

Key Features

- **Life cover¹** throughout the policy term
- Choice of **4 plan options**
- **Survival benefits** in the form of lump sum/income.
- Protection against **64 Critical Illnesses⁴** (Optional)
- Up to double the protection against **accidental death⁵** (Optional)
- **Tax benefits⁶** may be applicable on premiums paid and benefits received as per the prevailing tax laws.



Plan Options

1. **Return of Premium:** Get life cover¹ throughout the policy term. Also, get your premiums back³ on maturity.
2. **Income Benefit:** Get life cover¹ throughout the policy term and start getting monthly income (**0.3%/0.2%/0.1% of Base Sum Assured**) from the policy anniversary after the Life Assured turns 60 years of age.
3. **Return of Premium with Life-stage² cover:** Get life cover¹, which changes as per your life-stage throughout the policy term. Also, get your premiums back³ on maturity.
4. **Early return of premium with Life-stage² cover:**
 - Get your premiums back³ on the policy anniversary after the Life Assured turns **60 years** of age with life cover² which changes as per your life-stage and continues till the end of policy term.

or

 - Get your premiums back³ on the policy anniversary after the Life Assured turns **70 years** of age with life cover² which changes as per your life-stage and continues till the end of policy term.

Benefit Options

Under each of the above plan options, you can avail additional Benefits such as protection against 64 Critical Illnesses(optional) or additional life cover in case of accidental death(optional) basis the Benefit Option chosen:

Benefit Option	Benefits
Life	Life Insurance Cover
Life Plus	Life Insurance Cover + Accidental Death Benefit ⁵
Life & Health	Life Insurance Cover + Critical Illness Benefit ⁴
All in One	Life Insurance Cover + Accidental Death Benefit ⁵ + Critical Illness Benefit ⁴

Your premium will vary depending on the benefit option chosen.

