

Pramerica Life Magnum Assure, A Non-Linked Non-Participating Individual Saving Life Insurance Plan**When you want to be sure!**

When it comes to taking care of your family, you want to ensure their wellbeing at every step. Each month comes with new wishes, dreams and expectations and you do your best to manage your earnings sensibly to protect them. We understand the demands of your lifestyle and know that when it comes to investing your money, you want to be sure that you get the returns that are promised.

Presenting

Pramerica Life

Magnum Assure

A Non-Linked Non-Participating Individual Savings Life Insurance Plan with guaranteed monthly payouts that help take care of your future needs and guarantees a secure future for you and your family.

Key Features

- Plan for your medium and long term goals with available Policy Terms of 10 or 15 years
- Guaranteed Monthly Income for duration equal to Payout period.
- Get more than what you pay. A multiple of premium paid would be paid as Guaranteed Monthly Income after completion of Policy Term.
- To protect your loved ones in case of Death during the Policy Term.
- Flexibility to avail loan against your Policy
- Tax Benefits may be available on the Premiums paid and the benefits received as per the prevailing tax laws

How does the plan work?

- Select a Policy Term of either 10 years or 15 years. Premium Payment Term will be equal to the Policy Term.
- Decide how much you would like to invest, on a Monthly or Annual basis.
- In case of an unfortunate demise of Life Insured during the Policy Term, Policy will pay Death Sum Assured in form of equal Monthly Payouts for duration equal to the Payout period.
- On survival till completion of Policy Term, Policy will pay Maturity Sum Assured in form of equal Monthly Payouts for duration equal to the Payout period.

Benefits in Detail

The Policy will pay the following benefits in case of death or maturity provided the Policy is in force. The Policy Benefits would be payable during the Payout Period which shall commence from the month of death of Life Insured or from the Maturity Date, whichever is earlier. The payout period applicable for Policy Term 10 and 15 years is 120 months and 180 months respectively.

Death Benefit

On unfortunate demise of the life insured during the Policy Term subject to Policy being in-force for full risk benefits, the Company will pay Death Sum Assured in the form of equal monthly payouts during the Payout Period:

Where such monthly payout is equal to: $\text{Death Sum Assured} \div \text{Payout Period (in months)}$

Death Sum Assured will be highest of Base Sum Assured (or) Maturity Sum Assured (or) 10 times of the Annualized Premium[#] (or) 105% multiplied by total premiums paid (excludes underwriting extra) till date of death.

Where, $\text{Base Sum Assured} = \text{Annualized Premium}^{\#} \times \text{Policy Term (in years)} \times \text{Death Benefit Multiple}$

The Death Benefit Multiples vary by Policy Term as follows:

Term = 10 Years	Term = 15 Years
2	2.5

Where premium is paid annually, the monthly payouts will be 102.5% of Monthly Death Benefit

$\text{Maturity Sum Assured} = \text{Monthly Maturity Benefit} \times \text{Payout period (in months)}$

Maturity benefit

On survival till Maturity date subject to the policy being in-force for full risk benefits, the Company will pay Maturity Benefit. The Maturity Benefit will be payable in form of regular monthly payouts during the payout period. Where such monthly payout is calculated as

$\text{Monthly Maturity Benefit} = (\text{Annualized Premium}^{\#} \times \text{Maturity Benefit Multiple}) \div 12$

The Maturity Benefit Multiple would vary by Policy Term and Age at entry as follows:

Age at Entry	Term = 10 Years	Term = 15 Years
<= 30	1.60	2.07
31 – 40	1.59	2.03
41 – 45	1.54	1.92
46 – 50	1.49	1.80
51 – 55	1.40	N.A.

Where premium is paid annually, the monthly payouts will be 102.5% of Monthly Maturity Benefit.

If the Life Insured dies while he/she is receiving the Maturity payouts, monthly Maturity benefit would continue for the remaining duration of Payout Period and no additional Death Benefit would be paid.

The Policyholder/Nominee/Legal Heirs, as applicable will have an option to take all due future Monthly payouts as a lump sum amount. Lump sum factors will vary with the outstanding number of monthly payouts

$\text{Lump sum Amount} = \text{Monthly Payout (multiplied by) Lump sum Factor}$

The Company may change the lump sum factor depending on economic conditions and subject to prior approval from IRDA of India.

Please refer Company website for Lump sum factors applicable to this plan.

#The Annualized premium shall be the premium payable in a year chosen by the policyholder, excluding taxes, the underwriting extra premiums and loadings for modal premiums, if any.

