NOTE: IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Pramerica Life Smart Wealth+

A Unit Linked Non-Participating Life Insurance Plan

This product does not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender/withdraw the monies invested in this product completely or partially till the end of the fifth Policy year.

Pramerica | LIFE INSURANCE

A difficult matter made real easy.

Life can get demanding at times and we often face our fair share of challenges - every day, every week, every month. From toiling hard to earn money to striving even harder to bring happiness to our loved ones' lives, we often find ourselves managing a lot of things that need our time and attention. As it is said, nothing in life comes easy.

When it comes to investing in a plan to save for our family and secure their future, things look even more difficult. After all, there are so many formalities to complete and a lot of decisions to take care of before we actually get a plan that lets us achieve what we want. It is due to this reason that most of us keep delaying a very essential thing – planning for a better future for our family. What if there was a solution that gave us the freedom to do just that?

Presenting Pramerica Life Smart Wealth+
A Unit Linked Non-Participating Life Insurance Plan

One plan. Many advantages: Pramerica Life Smart Wealth+

- Option to choose regular or limited Premium Payment tenure.
- Wealth creation for your planned mile stones in life.
- Loyalty additions in the form of Persistency Units.
- Five funds offering different levels of growth depending on your risk appetite.
- Option of Fund conservation at Maturity to safeguard your fund value from market fluctuations.

Benefits in Detail

Death Benefit

In case of an unfortunate demise of the Life Insured during the Policy Term, the Policy will pay Death Benefit which is equal to higher of Sum Assured or Fund Value subject to a minimum of 105% of total Premiums paid till date of death. Where Sum Assured is defined as

As multiple of Annualized premium

Premium Paying Term	Age at Entry < 45 Years	Age at Entry >= 45 Years
5	10	7
10, 15 or 20	10	10

Maturity Benefit

On survival of the Life Insured till maturity date and subject to Policy being in force for full risk benefits, the Policy will pay the fund value to the Policyholder. Death cover and the rider risk cover chosen will cease on Maturity.

Surrender Benefit

The Policy will acquire surrender value from the first Policy year but it become payable only after completion of 5 complete Policy years. The surrender value will be the value of units less discontinuance (or surrender) charges.

Fund Conservation Option at Maturity

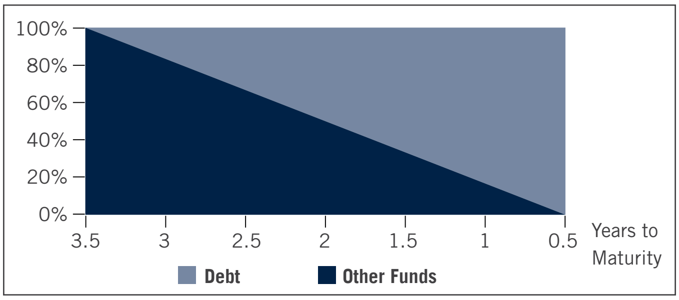
This is an option, to preserve your capital towards end of your Policy, when your investments are due to be paid back. The Company shall notify the Policyholder 30 days before the date the right to exercise this option becomes available.

All your investments are systematically transferred from Balance fund, Growth fund, Large Cap Equity fund and Multi Cap Opportunities fund to Debt fund in the last three years of your Policy; on a half-yearly basis. The exposure in Balance fund, Growth fund, Large Cap Equity fund and Multi Cap Opportunities Fund is systematically diverted to Debt Fund at the beginning of every half-year. 1/N of the units from the Balance Fund, Growth Fund, Large Cap Equity Fund and Multi Cap Opportunities Fund at the beginning of each half year will be switched to the Debt fund, where N is the number of half years before maturity.

Period before Maturity	N
6 half-years before maturity	6
5 half-years before maturity	5
4 half-years before maturity	4

3 half-years before maturity	3
2 half-years before maturity	2
1 half-years before maturity	1

We shall explain the above concept with the help of an illustration:



A customer enters at the age of 30 years and plans to stay invested for a period of 20 years, i.e. his Maturity age is 50 years. When he turns 47 years of age he enters into the last 3 years of the Policy. Here he is invested 100% in Balance Fund. This fund corpus is transferred in six half-yearly installments into Debt Fund and the allocation in Debt Fund becomes 100% six months before Maturity.

