Premium amount you wish to pay & choose Coverage type (Single Life or Joint Life)

Step 3: Based on the chosen Plan Option, choose the Policy Term, and Income Period (if applicable)

Benefits in detail

This product provides two Plan Options to choose from; these options help you customise the plan according to your individual needs. Your benefits will vary depending upon the Plan Option and type of coverage chosen. Let's look at the benefits of each of the Plan Option in detail:

Death Benefit (For Both Plan Options):

Single Life Coverage:

In the unfortunate event of death of the Life Insured during the Policy Term, the Death Benefit shall be higher of:

- Sum Assured on Death (or)
- Death Benefit Multiple[^] times Single Premium (or)
- 105% of Total Premiums paid which is Single Premium (Including discount, if any) till the date of death (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.

Joint Life Coverage:

On First Death during the Policy Term: Death Benefit payable on first death of any of the lives Insured shall be higher of:

- 1.25 times of Single Premium (or)
- 105% of Total Premiums paid which is Single Premium (Including discount, if any) till the date of death.

Upon payment of above benefit on First Death, the policy will continue for the surviving life Insured

On Second Death during the Policy Term: Death Benefit payable on second death shall be highest of:

- Sum Assured on Death (or)
- Death Benefit Multiple[^] times Single Premium (or)
- 105% of Total Premiums paid which is Single Premium (Including discount, if any) till the date of death (or)
- Surrender Value applicable as on date of death[#]

Simultaneous death of both lives during the Policy Term:

In case of Simultaneous death of both the lives, Death Benefit as mentioned above for 'First Death' and 'Second Death' shall be payable, basis the inference that younger life died first.

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

Death during Income Period:

In case of Death of the Life Insured or surviving Life Insured (In case of joint life coverage) during the Income Period, Nominee/ Beneficiary shall continue receiving all future payouts as and when due or shall have the option to receive a Lumpsum value instead of the future payouts which shall be the present value of the future payouts, discounted at 30yr Gsec + 2%. The interest rate shall be recalibrated at least semi-annually (in April and October) or when the fluctuations in yield is more than 50bps.

Note (for Both Plan Options)

[#]For the purpose of death benefit calculations, SSV factors, applicable at inception of the policy, are guaranteed throughout the Policy Term and would not change for existing business.

[^]Death Benefit Multiple (DBM) for both the Plan options varies by Age at entry and coverage option chosen, as provided below:

Single Life Coverage						Joint Life Coverage					
Age*	DBM	Age*	DBM	Age*	DBM	Age*	DBM	Age*	DBM	Age*	DBM
0	1.500	24	1.408	48	1.315	0	15.0	24	13.0	48	11.0
1	1.496	25	1.404	49	1.312	1	14.9	25	12.9	49	10.9
2	1.492	26	1.400	50	1.308	2	14.8	26	12.8	50	10.8
3	1.488	27	1.396	51	1.304	3	14.8	27	12.8	51	10.8
4	1.485	28	1.392	52	1.300	4	14.7	28	12.7	52	10.7
5	1.481	29	1.388	53	1.296	5	14.6	29	12.6	53	10.6
6	1.477	30	1.385	54	1.292	6	14.5	30	12.5	54	10.5
7	1.473	31	1.381	55	1.288	7	14.4	31	12.4	55	10.4
8	1.469	32	1.377	56	1.285	8	14.3	32	12.3	56	10.3
9	1.465	33	1.373	57	1.281	9	14.3	33	12.3	57	10.3
10	1.462	34	1.369	58	1.277	10	14.2	34	12.2	58	10.2

11	1.458	35	1.365	59	1.273	11	14.1	35	12.1	59	10.1
12	1.454	36	1.362	60	1.269	12	14.0	36	12.0	60	10.0
13	1.450	37	1.358	61	1.265	13	13.9	37	11.9		
14	1.446	38	1.354	62	1.262	14	13.8	38	11.8		
15	1.442	39	1.350	63	1.258	15	13.8	39	11.8		
16	1.438	40	1.346	64	1.254	16	13.7	40	11.7		
17	1.435	41	1.342	65	1.250	17	13.6	41	11.6		
18	1.431	42	1.338			18	13.5	42	11.5		
19	1.427	43	1.335			19	13.4	43	11.4		
20	1.423	44	1.331			20	13.3	44	11.3		
21	1.419	45	1.327			21	13.3	45	11.3		
22	1.415	46	1.323			22	13.2	46	11.2		
23	1.412	47	1.319			23	13.1	47	11.1		

*Age in the above table refers to as age on last birthday at commencement of the Policy. There will be 3 year setback on the above multiples in case of female Life(s).