Plan Options in detail

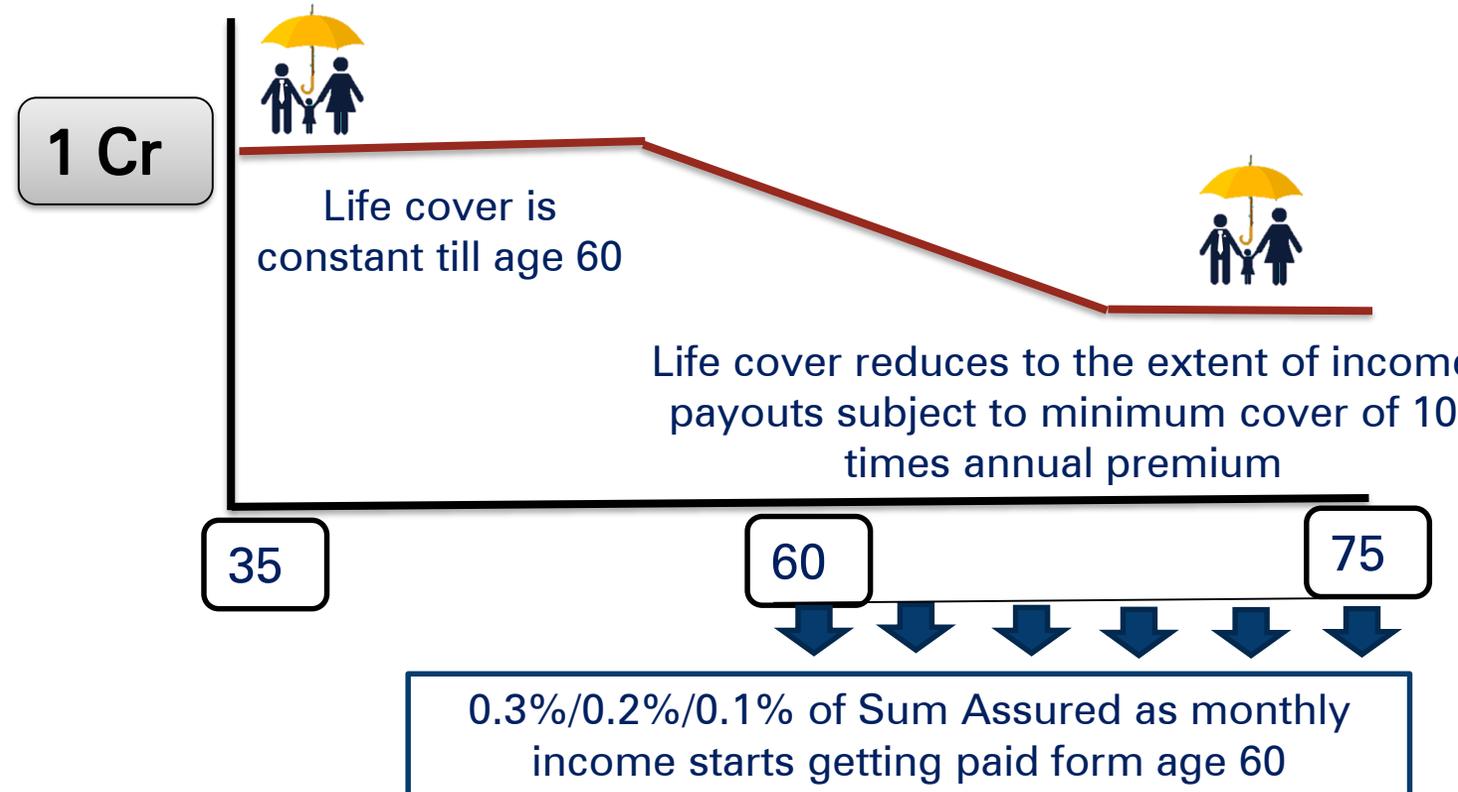
Return of Premium

- **Life cover¹** to protect you throughout the policy term.
- Get **105% return of premiums³** on survival till the end of the policy term
- **Premium Payment Terms:**
 - Single Pay
 - Regular Pay
 - Limited Pay: 5, 7, 10, 12, 15, Pay till 60



