In this policy, the investment risk in investment portfolio is borne by the policyholder. The linked insurance products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in linked insurance products completely or partially till the end of the fifth year.

Pramerica
LIFE INSURANCE

BOOST YOUR WEALTH

AND GET BENEFITS OF A LIFE INSURANCE COVER

WITH PRAMERICA LIFE SUPER INVESTMENT PLAN

A Unit Linked Non-Participating Individual Savings Life Insurance Plan



UIN: 140L088V05



Pramerica Life Super Investment Plan

A Unit Linked Non-Participating Individual Savings Life Insurance Plan

'Well begun is half done' is an old proverb which applies to every task that you undertake in life. Its significance is very well realised when it comes to financially protecting your loved ones. Therefore, it is important to save in the right instrument that not only helps you optimise returns but in your absence also provides a safety net through a life insurance cover. We understand the importance of this planning and are therefore happy to offer to you Pramerica Life Super Investment Plan.

Key Benefits

- Enjoy the benefit of life cover and secure your family's future against uncertainties of life
- Fulfil your life goals by choosing from three plan options namely Wealth, Dream & Inheritance Builder for different life stage needs
- Choice of two investment strategies and nine fund options to suit your varied investment needs
- Benefit from Zero premium allocation charge in all years and watch your wealth grow faster
- Get Persistency Additions and Persistency Booster at specific intervals during the policy term to further enhance your fund value
- Return of Mortality & Waiver of Premium Charges on survival of the Life Insured till the end of the Policy Term
- Flexibility of unlimited switches and premium re-directions between fund options to take advantage of market movement or change in risk preference at no additional cost
- Cater to your recurring monetary needs through Systematic Withdrawal facility
- Avail tax benefits on the premiums paid and benefit received as per prevailing tax laws. Tax laws are subject to change, please consult your tax advisor

How does the plan work?

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

Step 1: Choose any one of the three available plan options

Step 2: Choose your Annualized Premium, Policy Term, Premium Payment Term and Payment Mode

Step 3: Choose your investment strategy and fund allocation

Your Sum Assured is automatically derived based on your age at entry and the Annualized Premium. In case of unfortunate demise of Life Insured the beneficiary will receive the Death Benefit. On maturity of the policy you have the option to receive the Maturity Benefit in lumpsum or as periodic payments through settlement option.

Eligibility Conditions

Parameters/Option	Wealth Builder	Dream Builder	Inheritance Builder
Age## at Entry	Minimum: 90 Days Maximum: 65 years	Minimum: 18 years Maximum: 45 years	Minimum: 90 Days Maximum: 65 years
Maturity Age##	Minimum: 18 years Maximum: 75 years	Minimum: 28 years Maximum: 75 years	Minimum: 99 years Maximum: 99 years
Policy Term	10,15,20,25 & 30 years	10,15,20,25 & 30 years	99 minus Age at Entry
Premium Payment Term (PPT)	Policy Term (years) / Premium Payment Term (years) 10 / 5 to 9 15 / 5 to 14 20/25/30 / 5 to 15	7, 10,12 and 15 years	
Premium (₹)	Premium	Annual	Semi-Annual	Quarterly	Monthly
	Minimum	₹12,000	₹6,000	₹3,000	₹1,000
	Maximum	No Limit; subject to Board Approved Underwriting Policy			
Sum Assured (₹)	Less than 50 yrs. : 7/ 10 times AP$ 50 yrs. to 55 yrs. : 5/10 times AP$ 56 yrs. and above : 5 times AP$				
Premium Payment Frequency	Annual, Semi-Annual, Quarterly & Monthly**				

##Age as on last birthday
$AP refers to Annualized Premium
**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	Band 1	Band 2	Band 3
Annualized Premium (₹)	12,000 to 59,999	60,000 to 119,999	120,000 and above

Benefits in Detail

- **Death Benefit**

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

For Wealth Builder and Inheritance Builder Option:

Death Benefit shall be higher of

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

Where, Sum Assured is a multiple of Annualized Premium based upon the age at entry of the Life Insured.

For Dream Builder Option:

Death Benefit shall be

- **Immediate Lump Sum on Death of Life Insured**: A lump sum benefit equal to higher of the Sum Assured* including Top-Up Sum Assured, if any, or 105% of total premiums paid including Top-Up premiums, if any, shall be immediately paid to the nominee or the beneficiary as the case be and
- **Waiver of future premiums (WOP)**: All future premiums will be paid into the policy by the company as and when they are due till the end of Premium Payment Term.
- **Fund Value at Maturity**: Fund Value, including Top-Up Fund Value, if any, at Maturity shall be paid to the Nominee or the beneficiary as the case be.