Maturity Benefit

For Plan Option 1 (LumpSum Option): At maturity, The Beneficiary shall receive Sum Assured on Maturity which is a LumpSum amount equal to Guaranteed Maturity Benefit. The policy shall terminate on the payment of maturity benefit and no further benefits shall be payable.

Guaranteed Maturity Benefit defined as a percentage of Single Premium varies on the basis of Chosen Policy Term, Premium Band and Age at entry of both the lives (in case of Joint life).

For Plan Option 2 (Regular Income Option): Maturity Benefit shall be paid in arrears as Guaranteed Income Benefit as per the chosen income pay-out frequency from the end of policy term for the chosen Income Period. The Single Premium shall also be paid back along with last Income Instalment. No further benefits shall be payable after last Income Instalment.

Guaranteed Income Benefit is defined as a percentage of Single Premium varies on the basis of Chosen Policy Term, Premium Band and Age at entry of both the lives (in case of Joint life).

On the maturity date, the policyholder shall have an option to receive the Sum Assured on Maturity, which under this option shall be present value of the future payouts, discounted at a rate of 9.30% p.a. This rate is not guaranteed, however, any change shall be subject to IRDAI's approval and shall be applicable to new policyholders only.

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

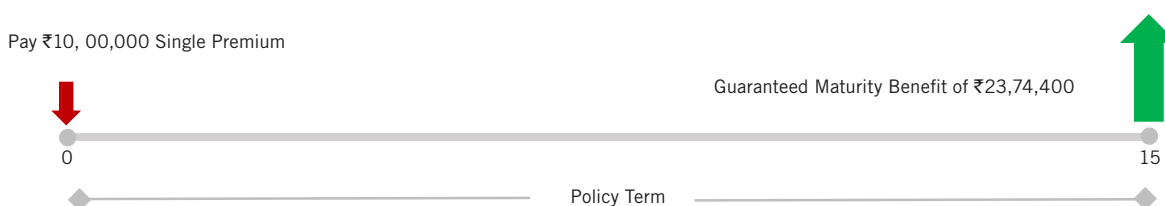
Let's understand the plan Options through examples:

Sample Illustrations for LumpSum Option (Single Life):

Rohan, a 55 year old Businessman, wants to build a corpus for his 2 years old grandson's higher education. He plans to purchase Pramerica Life Signature Wealth (LumpSum Option) and pays a Single Premium of ₹10,00,000 (excl. taxes) with an aim to receive a LumpSum corpus after 15 years.

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

Single Premium Paid (₹)	Benefits Payable	Amount (₹)
10,00,000	Guaranteed Maturity Benefit	23,74,400



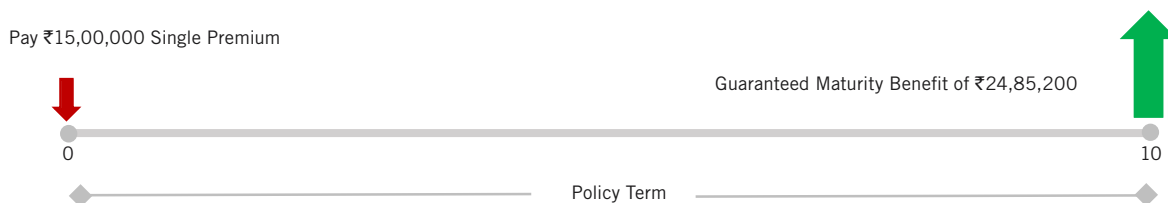
Scenario II: In case of unfortunate demise of Rohan at the end of the 3rd year, beneficiary shall receive the death benefit ₹12,88,000 and the policy shall terminate.