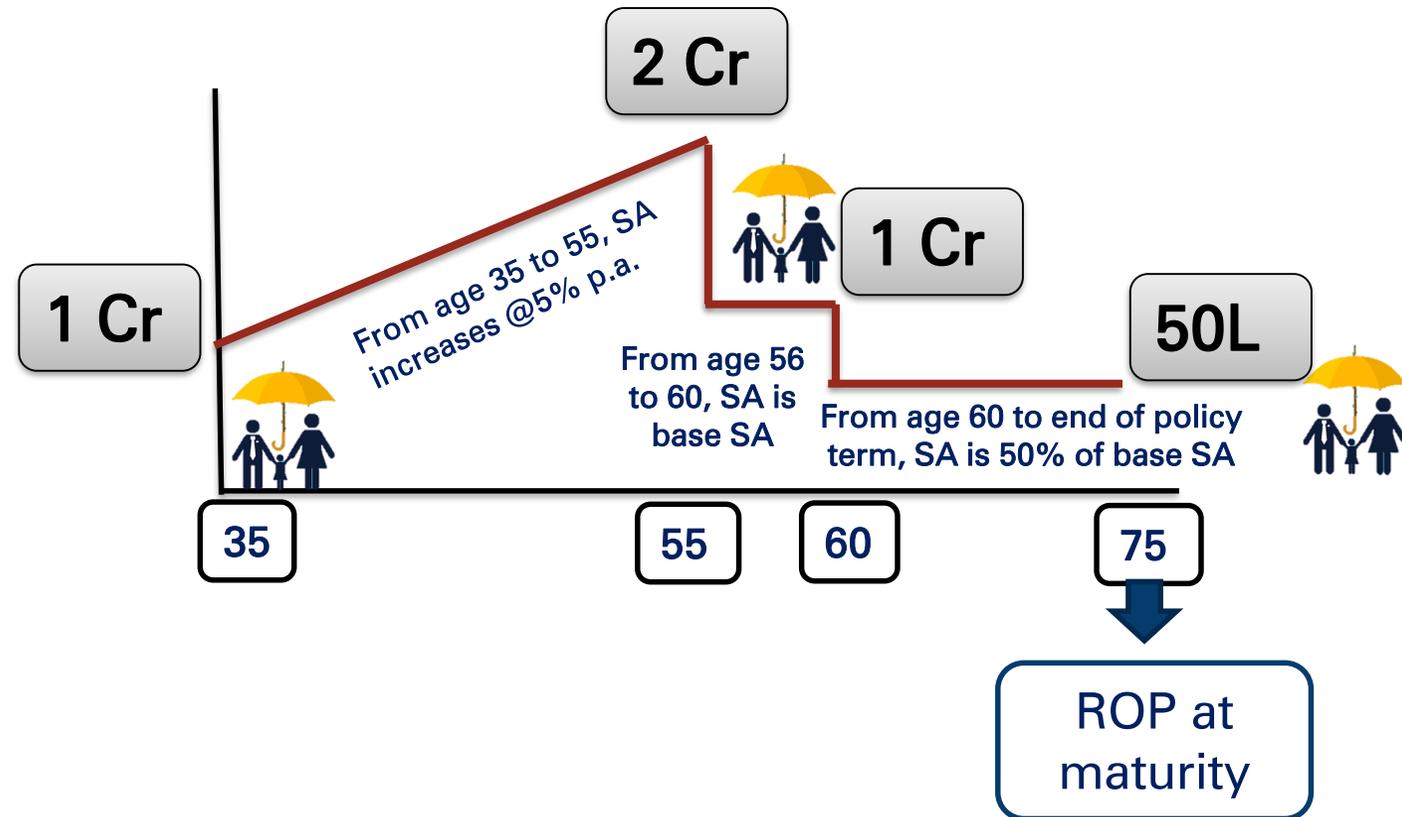
Income Benefit

- Life cover¹ to protect you throughout the policy term
- Guaranteed monthly income of 0.3%, 0.2% or 0.1% of life cover (on survival), starting from age 60.
- Premium Payment Terms:
 - Limited Pay: 5, 7, 10, 12, 15, Pay till 60