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

Choice of Investment Funds

You have an option to choose from five 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 10% of the Premium allocated. The fund and fund objectives are as follows:

Fund	Investment Objective	Asset Allocation	Risk Profile
Debt Fund (SFIN: ULIF00127/08/08FIXEDIFUND140)	To generate steady return at lower risk by investing in a range of debt securities.	Government securities: 50% to 100% Corporate bonds: 0% to 50% Money Market/Cash: 0% to 40%	Low
Balance Fund (SFIN: ULIF00227/08/08BALANCFUND140)	To generate balance return by investing in debt securities to provide stability and by investing in equities to provide potential to enhance the return through capital appreciation.	Equity: 10% to 50% Government securities: 20% to 50% Corporate bonds: 0% to 50% Money Market/Cash: 0% to 40%	High
Growth Fund (SFIN: ULIF00327/08/08GROWTHFUND140)	To generate higher return through capital appreciation in the long term by investing in a diversified equities. Debt investment will provide a little stability and diversification.	Equity: 40% to 80% Government securities: 10% to 30% Corporate bonds: 0% to 30% Money Market/Cash: 0% to 40%	High
Large Cap Equity Fund (SFIN: ULIF00427/08/08LARCAPFUND140)	To generate higher return through capital appreciation in long term from a portfolio predominantly in large cap equities.	Equity: 60% to 100% Money Market/Cash: 0% to 40%	High
Multi Cap Opportunities Fund (SFIN: ULIF01106/02/18MULCAPOPPO140)	To generate capital appreciation for policyholders by dynamically investing across assets to capitalize on changing market conditions. The scheme aims to invest primarily in equities and to mitigate market volatility, in fixed income securities, including money market instruments. The investments will be market capitalization agnostic and will focus on growth oriented opportunities.	Equity: 50% to 100% Govt. Securities, Corporate Bonds: 0% to 30%, Money Market Instruments/Cash: 0% to 50%	High

In addition to above funds, an additional fund will be maintained for discontinued policies with the following asset allocation and SFIN.

Fund Name	Asset Allocation	SFIN	Risk Profile
Discontinued Policy Fund	Government Securities: 60% to 100% Money Market/Cash: 0% to 40%	ULIF01024/02/11DISCONFUND140	Low

The minimum guaranteed rate of interest applicable to Discontinued Policy Fund will be specified by the Authority from time to time.

Persistency Units

As a reward for continuing your policy, Persistency units equal to 1% of the average of Fund Value at preceding 36 months would be allocated to the Policyholder's unit account at the end of 10^{th}, 15^{th}, and 20^{th} Policy anniversaries provided the policy is in force.

Flexibility available in the plan

Switching option

You can switch your investments within the available funds, depending on your financial priorities and investment decision. In any year 4 switches are available free of cost. The minimum switch amount is ₹5000 unless 100% of the fund is switched.

Premium Redirection

You have the flexibility to change the proportion of Premium that is invested in different funds by giving an advance notice to the Company. Premium received after this date will be invested as per the revised mandate till the Policyholder does not change the same.

In case you select more than one fund, at least 10% of the allocated Premium should be invested in each fund. Two redirections in a year are available free of cost.

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). Such withdrawals can be made 10 times during the entire term of the Policy.

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.

One or first partial withdrawal in a Policy year is available free of cost. The minimum withdrawal amount is ₹10,000. The amount of a partial withdrawal cannot exceed 25% of the Fund Value at the time of withdrawal.

If there is a partial withdrawal from the unit account then in case of death during two years immediately after partial withdrawal, the Sum Assured will get reduced by the amount of the partial withdrawal. The partial withdrawals shall not be allowed which would result in termination of a contract.

Settlement option

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

- During the period the inherent risk in the underlying investment funds will be borne by the policyholder.
- The frequency of the periodic payments during settlement option can be annually, semi-annually, quarterly or monthly.
- The period of settlement shall not in any case be extended beyond a period of five years from the date of maturity.
- The payments will be made in installments, based on settlement period and frequency of payouts chosen, with the first installment payable on the date of maturity.
- You have an option to switch the funds during the Settlement Period.
- In the settlement period after maturity, the risk cover shall be maintained at 105% of the total premiums paid. Accordingly mortality charges will be deducted.
- The charges levied on the fund during settlement period are the fund management charge, switching charge and mortality charge, if any and no other charges shall be levied.
- No partial withdrawals are allowed during the settlement period. However the policyholder can take complete withdrawal at any time during the settlement period and no charge will be levied for such withdrawal.
- The policy will terminate once the fund value falls below a minimum amount of ₹5,000 during settlement period or at the end of settlement period by paying fund value at that time.