Sample Illustrations for LumpSum Option (Joint Life):

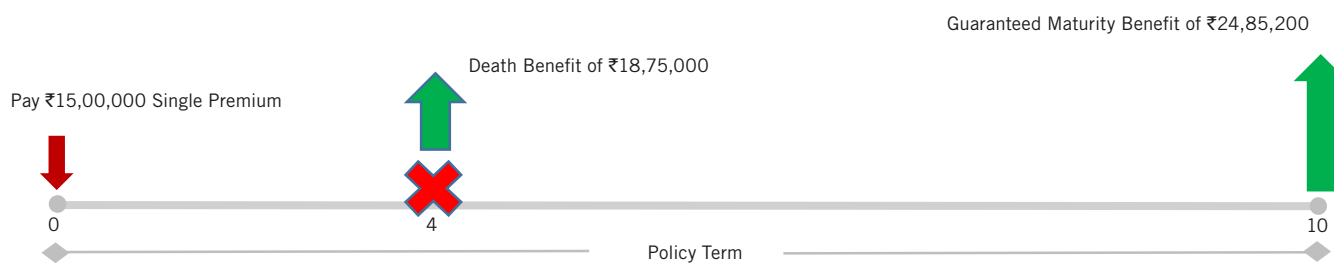
Jatin, a 40 year old chartered accountant married to Ishita, 36 year old housewife, wants to build a corpus for his 8 year old son’s graduation and secure him in the absence of the parents, he plans to purchase Pramerica Life Signature Wealth (LumpSum Option) and pays a Single Premium of ₹15,00,000 (excl. taxes) with an aim to create a LumpSum after 10 years.

Scenario I: If Jatin and Ishita survive till the end of the policy term, he shall receive guaranteed maturity benefit of ₹24,85,200 :

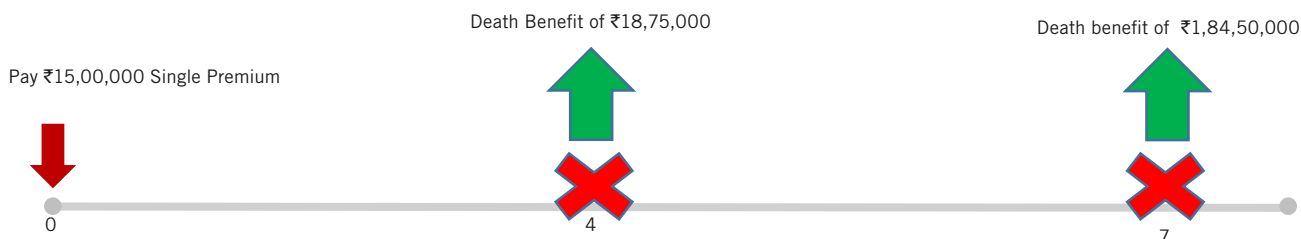
Single Premium Paid (₹)	Benefits Payable	Amount (₹)
15,00,000	Guaranteed Maturity Benefit	24,85,200



Scenario II: In case of unfortunate demise of Jatin at 4th year, the beneficiary shall receive death benefit of ₹18,75,000 at 4th year and Guaranteed maturity benefit of ₹24,85,200 at the end of policy term:



Scenario III: In case of unfortunate demise of Jatin at 4th year and Ishita at 7th year, beneficiary shall receive death benefit of ₹18,75,000 at 4th year and ₹1,84,50,000 at 7th year and the policy shall terminate thereafter:

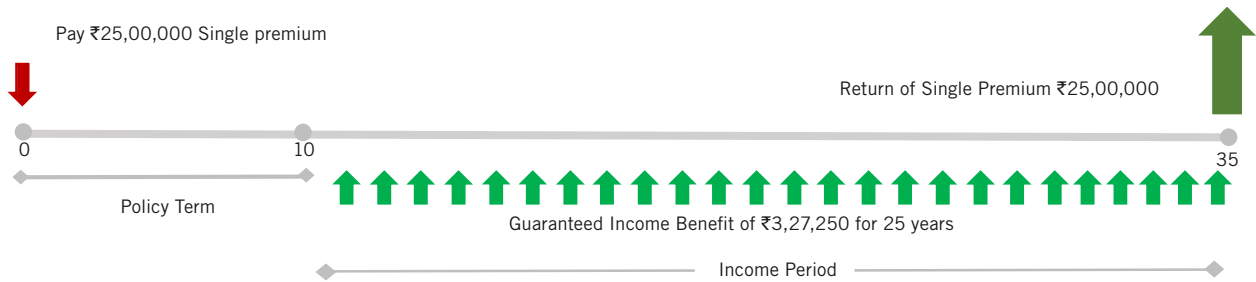


Sample Illustrations for Regular Income Option (Single Life):

Aarav, a 42-year-old professional received a LumpSum from the sale of an investment property and is focused on creating a financial strategy that would cover his regular expenses and provide a LumpSum for unforeseen future needs. He plans to buy Pramerica Life Signature Wealth (Regular Income option) and pays a Single Premium of ₹25,00,000(excl. taxes) with an aim to create a future income source, he chooses a Policy Term of 10 years and an Income Duration of 25 years with annual payout frequency.

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

Single Premium (₹)	Benefits Payable	Amount (₹)
25,00,000	Total Guaranteed Income Benefit	81,81,250
	Return of Single premium	25,00,000
	Total Maturity Benefit	1,06,81,250



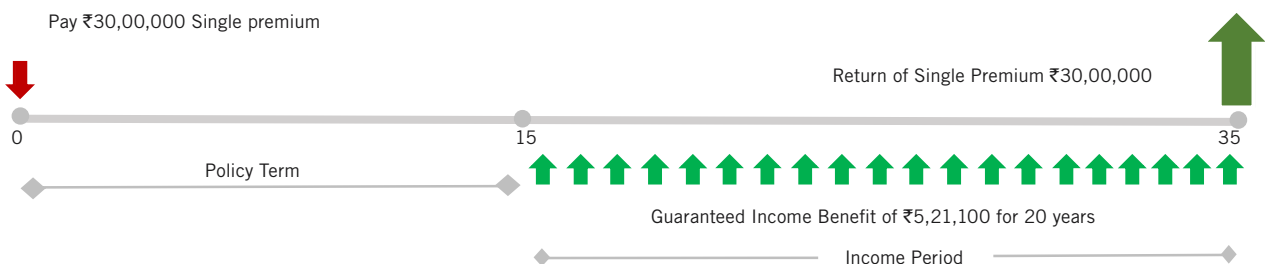
Scenario II: In case of unfortunate demise of Aarav at the end of the 3rd year, beneficiary shall receive the death benefit of ₹33,45,000 and the policy shall terminate.

Sample Illustrations for Regular Income Option (Joint Life):

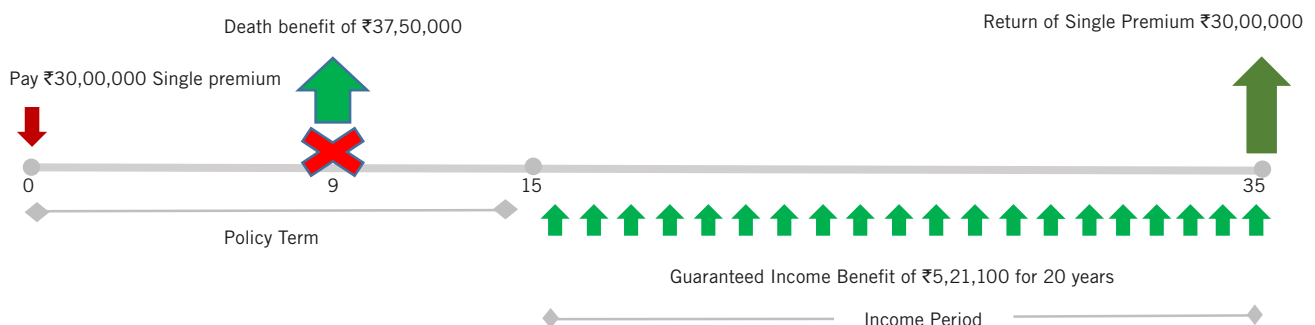
Himanshu, a 45 year old restaurant chain owner with his 40 year old wife Srishti, is planning for retirement from the LumpSum amount received from the sale of an investment property and he wants to secure his family from unforeseen circumstances. He plans to purchase Pramerica Life Signature Wealth (Regular Income Option) and pays a Single Premium of ₹30,00,000 with an aim to create a future income source to help in early retirement, he chooses policy term of 15 years and an income duration of 20 years with annual payout frequency.