*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 (For all Plan Options)**

On survival of the Life Insured till maturity date, the Fund Value including Top-Up fund value, if any, shall be payable and the policy shall terminate.

- **Surrender**

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

If the Policyholder opts for surrender within first five Policy years, 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. The proceeds from the Discontinued Policy Fund shall be paid at the end of the lock in period as Surrender Value. Only fund management charge shall be deducted from this fund during this period.

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

If the Policyholder opts for surrender after the completion of the fifth policy year, the Fund Value will be paid.

Persistency Units

As a reward for continuing your policy (i.e. when all due premiums are paid), Persistency units as per the below table shall be added to your Fund(s). Persistency units will be calculated as a percentage of the average of Fund Value (including Top-Up premium fund value) of preceding 36 monthly policy anniversaries and will be allocated to your unit account at the end of every policy year, starting from the end of the sixth policy year.

Plan Option	Wealth Builder and Dream Builder Option		
Policy Year (PY)/Premium Band	Premium Band-1 (₹12,000 to ₹59,999)	Premium Band-2 (₹60,000 to ₹1,19,999)	Premium Band-3 (₹1,20,000 & above)
From End of 6th PY	0.00%	0.10%	0.25%
Plan Option	**Inheritance Builder Option**		
From End of 6th PY	0.00%	0.10%	0.25%
From the End of 31st PY	1.00%		

Persistency Boosters

Provided all due premiums are paid, in all the three Plan Options, in addition to Persistency Units mentioned above, Persistency Boosters would be allocated as extra units at the end of every fifth policy year, starting from the end of tenth policy year till the end of 30th policy year. Persistency Booster as a percentage of average Fund Value including Top-up Fund Value of preceding 36 monthly policy anniversaries would be allocated to the policyholder's unit account at the end of 10th, 15th, 20th, 25th and 30th policy year, if they fall within the prevailing policy term.

Policy Year (PY) (End of Year)	Premium Band-1 (₹12,000 to ₹59,999)	Premium Band-2 (₹60,000 to ₹1,19,999)	Premium Band-3 (₹1,20,000 & above)
10	1.5%	2.0%	2.5%
15	2.0%	2.5%	3.0%
20	2.5%	3.0%	3.5%
25	3.0%	3.5%	4.0%
30	3.5%	4.0%	4.5%

For Inheritance Builder Option, Persistency Boosters will not be allocated after 30 years

Return of Mortality and Return of Waiver of Premium Charges

On Survival of the Life Insured till the end of the Policy Term, an amount equal to the total of all the Mortality Charges and Waiver of Premium Charges deducted during the Policy Term will be added to the total Fund Value (Base Fund value plus Top Up Fund value) at the Maturity Date provided the Policy is in-force and all due premiums have been received in full as on the Maturity Date. The Return on Mortality Charges and Return of Waiver of Premium charges is subject to following:

- The amount payable under the Return of Mortality Charge & Return of Waiver of Premium Charge shall exclude any GST and cess with respect to the Mortality Charge and Waiver of Premium Charge that has been deducted.
- If the Top up Fund Value is NIL at the Maturity Date, but Mortality Charge was deducted with respect to Top up Premium during the Policy Term, the amount of Return of Mortality Charge due with respect to Top up Premium will also be added to the regular Premium Fund Value
- The amount of Return of Mortality Charge and Return of Waiver of Premium Charge will be added in the Funds in the same proportion as the value of those Funds as on the date of the Return of Mortality Charge & Return of Waiver of Premium Charge addition. Unit Price as on the date of such addition will be used for the unitization
- No Return of Mortality Charge or Return of Waiver of Premium Charge will be available in a Policy that has been terminated, discontinued or converted to a reduced paid-up policy
- Any Mortality Charge deducted during the Settlement Period shall not be refunded

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. You cannot switch from one investment strategy to another during the policy term.

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 proportion of your choice. Within the Defined Portfolio strategy, you also have an option to select Systematic Transfer Plan (STP) option for which Liquid Fund will be made available to you. You can switch monies amongst these funds using the switch option.