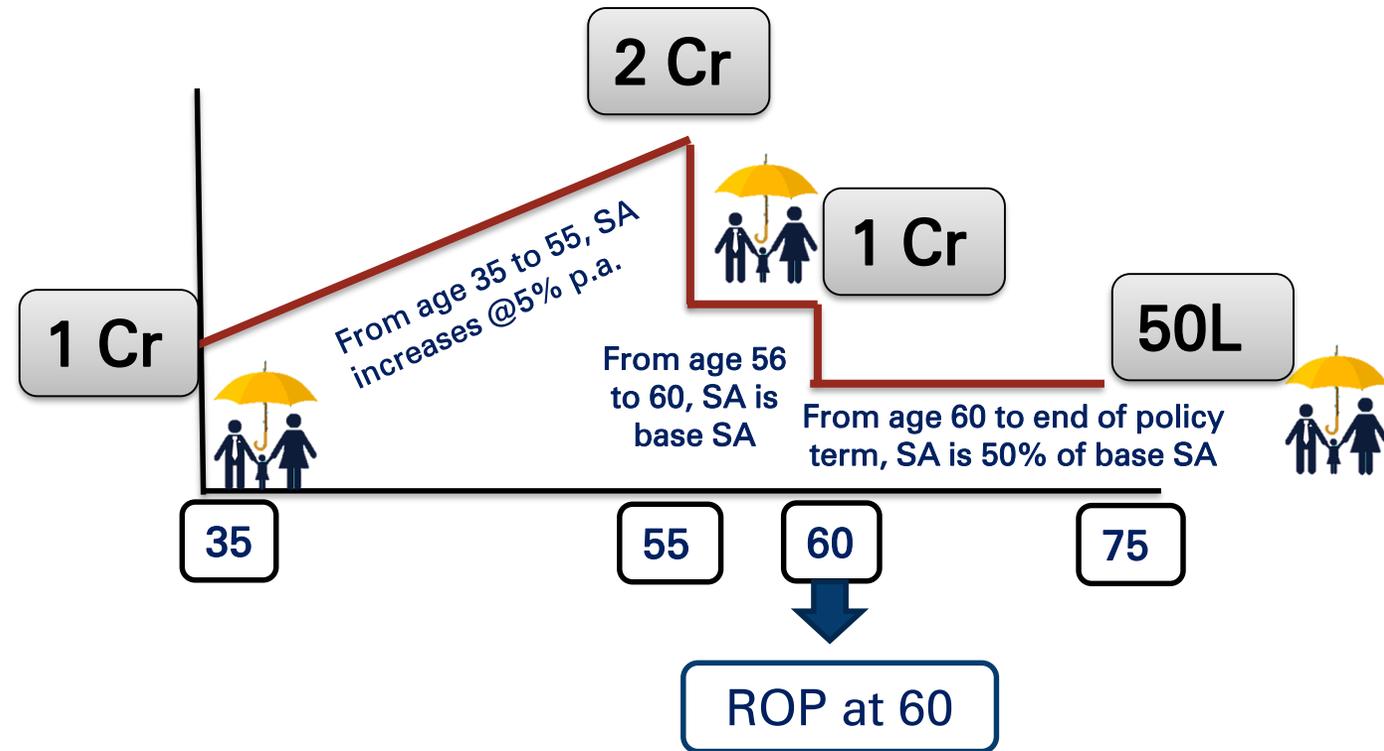
Return of Premium with Life-stage cover

- Adequate protection at every life stage with 'Life-stage²' cover
- Get 105% return of premiums³ on survival till the end of the policy term
- Premium Payment Terms:
 - Limited Pay: 5, 7, 10, 12, 15, Pay till 60



Early Return of Premium with Life-stage cover

- Adequate protection at every life stage with 'Life-stage²' cover
- Get 105% return of premiums³ (on survival) at an early age of 60/70
- Premium Payment Terms:
 - ROP at 60: Limited Pay 5, 10, 12, 20
 - ROP at 70: Limited Pay 5, 10, 12, 20, Pay till 60



Benefit Options in detail

Critical Illness Benefit

- It is an **additional** optional benefit covering **64 Critical Illnesses⁴**.
 - **60 major illnesses:** 100% payout on diagnosis of any of the covered major CIs
 - **4 minor illnesses:** Lower of 5 Lakhs or 25% payout on diagnosis of any of the covered minor CIs & the CI benefit continues with remaining CI sum assured and reduced premium.
 - ✓ **Minor Illness covered:** Angioplasty, Carcinoma-in-situ, Small Bowel Transplant, Cerebral Shunt Insertion

Accidental Death Benefit

- It is an **additional** optional benefit.
- Get additional protection against accidental death⁵ with **up to double the life cover**.

Boundary Conditions

Plan Option	Premium Payment Term	Minimum/Maximum Policy Term	Minimum/Maximum Age at Entry	Minimum/Maximum Age at Maturity
Return of Premium	One Time(Single Pay)	5/40	18/65	23/85
	5 Pay	10/40		28/85
	7 pay	12/40		30/85
	10 Pay	15/40		33/85
	12 Pay	17/40		35/85
	15 Pay	20/40		38/85
	Regular Pay	10/40		28/85
	60 years – Age at Entry	10/40	25/55	65/85

Boundary Conditions

Plan Option	Premium Payment Term	Minimum/Maximum Policy Term	Minimum/Maximum Age at Entry	Minimum/Maximum Age at Maturity
Income (0.1%,0.2%,0.3% of Sum Assured as monthly income)	5 Pay	10/40	25/55	Maturity ages for: <ul style="list-style-type: none"> • 0.1% monthly income: 75, 80, 85 • 0.2% monthly income: 70, 75, 80, 85 • 0.3% monthly income: 65, 70, 75, 80, 85
	7 pay	12/40	25/53	
	10 Pay	15/40	25/50	
	12 Pay	17/40	25/48	
	15 Pay	20/40	25/45	
	60 years – Age at Entry	10/40	25/55	

Note: Income Benefit is only available for a 'Non-smoker' Life Assured.