Scenario I: If Himanshu and Srishti survive till the end of the policy term, he shall receive the following benefits:

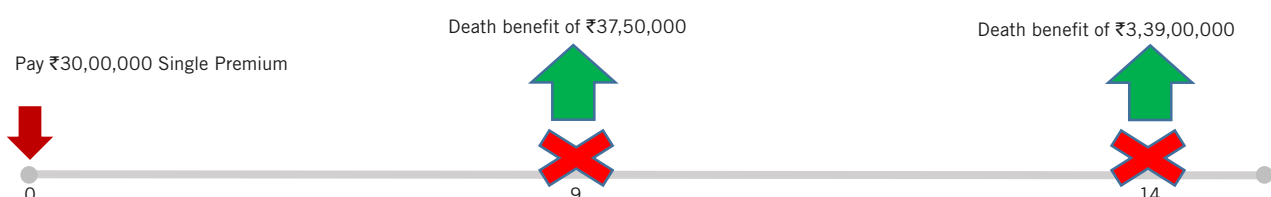
Single Premium (₹)	Benefits Payable	Amount (₹)
30,00,000	Total Guaranteed Income Benefit	1,04,22,000
	Return of Single premium	30,00,000
	Total Maturity Benefit	1,34,22,000



Scenario II: In case of unfortunate demise of Srishti at 9th year, the beneficiary shall receive death benefit of ₹37,50,000 at the 9th year and the policy continues with Guaranteed Income Benefit of ₹5,21,100 in the income period and return of total premium of ₹30,00,000 at the end of the income period.



Scenario III: In case of unfortunate demise of Srishti at 9th year and Himanshu at 14th year, the beneficiary shall receive death benefit of ₹37,50,000 at 9th year and Death benefit of ₹3,39,00,000 at 14th year and the policy shall terminate thereafter.



Other Features

Grace Period

Not Applicable

Premium Discontinuance

Not Applicable

Revival

Not Applicable

Surrender

The policy shall acquire surrender value immediately on payment of Single premium. The policy shall terminate after payment of surrender value and no further benefit shall be payable. Surrender value payable shall be higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV), Please refer to our website or policy documents for details.

Loan

The Policyholder may avail a loan under this policy after the policy acquires a surrender value. The total amount of loan that can be availed shall be limited to a maximum of 75 per cent of the Surrender Value at any time. The Policyholder shall be required to pay interest on the outstanding loan at a rate as determined 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 will be determined based on the average 10-year G-Sec YTM plus 150 bps rounded down to 25 bps. The average of the benchmark will be taken from the previous financial year for the period 1st July xxxx to 31st Dec xxxx. The source of information for the 10-year GSec rate would be "CCIL". The current applicable rate of interest on policy loan is 8.75% per annum, which will be applicable for the FY 2023-24.

Any outstanding loan amount along with any unpaid interest thereon shall be adjusted against any Policy Benefit which becomes payable under the policy.

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

For in-force and fully paid up policies: Policy will not be foreclosed on the grounds of the outstanding loan amount, including the interest exceeding the surrender value.

Terms and Conditions

Free look cancellation

You will have a period of 15 days (30 days in case the Policy is sold through Distance Marketing* i.e. any means of communication other than in person) 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.

*Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone-calling (ii) Short Messaging Services (SMS) (iii) Electronic mode which includes e-mail, internet and interactive television (DTH) (iv) Physical mode, which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person

Suicide Exclusions

Single Life Coverage:

In case of death due to suicide within 12 months from the date of commencement of risk under the policy, the nominee or beneficiary of the policyholder shall be entitled to receive at least 80% of Total Premiums Paid which is Single Premium (including discount, if any), or the surrender value available as on the date of death whichever is higher and the policy shall terminate and no further benefit shall be payable.