You have an option to choose from nine 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 Annual Premium. The funds and fund objectives are as follows:

Fund	Investment objective	Asset Allocation	Risk Profile
Debt fund (SFIN: ULIF00127/08/08 FIXEDIFUND140)	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

Balanced Equilibrium Fund (SFIN: ULIF016010223 BALEQIBFND140)	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
Growth Momentum Fund (SFIN: ULIF015010223 GROWMOMFND140)	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
Large Cap Advantage Fund (SFIN: ULIF013010223 LARCPADFND140)	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
Flexi Cap Opportunities Fund (SFIN: ULIF014010223 FLEXIOPFND140)	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
Pramerica Nifty Mid Cap 50 Correlation Fund (SFIN: ULIF017260423 NIFMIDICOR140)	To invest in equity and equity oriented instruments in order to generate returns that closely corresponds 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
Pramerica Nifty Smallcap 250 Quality 50 Correlation Fund (SFIN: ULIF024201125 NIFSMLQCOR140)	The Fund aims to closely track the returns of Nifty Smallcap 250 Quality 50 Index, offering investors access to high-quality small-cap companies with the potential to deliver sustainable long-term capital growth.	Equity & equity oriented instruments: 90-100% Money Market Instruments: 0-10%	High
Pramerica Rising Bharat Fund (SFIN: ULIF027050326 PRARIBHFND140)	The Fund is a rules-based equity ULIP fund designed to improve long-term compounding by combining two complementary return drivers: (i) durability and financial strength (quality) and (ii) market leadership (momentum). The intent is to stay invested through cycles with a disciplined process, reducing emotional decision-making.	Equity & Equity Related Instruments - 90% to 100% Cash & Money Market Instruments - 0% -10%	High

Pramerica A.G.A.M Ethical Equity Fund (SFIN: ULIF026200126PRAGAMEFND140)	The investment objective of this fund is to specifically exclude companies dealing in Animal cruelty, Violence, Environmental damage, Tobacco, Liquor and Gambling.	Equity & equity related instruments - 80-100% Cash & equivalents - 0-20%	High

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

Fund	Investment Objective	Asset Allocation	Risk Profile
Liquid Fund (only in case of STP) (SFIN: ULIF00920/01/11 LIQUIDFUND140)	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
Discontinued Policy Fund (SFIN: ULIF01024/02/11 DISCONFUND140)	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 IRDAI from time to time. The current minimum guaranteed rate applicable to Discontinued Policy Fund is 4% per annum.

Systematic Transfer Plan (STP)

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.

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 nine 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 Annualized premium paid.

In case of STP, the 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 (monthly policy anniversary), a portion will be systematically switched to the funds chosen by the policyholder at inception. Every month 1/N of units will be transferred from 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 Momentum 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 Momentum Fund. This transfer will happen after the deduction of all the charges for that monthly policy anniversary. 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 Momentum 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 Advantage 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 Advantage Fund & 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 Advantage 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 & 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 Advantage 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 regular Premium as long as all due premium till date have been paid, subject to following conditions:

  - Top-Up premiums are allowed at 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. For each Top-Up premium paid, Top-Up Sum Assured shall be 1.25/1.1 times of Top-up Premium depending on the age attained at the time of Top-Up being less than 50 years or 50 and above respectively.

- **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 the entire policy term. The minimum switch amount is ₹5000 unless 100% of the fund is switched. However, Switching is not allowed under Systematic Transfer Plan and Life Stage Portfolio investment strategies.

- **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. All regular Premiums or Top-Ups will be invested as per the revised mandate till you do 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 Annualized Premium should be invested in each fund. There are no Premium Redirection charges or restriction on number of redirection during the entire policy term.

• 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).

- Partial withdrawals shall be allowed first from the eligible Top-Up Fund Value (fund value built up from Top-Up premiums).
- For purpose of partial withdrawals, lock in period for Top-up premiums will be five years from the 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 as at the beginning of the policy Year. The minimum withdrawal amount is ₹10,000, except in case of Systematic Withdrawal Option where the minimum withdrawal amount shall be ₹2,000 per instalment. 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 regular 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 regular 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.

• Systematic Withdrawal Option (SWO)

Looking at the need of your regular cash flow requirements, you may opt for Systematic Withdrawal Option (SWO), which is an automated partial withdrawal facility that can be opted anytime from 10th policy year or thereafter. Under this facility, a pre-decided percentage of Fund Value shall be withdrawn at the chosen payout frequency and paid till the end of the Policy Term. Policyholder need to choose the following:

a. Systematic Withdrawal percentage – 0.25% to 1% of fund value
b. Payout frequency - yearly, half yearly, quarterly or monthly

The payout amount payable in each installment will be the Systematic Withdrawal Percentage multiplied by Payout frequency^ multiplied by the Fund Value as on date of withdrawal

^ Payout frequency is 12 for yearly, 6 for half-yearly, 3 for quarterly and 1 for monthly