Boundary Conditions

Plan Option	Premium Payment Term	Minimum/ Maximum Policy Term	Minimum/ Maximum Age at Entry	Minimum/ Maximum Age at Maturity
Return of Premium with Life-stage cover	5 Pay	15/40	25/50	65/85
	7 pay			
	10 Pay			
	12 Pay	17/40	25/48	
	15 Pay	20/40	25/45	
	60 years – Age at Entry	15/40	25/50	

Boundary Conditions

Plan Option	Premium Payment Term	Minimum/ Maximum Policy Term	Minimum/ Maximum Age at Entry	Minimum/ Maximum Age at Maturity
Early Return of Premium with Life-stage cover (at age 60)	5 Pay	15/40	25/50	65/85
	10 Pay	20/40	25/45	
	12 Pay	22/40	25/43	
	20 Pay	30/40	25/35	
Early Return of Premium with Life-stage cover (at age 70)	5 Pay	25/40	35/50	75/85
	10 Pay	25/40	35/50	
	12 Pay	27/40	35/48	
	20 Pay	35/40	35/40	
	60 years – Age at Entry	25/40	35/50	

Boundary Conditions for POS

If sourced as a POS policy: only “Return of Premium” plan option is available with ‘Life’ and ‘Life Plus’ as Benefit options and death benefit payout of ‘Lump sum’ only.

Plan Option	Premium Payment Term	Minimum/ Maximum Policy Term	Minimum/ Maximum Age at Entry	Minimum/ Maximum Age at Maturity
Return of Premium (POS)	One Time(Single Pay)	5/40	18/60	23/65
	5 Pay	10/40	18/55	28/65
	7 pay	12/40	18/53	30/65
	10 Pay	15/40	18/50	33/65
	12 Pay	17/40	18/48	35/65
	15 Pay	20/40	18/45	38/65
	Regular Pay	10/40	18/55	28/65
	60 years – Age at Entry	10/40	25/55	65

Other Boundary Conditions

Features	Boundary conditions
Minimum Premium	As per Minimum Sum Assured
Accidental Death Benefit	<ul style="list-style-type: none"> • Minimum: Rs. 1,00,000 • Maximum: Equal to Sum Assured chosen by you, subject to a maximum limit as per the Board Approved Underwriting Policy • ADB Benefit term: Accidental Death Benefit will be for the policy term or (80-Age at entry), whichever is lower • For Return of Premium and Income Benefit Plan options, ADB Sum Assured can be less than or equal to the Basic Sum Assured • For Return of Premium with Life-stage cover and Early return of premium with Life-stage cover plan options, maximum ADB Sum Assured can be 50% of the Basic Sum Assured chosen at inception • For policies sourced as POS products, ADB Sum Assured will be equal to Basic Sum Assured chosen at inception

Other Boundary Conditions

Features	Boundary conditions
<p>Critical Illness (CI) Benefit</p>	<ul style="list-style-type: none"> • Minimum: Rs. 1,00,000 • Maximum: As per the Board Approved Underwriting Policy • CI Benefit Term: • Regular Pay: CI Benefit would be for policy term or 40 years or (85-Age at entry), whichever is lower • Limited Pay* and Single Pay: CI Benefit would be for policy term or 15 years whichever is lower • For Return of Premium and Income Benefit plan options, CI Sum Assured can be less than or equal to the Basic Sum Assured chosen at inception • For Return of Premium with Life-stage cover and Early return of premium with Life-stage cover plan options, maximum CI Sum Assured can be 50% of the Basic Sum Assured chosen at inception
<p>Minimum Sum Assured</p>	<p>As per Board Approved Underwriting Policy</p>
<p>Maximum Sum Assured</p>	<p>Unlimited, as per Board Approved Underwriting Policy</p>
<p>Mode of Premium Payment</p>	<p>Single, Yearly, Half-yearly and Monthly</p>

Disclaimers

1. **Life cover** is the death benefit payable on death of the Life Assured during the policy term.

- For 'Return of Premium' plan option, Death Benefit will be the highest of a) Sum Assured on Death b) Basic Sum Assured to be paid on death c) (Applicable only for limited pay and regular pay) 105% of the Total Premiums Paid till the date of death. Where **Sum Assured on Death** is 7 X Annualised Premium for regular pay and limited pay and 1.25 X Single Premium for single pay;
- For 'Income Benefit' plan option, Death Benefit will be the highest of a) Sum Assured on Death b) 105% of the Total premiums Paid till the date of death c) Basic Sum Assured to be paid on death, less total Survival Benefit paid till date of death. Where, **Sum Assured on Death** is 10 X Annualised Premium.
- For 'Return of Premium with Life-stage cover' & 'Early Return of Premium with Life-stage cover' plan options, Death Benefit will be the highest of a) Sum Assured on Death b) 105% of the Total premiums paid till the date of death c) Absolute amount assured to be paid on death Where Sum Assured on Death is 7 X Annualised Premium.