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

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

Scenario	Example 1	Example 2	Example 3
Age of Life Insured	35	35	35
Premium Payment Term/Policy Term	10 Pay / 20 Years	15 Pay / 20 Years	20 Pay / 20 Years
Annualised Premium	1,00,000	1,00,000	1,00,000
Sum Assured	10,00,000	10,00,000	10,00,000
Total Maturity Benefit @ 4%*	13,08,755	19,03,808	24,28,426
Total Maturity Benefit @ 8%*	24,08,783	32,15,452	38,04,663
Death Benefit at the end of 10^{th} Year @ 4%*	10,54,911	10,54,911	10,54,911
Death Benefit at the end of 10^{th} Year @ 8%*	13,16,811	13,16,811	13,16,811

Standard Male Life - Premium payment mode: Annual, Fund chosen: Large Cap Equity Fund;
*Please note that the above assumed rates of return, 4% and 8%, are only scenarios at these rates after recovering all applicable charges. These are not guaranteed and they are not the upper or lower limit of the returns of the funds selected in your policy, the actual rates may vary depending upon various factors including fund performance.

Eligibility Conditions

Age at Entry##	Minimum: 8 Years Maximum: 55 Years
Maximum Maturity Age##	75 Years
Policy Term	20 Years
Premium Payment Term	5,10,15 or 20 Years
Premium	Minimum Premium: Frequency / PPT = 5 Years / PPT = 10,15 or 20 Years Annual / ₹36,000 / ₹30,000 Half-Yearly / ₹45,000 / ₹36,000 Quarterly / ₹50,000 / ₹42,000 Monthly / ₹60,000 / ₹48,000 Maximum Premium: ₹5 Crores, subject to underwriting
Sum Assured	A multiple of Annualized Premium as defined below: Premium Paying Term / Age at Entry < 45 Years / Age at Entry>= 45 Years 5 / 10 / 7 10,15 or 20 / 10 / 10
Premium Payment Mode	Annual, Half-Yearly, Quarterly and Monthly*

##Age as on last birthday

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

List of charges applicable on the Policy

- **Premium Allocation Charge**

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

Allocation Charge	
Policy Year	**Charge**
1	5.15%
2 and onwards	2.50%

- **Policy Administration Charge**

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

Policy Administration Charge per month	
Policy Year	**Charge**
1 to 5	0.25% of Annualized Premium per month
6 and onwards	0.30% of Annualized Premium per month

Policy Administration charges are subject to a maximum of ₹500 per month

- **Mortality Charge**

Mortality charge will apply on the sum at risk. It will be deducted monthly by cancellation of units from the unit account. Annual charges per 1000 sum at risk for a healthy male are as follows:

Age at Entry	25	30	35	40
Mortality Charge	1.19	1.28	1.58	2.26

- **Fund Management Charges (FMC)**

Debt Fund	1.20% p.a.
Balance Fund, Growth Fund, Large Cap Equity Fund, Multi Cap Opportunities Fund	1.35% p.a.
Discontinued Policy Fund (DPF)	0.50% p.a.

The FMC will be adjusted in the unit price of each fund and will be levied on a daily basis. FMC is reviewable subject to maximum of 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	Policies having annualized premium up to ₹50,000/-	Policies having annualized premium 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 and onwards	NIL	NIL

Where FV = Fund Value
And AP = Annualized Premium

Switching charges: 4 free switches are available every year. Subsequent switches will be charged at the rate of ₹250 per switch.

Partial Withdrawal Charges: First partial withdrawals in a Policy year are available free of cost. Any subsequent withdrawals will be charged a fee of ₹250. A total of 10 partial withdrawals are allowed during the entire term of the contract.

Miscellaneous Charges: Two re-direction requests in a Policy year are free and any subsequent re-direction will be charged a fee of ₹250.

Goods & Service tax: The Company will deduct charges for Goods & Service tax applicable on unit-linked products at the rate as notified by the Government of India from time to time.

Premium allocation charges, Policy administration charges, mortality charges and surrender charges are guaranteed. Switching, Partial Withdrawal and Miscellaneous charges are reviewable with upper limit of ₹500 subject to prior approval of IRDAI.

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 within 12 months from the date of commencement of the Policy or from the date of revival of the Policy, as applicable, the nominee 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.

Free Look Cancellation

You will have a period of 15 days (30 days in case the policy is sold through distance marketing) 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.

Distance Marketing entails to the sale of the product through a mode other than personal interaction.

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 interruptions as per the term & 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, including Top-up fund value if any, after deducting the applicable discontinuance charges, shall be credited to the Discontinued Policy Fund (DPF) 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 company shall communicate the status of the policy, within three months of the first unpaid premium, to you and provide the option to revive the policy within the revival period of three years.