Systematic Withdrawal Option will be subject to the below conditions:

i. SWO will follow all the conditions of the partial withdrawals
ii. An existing SWO request can be modified during the policy term. Such request will be effective from the next policy year.
iii. Withdrawals under SWO shall be done by redeeming units from the funds in the same proportion as the Fund Value in each fund and will be redeemed at the unit price applicable on the date of each payout
iv. Partial withdrawals can be exercised over and above the SWO subject to the terms and conditions
v. If at any time during the SWO payouts, the Fund Value falls below two Annualized Premium, or the withdrawals in a policy year breach the maximum total amount of partial withdrawal condition, then the SWO shall be discontinued immediately and the Policy will continue as per existing terms and conditions. The policyholder may give a fresh request to start the SWO again
vi. Policyholder can choose to opt out of SWO anytime by giving a written notice

• 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.

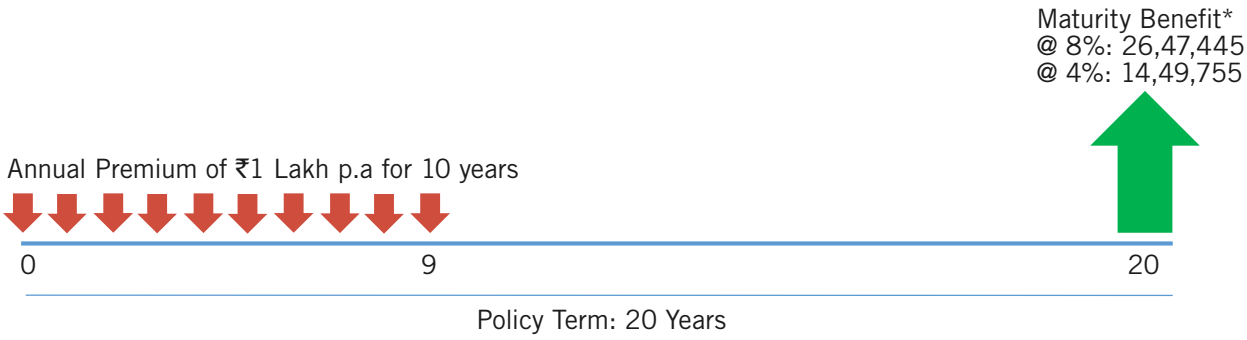
- During the period the inherent risk in the underlying investment funds will be borne by the policyholder.
- The frequency of the periodic payments during settlement option can be annually, semi-annually, quarterly or monthly.
- The period of settlement shall not in any case be extended beyond a period 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 you can make 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.

Let us look at a few examples to understand the product benefits better:

A) Plan Option: Wealth Builder

Piyush, 35-year-old, aims to create a lump sum so that he can buy a holiday home before he retires. He opts for Pramerica Life Super Investment Plan (Wealth Builder option), pays ₹1 lakh p.a. for 10 years with a policy term of 20 years, and chooses Large Cap Advantage Fund.

Scenario I: Piyush survives till Maturity:



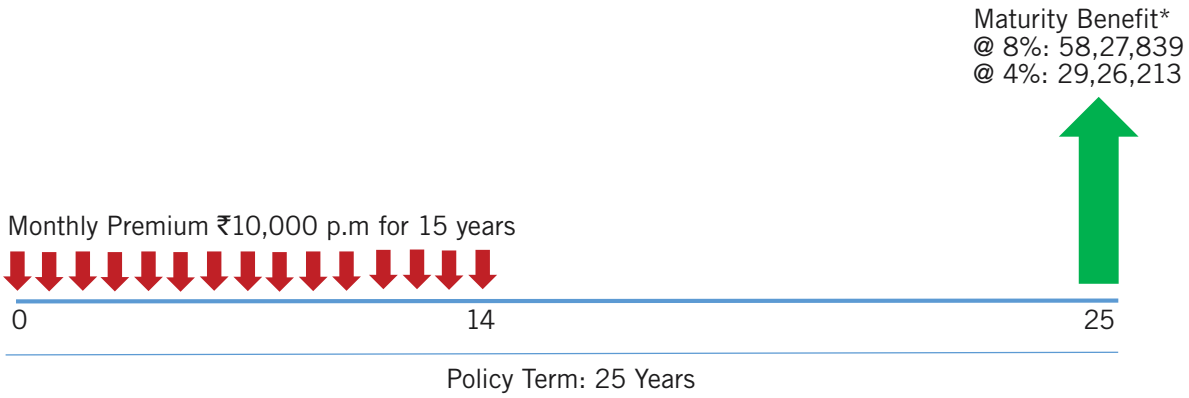
Scenario II: In case of unfortunate demise of Piyush:

