Secure your retirement with a guaranteed income for life



Key Benefits:

- Guaranteed¹ lifelong annuity
- Flexibility to receive annuity monthly, quarterly, half-yearly or yearly
- Option to take the plan for single life or joint lives
- Return of Purchase Price to nominee in case of an unfortunate event
- Surrender benefit in case of diagnosis of specified critical illnesses²
- Loan can be availed any time after six months from the date of commencement of the policy²
- High Purchase Price Benefit gives you additional annuity as per the purchase price slab²



²Please refer the policy document for more details. ICICI Pru Saral Pension UIN: 105N184V07

Annuity options

Option to take the plan for single life or joint lives



Only spouse can be covered



Other Benefits

- Loyalty Booster: Additional annuity of 1% payable to an existing customer
- Online Booster: Additional annuity of 1% for policies purchased online
- NPS Benefit: A discount to purchase price will be offered for policies purchased using proceeds out of NPS.



Loan

- Loan can be availed any time after six months from the date of commencement of the policy
- Maximum amount of loan that can be granted shall be such that the effective annual interest amount payable on loan does not exceed 50% of the annual annuity amount payable under the policy.
 - e.g.: If the loan interest rate is 8% and yearly annuity amount is 1 lakh, the the maximum loan = (50% of 1 lakh)/8% i.e. 6.25 lakhs can be availed
- The loan interest will be recovered from the annuity amount payable. The loan outstanding, if any, shall be recovered from the claim proceeds.



Boundary Conditions

Minimum Annuity

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Minimum Purchase Price	Corresponding to annuity of ₹1,000/-per month
Maximum Purchase Price	No limit

₹12,000/- per annum

Minimum Payment term Single pay

Minimum Entry Age 40 Years

Maximum Entry Age 80 years





For More Information:

Customers calling from anywhere in India, please dial 1860 266 7766

Do not prefix this number with "+" or "91" or "00" (local charges apply)

Call Centre Timings: 10.00 am to 7.00 pm

To know more, please visit www.iciciprulife.com

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ICICI Pru Saral Pension, Form No.: I16, I17, I18. UIN: 105N184V07, Advt. No. W/II/0966/2023-24

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