- In case you opt to revive but do not revive the policy during the revival period, the proceeds of the DPF fund shall be paid to you 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 DPF 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.
- In case you do 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 DPF. At the end of the lock-in period, the proceeds of the DPF shall be paid to you and the policy shall terminate.
- 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

Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium, the policy shall be converted into a reduced paid-up policy with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums 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.

On such discontinuance, the company shall communicate the status of policy, within three months of the first unpaid premium, to the Policyholder and provide the below options:

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

In case you 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.

In case you do 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 you and the policy shall terminate.

However, you have an option to surrender the policy anytime and proceeds of the policy fund shall be payable.

Revival of Discontinued Policy

You have an option to revive your discontinued policy within three years from the date of first unpaid premium subject to payment of all overdue premiums and our underwriting policy.

Revival of a Discontinued Policy during lock-in period:

a. You can revive the policy restoring the risk cover, along with the investments made in the segregated funds as chosen by you, out of the discontinued fund, less the applicable charges as mentioned below in section (b), in accordance with the terms and conditions of the policy

b. At the time of revival:

- All due and unpaid premiums which have not been paid shall be payable without charging any interest or fee
- Policy administration charge and premium allocation charge as applicable during the discontinuance period shall be levied. Guarantee charges, if applicable during the discontinuance period, shall be deducted provided the guarantee continues to be applicable. No other charges shall be levied
- 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:

- All due and unpaid premiums under base plan which have not been paid shall be payable without charging any interest or fee. The policyholder also has the option to revive the rider.
- Premium allocation charge as applicable shall be levied. The guarantee charges shall be deducted, if guarantee continues to be applicable.
- No other charges shall be levied.

The revival of the Policy shall not take effect until the Company has specifically approved your request for revival and the same has been communicated to you in writing. The revival of the Policy shall be subject to the underwriting requirements of the Company, as applicable from time to time.

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

Unit Price Calculation

- The Company shall calculate the unit price (or NAV) of the funds as per 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.

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.

Nominee under Section 39 of Insurance Act, 1938

In this policy, Nomination is effected as per Section 39 of Insurance Act, 1938 as amended from time to time.

Assignment under Section 38 of Insurance Act, 1938

In this policy, Assignment is effected as per Section 38 of Insurance Act, 1938 as amended from time to time.

Section 41 of the Insurance Act 1938: Prohibition of rebate

In accordance with Section 41 of the Insurance Act, 1938, 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 of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the Premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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

1. No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

2. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominee(s)/beneficiary(s) or assignees of the insured the grounds and materials on which such decision is based.

3. Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

4. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the

life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominee(s)/beneficiary(s) or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: provided further that in case of repudiation of the policy on the ground of mis-statement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominee(s)/beneficiary(s) or assignees of the insured within a period of ninety days from the date of such repudiation.

5. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof, that the age of the life insured was incorrectly stated in the proposal.

Risks of investment in unit-linked Policy

- "Pramerica Life Smart Wealth+" is a Unit Linked non-participating 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 Smart Wealth+" is only the name of the Policy and does not in any way indicate the quality of the Policy, its future prospects or returns.
- The fund shown in the schedule is the name of the fund and does not in any manner indicate the quality of the fund, its future prospects or returns.
- We do not guarantee the Fund Value or value of Unit Price. There can be no assurance that the objectives of the fund will be achieved and none is given by us.
- The past performance of the fund of the Company is not necessarily indicative of the future performance of the fund.
- The fund does not offer a guaranteed or assured return.
- All Premiums / benefits payable under the Policy are subject to applicable laws and taxes including goods & service tax, as they exist from time to time.
- Before purchasing the Policy, please know the associated risks and the applicable charges from our sales personnel, intermediary or Policy document.

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

About Pramerica Life Insurance Limited (PLIL)

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

*As part of the implementation in compliance of the NCLT order dated June 7, 2021, PCHFL has been merged into and with Dewan Housing Finance Corporation Limited ("DHFL") by way of an amalgamation by a scheme of arrangement, and in accordance with approved scheme of arrangement, the name of the merged entity has been changed from Dewan Housing Finance Corporation Limited to "Piramal Capital & Housing Finance Limited" vide the certificate of incorporation issued by the Registrar of Companies, Mumbai dated 3rd November, 2021.

About Piramal Capital & Housing Finance Limited

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 PFI

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.

TOLL FREE
1800 102 7070

SMS 'LIFE' TO
5607070

EMAIL
contactus@pramericalife.in

This product provides Life Insurance coverage. Pramerica Life Smart Wealth+ UIN: 140L041V03. Goods & Service Tax and applicable cess will be charged over and above the quoted premium.

SW+/B-ENG/22/MAR/V7

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