In case of unfortunate demise of Piyush anytime during the policy term, the beneficiary will receive a Death Benefit of at least
₹10,00,000

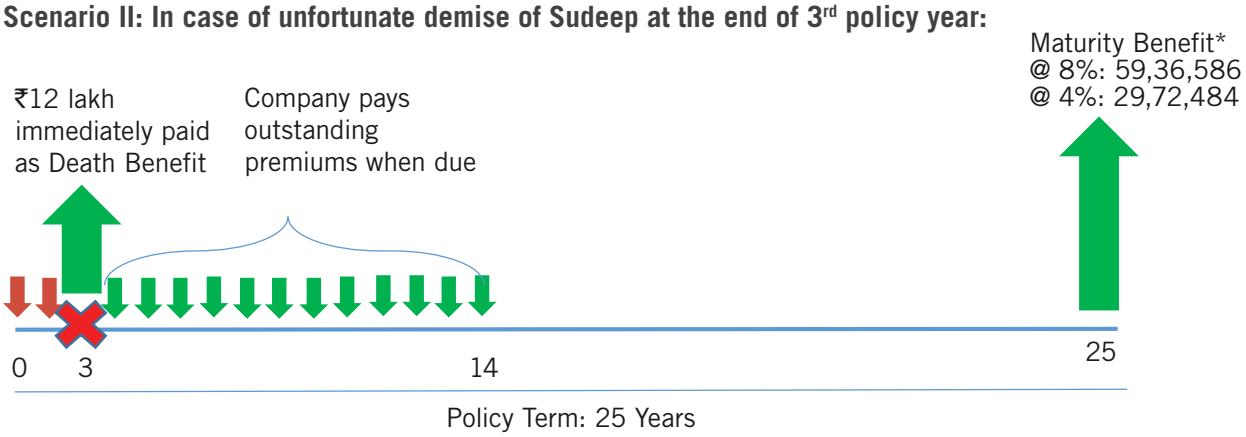
B) Plan Option: Dream Builder

Sudeep, 30-year-old has a 1 year old daughter, and wishes to create a corpus for his daughter's marriage. He opts for Pramerica Life Super Investment Plan (Dream Builder option), pays ₹10,000 per month for 15 years with a policy term of 25 years, and chooses Flexi Cap Opportunities Fund.

Scenario I: Sudeep survives till Maturity:



Scenario II: In case of unfortunate demise of Sudeep at the end of 3rd policy year:



C) Plan Option: Inheritance Builder:

Kailash, 45-year-old, is planning to create a legacy for his family and hence he opts for Pramerica Life Super Investment Plan (Inheritance Builder option), wherein he pays ₹2 lakh per year for the next 7 years and chooses Growth Momentum Fund. His plan option i.e. Inheritance Builder continues till the end of the policy year when his attained age is 99 years.

Scenario I: Kailash survives till Maturity:



Scenario II: In case of unfortunate demise of Kailash:

In case of unfortunate demise of Kailash anytime during the policy term, the beneficiary will receive a Death Benefit which is higher of 10 times Annualized Premium or Fund Value or 105% of total premiums paid

*All figures are in rupees. The returns indicated at 4% and 8% are illustrative and not guaranteed, subject to Policy terms & conditions and do not indicate the upper or lower limits of returns under the Policy. The actual returns may vary depending upon various factors including fund performance

List of charges applicable on the Policy

- **Premium Allocation Charge**

NIL; there are no allocation charges in this product.

- **Policy Administration Charge**

Policy administration charges will be deducted at the beginning of each month by deduction of units from the unit account as percentage of Annualized Premium mentioned in the below table subject to a maximum of ₹500 per month.

Policy Year	1 to 5	6 to 30	31 onwards
% Charge per month for all bands	0.35%	0.25%	Nil

- **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 multiplied by mortality charge rate(per '000 of Sum At Risk) for the given age/gender.

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

Attained Age	20	30	40	50
Mortality Charge	0.7392	0.7816	1.3440	3.5488

- **Waiver of Premium Charge (applicable for Dream Builder Option)**

This Charge is deducted by cancellation of Units from the Unit Account at applicable Unit Price at the beginning of each Policy Month. This charge is applicable only to Dream Builder Option. The monthly WOP charge is calculated by multiplying the Present Value of all Outstanding Premiums payable for the remaining term of the policy by the WOP charge rate for the given age/gender divided by (12 * 1000).

The discount rate used to compute present value is 7% p.a. This interest rate is reviewable.