Eligibility Criteria:

Age at entry ^{##}	Minimum: 18 years Maximum: <i>For Policy Term 10 Years:</i> 55 years <i>For Policy Term 15 Years:</i> 50 Years
Maximum Maturity Age ^{##}	65 Years
Policy Term	10 or 15 Years
Premium Payment Terms	Regular Pay
Payout Period	120 Months for 10 Policy Term 180 Months for 15 Policy Term
Annual Premium	Minimum: Rs 48,000 Maximum: No Limit
Premium Paying Mode ^{**}	Yearly and Monthly*

Age as on last birthday

Goods & Service Tax and applicable cess will be charged over and above the quoted Premium

Substandard lives may also be covered subject to Board Approved Underwriting Policy and with any extra premium, if applicable

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

**Change in Premium paying mode is not allowed in this plan

Can loans be availed against this policy?

You may take a loan against your Policy once it has acquired a Surrender Value. The maximum loan that can be availed is 80% of the Surrender Value. 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 2024-25 is 8.75% p.a. Compounding monthly. Any outstanding loan amount together with any unpaid interest thereon shall be adjusted against any Policy Benefit which become payable during the Policy Term. 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.

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 on payment of premium for first complete policy year and 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 you choose to discontinue your policy, you will be entitled to receive Surrender Value which will be higher of Guaranteed Surrender Value (GSV), if applicable or Special Surrender Value (SSV) of the policy. Please refer to our website or policy document for details.

The Guaranteed Surrender Value is X% of total premiums paid, where X is as defined below

Policy Year in which policy is surrendered	GSV as a percentage of total premiums paid# (X)	
	Policy Term – 10 Years	Policy Term – 15 Years
2 to 5	50%	50%
6	60%	55%
7	70%	60%
8	75%	65%
9	90%	70%
10	90%	75%
11	NA	80%
12	NA	80%
13	NA	80%
14	NA	90%
15	NA	90%

#Total Premiums paid shall be the premiums paid by the policyholder, excluding the underwriting extra premiums but including the loadings for modal premiums and taxes, if any

The Policy shall terminate on payment of Surrender Value and all rights, benefits and interests under this Policy will cease.

What happens if I am unable to pay premium?

Before paying premium for the first complete policy year

If the policyholder discontinues the premium payment before paying premium for first complete Policy year, the Policy will lapse at the expiry of the grace period.

A lapsed policy can be revived within a period of five years from the date of first unpaid premium and before Maturity Date by paying all due premiums with interest subject to Board Approved Underwriting Policy.

After paying premium for at least first complete policy year

If you decide not to pay any further premiums after paying premium for at least first complete Policy year, your Policy will be converted into a Paid-Up Policy after the expiry of the Grace Period with following reduced benefits.

The benefits payable while the policy is in paid up state:

Death Benefit:

In case of death during the Policy term, the following death benefit will be paid:

T (divided by) N (multiplied by) Death Sum Assured

The above benefit would be payable in equal monthly payouts over a duration equal to the payout period.

Maturity Benefit:

On survival to maturity, the following benefit will be paid:

T (divided by) N (multiplied by) Maturity Sum Assured

The above benefit would be payable in equal monthly payouts over a duration equal to the payout period.

Where:

T = Number of premiums paid

N = Number of premiums payable under the policy

However, if Premium for first complete Policy Year have been received and complete second policy year's premium is not received, then the Company would pay an amount equal to higher of 30% of Premium paid or Special Surrender Value on subsequent death or on the expiry of revival period or immediately on receiving a written request from the policyholder, whichever is earlier.

Can I revive the Policy at a later stage?

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 8.00% p.a. compounding monthly which would be applicable for the FY 2024-25. 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. Upon revival of the Policy, the Policyholder will become entitled to full benefits for the policy year(s) while the policy was in paid up/lapse stage. If a lapsed policy is not revived within the revival period, the policy will terminate on expiry of the revival period.

Are there any Tax Benefits available?

Tax benefits under section 10(10D) and section 80 C of Income Tax Act 1961 may be applicable as per prevailing tax laws. Tax laws are subject to change. Please consult your tax advisor for details.

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.

Free look cancellation

You will have a period of 30 days from the date of receipt of the Policy bond 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.

What is the grace period in the plan?

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 benefits under this policy and claim, if any, shall be payable subject to deduction of the unpaid due premium

What are the exclusions in the plan?