Joint Life Coverage:

In case of death of any of the Lives due to suicide within 12 months from the date of commencement of risk under the policy, the nominee or beneficiary of the policyholder/ life(s) insured shall be entitled to at least 80% of Total Premiums Paid which is Single Premium (including discount, if any) or the surrender value available as on the date of death whichever is higher and the policy shall terminate and no further benefit shall be payable.

Alterations

The Plan Option, Income Period or Policy term cannot be altered after the commencement of the policy. The Beneficiary has the option to select the frequency of the income payout under Plan Option 2 (Regular Income option) to be paid annually or monthly. In case, the policyholder opts for monthly frequency then the monthly income payout would be (Annual Guaranteed Income Benefit x 97%)/12.

The income payout frequency for the guaranteed income benefit cannot be changed once the pay-out starts. However, it can be changed any time before the start of the Income Period.

Waiting Period for policies sourced through POSP

For policies sold through POSP distribution, a waiting period of 90 days would be applicable. In case of death of any of the Life(s) Insured, other than accidental death during the waiting period, an amount equal 100% of Total Premiums Paid which is equal to Single Premium (including discount, if any) shall be paid, and the policy shall terminate. No waiting period is applicable for accidental deaths.

Minor Lives

In case the Life Insured is a minor on the date of Policy commencement, the proposer can either be a parent or a grandparent or a 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, the date of risk commencement for the policy will be same as that of the date of commencement of the policy. The ownership of such policies will vest automatically in name of the Life Insured once he/she attains majority i.e. 18 years of age, except in case of Joint Life policies where proposer is alive.

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.

Goods and Services Tax (GST)

GST and other levies, as applicable, will be extra and levied as per prevailing tax laws and are subject to change from time to time.

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: (as amended from time to time) Prohibition of rebate

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making 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

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

About Piramal Capital & Housing Finance Limited (PCHFL)

Piramal Capital & Housing Finance Limited (PCHFL), 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, 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.

About Prudential Financial, Inc. (PFI)

Prudential Financial, Inc. (PFI), a financial services leader with \$1.7 trillion of assets under management as of September, 2021 has operations in the United States, Asia, Europe and Latin America. Prudential’s diverse and talented employees are committed to helping individual and institutional customers grow and protect their wealth through a variety of products and services, including life insurance, annuities, retirement-related services, mutual funds and investment management. Prudential International Insurance Holdings & Prudential Financial Inc. of the United States are not affiliated with Prudential Plc, a Company incorporated in the United Kingdom. In the U.S., PFI’s iconic Rock symbol has stood for strength, stability, expertise and innovation for more than a century. For more information, please visit www.prudential.com/about

Pramerica Life and the Rock Logo are proprietary service marks and may not be used without the permission of the owner.



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



CALL AT

**1860 500 7070 or
011 4818 7070**

(Local charges apply)



SMS 'LIFE' TO

5607070



EMAIL

contactus@pramericalife.in

This product provides Life Insurance coverage. Pramerica Life Signature Wealth - An Individual Non-Linked Non-Participating Savings Life Insurance Plan. UIN: 140N091V01. Goods & Services Tax will be charged over and above the quoted premium. 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. The brochure gives the salient features for the product. Please refer to policy document for further details of the terms and conditions.

IRDAI Registration No. 140. Pramerica Life Insurance Limited. Registered Office and Communication Address: 4th Floor, Building No. 9, Tower B, Cyber City, DLF City Phase III, Gurgaon - 122002, Haryana. CIN: U66000HR2007PLC052028. Customer Service Helpline Tel. No: 1860 500 7070 or 011 4818 7070 (Local charges apply) Timings: 9:30 a.m. to 6:30 p.m. (Monday-Saturday), 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.

SW/B-ENG/24/FEB/V1

BEWARE OF SPURIOUS / FRAUD PHONE CALLS: IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.