- **Fund Management Charges (FMC)**

Fund Name	FMC per annum
Debt Fund (SFIN: ULIF00127/08/08FIXEDIFUND140)	1.20%
Balanced Equilibrium Fund (SFIN: ULIF016010223BALEQIBFND140)	1.35%
Growth Momentum Fund (SFIN: ULIF015010223GROWMOMFND140)	1.35%
Large Cap Advantage Fund (SFIN: ULIF013010223LARCPADFND140)	1.35%
Flexi Cap Opportunities Fund (SFIN: ULIF014010223FLEXIOPFND140)	1.35%
Pramerica Nifty Mid Cap 50 Correlation Fund (SFIN: ULIF017260423NIFMIDICOR140)	1.25%
Pramerica Nifty Smallcap 250 Quality 50 Correlation Fund (SFIN: ULIF024201125NIFSMLQCOR140)	1.25%
Pramerica A.G.A.M Ethical Equity Fund (SFIN: ULIF026200126PRAGAMEFND140)	1.35%
Pramerica Rising Bharat Fund (SFIN: ULIF027050326PRARIBHFND140)	1.35%
Liquid Fund (in case of STP only) (SFIN: ULIF00920/01/11LIQUIDFUND140)	1.20%
Discontinued Policy Fund (SFIN: ULIF01024/02/11DISCONFUND140)	0.50%

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

- **Discontinuance Charge**

Policy Year in which policy is discontinued	AP up to ₹50,000	AP above ₹50,000
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
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
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
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
5 & onwards	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.

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 risk of the Policy or from the date of revival of the Policy, as applicable, the nominee(s) or beneficiary of the Policyholder shall be entitled to the Fund Value available as on the date of intimation of death and the charges other than FMC and Guarantee Charges, if any levied subsequent to the date of death shall be added back to the Fund Value as available on the date of intimation of death.

Foreclosure

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 completion of 5 policy years. In such cases where this situation arises, the Policyholder will be notified and given an option to withdraw the amount and terminate the Policy.

Further where the Fund Value is not sufficient to meet monthly charges, the Policy will automatically foreclose 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. 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. 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 opt 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, thel proceeds of the discontinuance fund shall be paid to the policyholder and the policy shall terminate.

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

Provisions applicable to policies discontinued after first five Policy years

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 available. All charges as per terms and conditions of the policy shall 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, the insurer shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the following options:

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

iii. In case the policyholder opt for (1) above but do not revive the policy during the revival period, the fund value shall be paid to you 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

In case of the death of the Life Insured while the Policy is in reduced paid-up status; the nominee/ beneficiary shall receive the benefit as mentioned below and the Policy shall terminate thereafter.

For Wealth Builder & Inheritance Builder Option:

Higher of Paid-up Sum Assured* (including Top-up Sum Assured, if any) or Fund Value (including Top-up Fund Value, if any) or 105% of the total premiums paid (including Top-up premium, if any) till the date of death

For Dream Builder Option:

Higher of Paid-up Sum Assured* (including Top-up Sum Assured, if any) or 105% of total Premium paid (including Top-up premium, if any) till date of death; plus

Fund Value (including Top-up fund value) if any.

*Paid-up 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

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. 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 he option to revive the rider.

   ii. premium allocation charge as applicable shall be levied.

   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.

Unit Price calculation

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

Force Majeure Condition

1. As per Schedule I(2)(A)(v) of the IRDAI (Insurance Products) Regulations, 2024 the company will declare a 'Single' Net Asset Value (NAV) for each segregated fund on a day-to-day basis.
2. The company specifies that, in the event of certain force majeure conditions, the declaration of NAV on a day-to-day basis may be deferred and could include other actions as a part of investment strategy (e.g. taking exposure of any Segregated Fund (SFIN) upto 100% in Money Market Instruments [as defined under Schedule III (Part I)(1)(8) of IRDAI (Actuarial, Finance & Investment functions of Insurers) Regulations 2024].
3. The company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the company may value the SFIN less frequently in extreme circumstances external to the company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the company may defer the valuation of assets for up to 30 days until the company is certain that the valuation of SFIN can be resumed
4. The company shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request 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 company's website for information

Unit allocation and de-allocation rules

- The first Premium will be allocated the NAV of the date of the commencement of the Policy.
- Premium received up to 3.00 pm along with a local cheque or a demand draft payable at par at the place where the Premium is received, the closing unit price of the day on which Premium/switch request is received shall apply. If such Premium and switch request is received after 3.00 pm, the closing unit price of the next business day shall apply.
- In respect of Premium received with outstation cheque/demand draft at the place where the Premium is received, the closing NAV of the day on which cheques/demand draft is realised shall apply.
- In respect of a valid application received (for Switch, Surrender, Partial Surrender or Maturity claim) up to 3.00 pm, the same day's closing unit price shall apply. If such application is received after 3.00 pm, the closing unit price of next business day shall apply.
- All renewal Premiums received in advance will be allocated units at NAV prevailing on their respective due date.