2. **Life-stage cover:** In case of Life-stage cover, **Absolute amount assured to be paid on death** will be based on age of the Life Assured as provided below.

- In the first policy year, Absolute amount assured to be paid on death will be the same as Basic Sum Assured as chosen by You at inception.
- From the second policy year till the policy anniversary after the Life Assured attains age 55, 5% of Basic Sum Assured gets added on every policy anniversary to the Basic Sum Assured. This amount cumulatively shall be the Absolute amount assured to be paid on death. The Absolute amount assured to be paid on death remains constant till the next policy anniversary. In case the Absolute amount assured to be paid on death becomes twice the Basic Sum Assured during this period of increment, it stays constant at that level, till the policy anniversary after the Life Assured attains age of 56 years.



For complete details of the product, please refer to the Policy Document and Sales Literature

Disclaimers

- On the policy anniversary after the Life Assured attains 56 years of age, the Absolute amount assured to be paid on death shall revert back to Basic SA. This will continue till the policy anniversary after the Life Assured attains 60 years of age.
- On the policy anniversary after the Life Assured attains 60 years of age, the absolute amount assured to be paid on death shall be 50% of Basic Sum Assured and continues at the same level till end of the policy term.
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3. **Return of Premium:** Premium back refers to the total of all premiums received, excluding premiums for optional benefits i.e. Accidental Death Benefit, Critical Illness Benefit, any extra premium, any rider premium and taxes, if any.

4. **Critical Illness Benefit:** CI Benefit is an additional optional benefit chosen at inception and is available with 'Life and health' and 'All in One' benefit options. The CI Sum Assured is paid as a lump sum upon the Life Assured being diagnosed on first occurrence of any of the covered 60 major Critical Illnesses within CI Benefit term. 25% of the CI Sum Assured or INR 500,000.00 whichever is lower is paid as a lump sum upon the Life Assured being diagnosed on occurrence of any of the covered 4 minor Critical Illnesses within CI Benefit term. CI Benefit is available for Single Pay and Limited Pay and is lower of (15 years, policy term). For regular pay, the CI benefit term will be lower of (policy term, 40 years) subject to maximum cover ceasing age of 85 years. CI Benefit can be less than or equal to the Basic Sum Assured chosen by You at inception for Return of Premium Plan and Income Benefit Plan. CI Benefit can be less than or equal to the 50% of the Basic Sum Assured chosen at inception for Return of Premium with Life-stage Cover Plan and Early Return of Premium with Life-stage Cover Plan. CI Benefit is a pure risk benefit and does not have Survival or Maturity Benefit. Premiums paid corresponding to CI Benefit shall be excluded from Survival or Maturity Benefit.



For complete details of the product, please refer to the Policy Document and Sales Literature

Disclaimers

5. Accidental Death Benefit: ADB Benefit is an additional optional benefit and is available with 'Life Plus' and 'All in One' benefit options. In the event of the Life Assured's death due to an Accident, ADB will be payable as a lump sum. ADB is available for the policy term or till the age of 80 years, whichever is lower. For Return of Premium Plan and Income Benefit Plan, ADB can be less than or equal to the Basic Sum Assured as per plan option. For Return of Premium with Life-stage Cover Plan and Early Return of Premium with Life-stage Cover Plan, ADB can be less than or equal to the 50% of the Basic Sum Assured chosen at inception. ADB is a pure risk benefit and does not have Survival or Maturity Benefit. Premiums paid corresponding to ADB shall be excluded from Survival or Maturity Benefit.

6. Tax benefits: Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per applicable rates. The tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above.



For complete details of the product, please refer to the Policy Document and Sales Literature
iProtect Return of Premium UIN:105N186V01



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