There are no exclusions in the plan. The Policy covers death under all situations (including death during declared or undeclared war, civil commotion, invasion, terrorism, hostilities) except death due to suicide as mentioned below

What if the Life Insured commits suicide?

If death occurs due to suicide or attempted suicide, whether sane or insane, within twelve months from the date of commencement of risk under the policy, the nominee or the beneficiary of the life insured shall be entitled to 80% of the total premiums paid (excluding any rider premium and taxes thereon, if any) till the date of death, provided the policy is in force, or within twelve months from the date of revival of the Policy, then the Company's obligation under this Policy shall be to pay an amount equal to higher of 80% of total Premiums paid (excluding any rider premium and taxes thereon, if any) till the date of death, or Surrender Value, if any, as on date of death, provided the policy is in force.

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 a default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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

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

The 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 Help Line: 1860-500-7070 / or 011 48187070 (local charges apply) (9.30 am to 6.30 pm from Monday to Saturday)
 Email: contactus@pramericalife.in
 Email for Senior Citizen: seniorcitizen@pramericalife.in
 Website: www.pramericalife.in

Communication Address:

Customer Service

Pramerica Life Insurance Ltd.

4th 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 of contacting the Company, the matter may be escalated to:
 Email- customerfirst@pramericalife.in

Grievance Redressal Officer,

Pramerica Life Insurance Ltd.,

4th Floor, Building No. 9 B, Cyber City,

DLF City Phase III, Gurgaon– 122002

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 of 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.

You may approach the Insurance Ombudsman if your grievance pertains to any of the following:

Delay in settlement of claim beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999

Any partial or total repudiation of claims

Disputes over premium paid or payable in terms of insurance policy

Misrepresentation of policy terms and conditions

Legal construction of insurance policies in so far as the dispute relates to claim

Policy servicing related grievances against insurers and their agents and intermediaries

Issuance of Life insurance policy, which is not in conformity with the proposal form submitted by the proposer

Non-issuance of insurance policy after receipt of premium

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 and may also be obtained from the following link on the internet

www.cioins.co.in/ombudsmen

Address & Contact Details of Ombudsmen Centres

Council for Insurance Ombudsmen

(Monitoring Body for Offices of Insurance Ombudsman)

3rd Floor, Jeevan Seva Annexe, S.V Road , Santacruz(West), Mumbai – 400054. Tel no: 022-69038800/69038812.

Email id: inscoun@cioins.co.in website: www.cioins.co.in

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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.	Gujarat, Dadra & Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office,	Madhya Pradesh Chattisgarh

<p>Tel.: 079 - 25501201/02/05/06 Email:bimalokpal.ahmedabad@cioins.co.in</p>		<p>Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email:bimalokpal.bhopal@cioins.co.in</p>	
<p>Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email:bimalokpal.bhubaneswar@cioins.co.in</p>	Orissa	<p>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:bimalokpal.chandigarh@cioins.co.in</p>	<p>Punjab, Haryana, (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh</p>
<p>Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email:bimalokpal.chennai@cioins.co.in</p>	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	<p>Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Delhi & Following Districts of Haryana – Gurugram, Faridabad, Sonapat & Bahadurgarh.</p>
<p>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310</p>	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi,	<p>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</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Pondicherry</p>

<p>Email: bimalokpal.lucknow@cioins.co.in</p>	<p>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.</p>	<p>Email:bimalokpal.hyderabad@cioins.co.in</p>	
<p>Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Email:bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</p>	<p>Office of the Insurance Ombudsman, 3rd 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:bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane</p>
<p>Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email:bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan</p>	<p>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</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region</p>

		Email:bimalokpal.pune@ci oins.co.in	
Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins. co.in	Karnataka	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: bimalokpal.noida@cioins.c oins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, 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, 1st Floor,Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	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: bimalokpal.ernakulam@ci oins.co.in	Kerala, Lakshadweep, Mahe- A part of Union Territory of Pondicherry
Office of Insurance Ombudsman, 4th Floor, Hindusthan Building Annexe, 4, C.R. Avenue, Kolkata – 700072 Tel:033-22124339/22124340	West Bengal, Sikkim and Andaman & Nicobar Islands		

Fax: 033-22124341 Email: bimalokpal.kolkata@cioins.co.in			
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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

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

Call Now at 1860-500-7070 or 011 48187070 (Local Charges apply)

SMS 'LIFE' TO 5607070

EMAIL: contactus@pramericalife.in

This product provides Life Insurance coverage. Pramerica Life Magnum Assure. UIN: 140N047V03. 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.

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.

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.

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