Policy Loan

No Loan is available 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 a default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Section 45 of the Insurance Act 1938, as amended from time to time

Fraud and mis-statement would be dealt with in accordance with 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

Risks of investment in unit-linked Policy

- "Pramerica Life Super Investment Plan" 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 Super Investment Plan" 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 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.

Grievance Redressal

I. In case of any clarification or query please contact your Company Salesperson. Any concern may also be raised at any of the branch offices of the Company, the addresses of the branch offices are available on the official website of the company.

II. The Company may be contacted at:
Customer Service Helpline 1860 500 7070
(Local charges apply) / 011 48187070
(9:00 am to 7:00 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.
7th & 8th Floor, Tower 2, Capital Business Park,
Sector 48, Gurugram - 122018
Office hours: 9:30 am to 6:30 pm from
Monday to Friday

III. Grievance Redressal Officer:
If the response received from the Company is not satisfactory or no response is received within 14 day of contacting the Company, the matter may be escalated to:
Email- customerfirst@pramericalife.in

Grievance Redressal Officer,
Pramerica Life Insurance Ltd.,
7th & 8th Floor, Tower 2, Capital Business Park,
Sector 48, Gurugram - 122018
GRO Contact Number: 0124 – 4697069
Email- gro@pramericalife.in
Office hours: 9:30 am to 6:30 pm from
Monday to Friday

IV. IRDAI- Grievance Redressal Cell:
If after contacting the Company, the Policyholders query or concern is not resolved satisfactorily or within timelines the Grievance Redressal Cell of the IRDAI may be contacted.
Bima Bharosa Toll Free number – 155255 or 1800-425-4732
Email Id- complaints@irdai.gov.in
Website: https://bimabharosa.irdai.gov.in

Complaints against Life Insurance Companies: Insurance Regulatory and Development Authority of India Policyholder's protection & Grievance Redressal Department (PPGR), Sy. No. 115/1, Financial District Nanakramguda, Gachibowli, Hyderabad– 500032

V. Insurance Ombudsman:
The office of the Insurance Ombudsman has been established by the Government of India for the redressal of any grievance in respect to life insurance policies.

Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.

The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.

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

a. Delay in settlement of claim beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999
b. Any partial or total repudiation of claims
c. Disputes over premium paid or payable in terms of insurance policy
d. Misrepresentation of policy terms and conditions
e. Legal construction of insurance policies in so far as the dispute relates to claim
f. Policy servicing related grievances against insurers and their agents and intermediaries
g. Issuance of Life insurance policy, which is not in conformity with the proposal form submitted by the proposer
h. Non-issuance of insurance policy after receipt of premium
i. Any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f)

No complaint to the Insurance Ombudsman shall lie unless

(a) The complainant has made a representation in writing or through electronic mail or online through website of the insurer or insurance broker concerned named in the complaint and—

(i) Either the insurer or insurance broker, as the case may be, had rejected the complaint, or

(ii) The complainant had not received any reply within a period of one month after the insurer or the insurance broker, as the case may be, received his representation, or

(iii) The complainant is not satisfied with the reply given to him by the insurer, or the insurance broker, as the case may be.

(b) The complaint is made within one year—

(i) After the order of the insurer or insurance broker, as the case may be rejecting the representation is received, or

(ii) After receipt of decision of the insurer or insurance broker, as the case may be, which is not to the satisfaction of the complainant, or

(iii) After expiry of a period of one month from the date of sending the written representation to the insurer or the insurance broker as the case may be, if the insurer or insurance broker, as the case may be, named fails to furnish reply to the complainant.

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

Address & Contact Details of Ombudsmen Centres

Council for Insurance Ombudsmen (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, Santacruz (West), Mumbai - 400054. Tel no: 022 - 69038800/69038812. Email id: inscoun@cioins.co.in Website: www.cioins.co.in

If you have a grievance, approach the grievance cell of Insurance Company first. If complaint is not resolved/ not satisfied/not responded for 30 days then You can approach The Office of the Insurance Ombudsman (OIO) Please visit our website for details to lodge complaint with Ombudsman.

Sl.	Centre	Contact Person	Office Details***	Jurisdiction of Office Union Territory, District
1	AHMEDABAD	Shri Collu Vikas Rao	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD - 380 001. Tel.: 079 - 25501201/02 Email: oio.ahmedabad@cioins.co.in	Jurisdiction : Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2	BENGALURU	Mr Vipin Anand	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27- N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: oio.bengaluru@cioins.co.in	Jurisdiction : Karnataka.
3	BHOPAL	Shri R. M. Singh	Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal - 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: oio.bhopal@cioins.co.in	Jurisdiction : Madhya Pradesh, Chhattisgarh.
4	BHUBANESWAR	Shri Manoj Kumar Parida	Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar - 751 009. Tel.: 0674 - 2596461 /2596455 / 2596429 / 2596003 Email: oio.bhubaneswar@cioins.co.in	Jurisdiction : Odisha.
5	CHANDIGARH	Mr Atul Jerath	Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh - 160 017. Tel.: 0172 - 2706468 Email: oio.chandigarh@cioins.co.in	Jurisdiction : Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir,Ladakh & Chandigarh.
6	CHENNAI	Shri Somnath Ghosh	Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24333678 Email: oio.chennai@cioins.co.in	Jurisdiction : Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
7	DELHI	Ms Sunita Sharma	Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 – 46013992 / 23213504 / 23232481 Email: oio.delhi@cioins.co.in	Jurisdiction : Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.
8	GUWAHATI	Shri Somnath Ghosh	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in	Jurisdiction : Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
9	HYDERABAD	Shri N. Sankaran	Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in	Jurisdiction : Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
10	JAIPUR	Shri Rajiv Dutt Sharma	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363 Email: oio.jaipur@cioins.co.in	Jurisdiction : Rajasthan.
11	KOCHI	Shri G. Radhakrishnan	Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: oio.ernakulam@cioins.co.in	Jurisdiction : Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
12	KOLKATA	Ms Kiran Sahdev	Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: oio.kolkata@cioins.co.in	Jurisdiction : West Bengal, Sikkim, Andaman & Nicobar Islands.

13	LUCKNOW	Shri. Atul Sahai	Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in	Jurisdiction : Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14	MUMBAI	Mr Vipin Anand	Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in	Jurisdiction : Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
15	NOIDA	Shri Bimbadhar Pradhan	Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514252 / 2514253 Email: oio.noida@cioins.co.in	Jurisdiction : State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
16	PATNA	Ms Susmita Mukherjee	Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna - 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Jurisdiction : Bihar, Jharkhand.
17	PUNE	Shri Sunil Jain	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-24471175 Email: oio.pune@cioins.co.in	Jurisdiction : Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

***Please note that the address may change. For the most up-to-date information, please refer to the following link: www.cioins.co.in/ombudsman

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

About Pramerica Life Insurance Limited

Pramerica Life Insurance Limited is a joint venture between DHFL Investments Limited (DIL), a wholly-owned subsidiary of Piramal Finance Limited^ ("PFL") and Prudential International Insurance Holdings, Ltd. (PIIH), a fully owned subsidiary of Prudential Financial, Inc. (PFI). Pramerica Life Insurance Limited represents the coming together of two renowned financial services organizations with a legacy of business excellence spread over decades.

Pramerica Life Insurance Limited, started operations in India on September 01, 2008 and has a pan India presence through multiple distribution channels which have been customized to address the specific insurance needs of diverse customer segments. The Company is committed to providing protection and quality financial advice to its customers.

Pramerica is the brand name used in India and select countries by Prudential Financial, Inc.

Prudential International Insurance Holdings, Ltd. and Prudential Financial, Inc. of the United States are not affiliated with Prudential Plc. a Company incorporated in the United Kingdom.

For further information on the Company, please visit www.pramericalife.in

About Piramal Finance Limited (PFL)

Piramal Finance Limited (PFL), a wholly owned subsidiary of Piramal Enterprises Limited (flagship company of the Piramal Group), is a housing finance company engaged in retail and wholesale lending.In retail lending, PFL is one of the leading players that addresses the diverse financing needs of the under-served and unserved people of 'Bharat' market. It serve our 5 million customers with presence in 26 states with a network of 500+ branches. It offers multiple products, including home loans, small business loans to Indian budget conscious customers at the periphery of metros and in Tier I, II and III cities. In wholesale lending, it caters to both real estate as well as non-real estate sector and offers multiple products including construction finance, structured debt and senior secured debt. The Piramal Group also has strategic partnerships with leading global funds such as CDPQ, CPPIB, APG, Ivanhoe Cambridge and Bain Capital.

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