

# DOUBLE YOUR ADVANTAGE



Savings benefit for your today  
+  
Whole life cover for your family's tomorrow

---

Wealth creation through regular bonus additions

---

Tax benefits as per applicable laws

ICICI Pru  
**Whole Life**  
Life Insurance Product

**ICICI PRUDENTIAL**  
LIFE INSURANCE

ICICI Pru Whole Life is a participating life insurance plan that provides you with the unique double advantage of savings and protection. It thus, not only allows you to meet your desired goals but also seeks to ensure that your dear ones will continue to live their lives free from any financial worries in case of an unforeseen eventuality.

### Key Features

- Savings benefit: Create a corpus to meet your desired goal at the end of a chosen premium paying term. Wealth creation takes place through regular bonus additions declared during the premium paying term, if any at the end of each year. You also receive a terminal bonus, if any, declared at the end of the premium paying term.
- Whole life security for your family: In case of death during the premium paying term, the plan covers you for twice the Sum Assured along with all bonuses accumulated. In case of death after the premium paying term (or on completion of 100 years of age, whichever is earlier), you ensure that you leave a legacy for your dear ones as they are entitled to receive the Sum Assured chosen at inception.
- Enhanced coverage through riders: Accident and Disability Benefit Rider, Critical Illness Rider and Income Benefit Rider.
- Tax Benefit: You can also avail of tax benefits on the premium paid and benefits received under the policy, as per the prevailing Income Tax laws<sup>3</sup>.

### ICICI Pru Whole Life at a glance

Term	Whole life
Minimum / Maximum age at entry	0 / 60 years
Minimum / Maximum age at end of premium paying term	30 / 70 years
Minimum / Maximum premium payment term	10 / 30 years
Minimum Sum Assured	₹ 1,00,000
Minimum Premium	₹ 6,000 per annum <sup>3</sup>
Premium paying modes	Yearly, Half yearly or Monthly

## Benefit Illustration

Age at entry: 30 years

Sum Assured: ₹ 2,50,000

Premium paying term: 15 years

Premium paying mode: Annual

Premium: ₹ 22,355

Benefits	Returns (@ 6% per annum)	Returns (@ 10% per annum)
Guaranteed benefit at the end of premium paying term (Conditions Apply4)	₹ 2,50,000	₹ 2,50,000
Estimated vested bonus	₹ 52,500	₹ 1,55,625
Estimated terminal bonus	₹ 57,998	₹ 82,129
Estimated maturity amount	₹ 3,60,498	₹ 4,87,754

Some benefits are guaranteed and some benefits are variable with returns based on the future investment performance of the Company. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the Benefit Illustration on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future performance.

## Other Benefits Available

- Loans<sup>5</sup>: Liquidity through the loan facility available in the policy. You can avail loans under this policy after the completion of three policy years provided premiums have been paid for the first three years. Loans of upto 80% of the surrender value can be availed.
- Large Sum Assured discount: Large Sum Assured discounts on the base premium excluding extra premium and premiums paid towards rider benefits, if any will be given as follows:

Sum Assured (₹)	Rebate per thousand SA
Less than 2 lacs	Nil
2 lacs to less than 3 lacs	4.3
3 lacs to less than 5 lacs	5.7
5 lacs to less than 10 lacs	6.7
Greater than or equal to 10 lacs	7.5

- Modal loading: There will not be any modal loading on yearly mode. However for half yearly and monthly premium payment modes the following modal loading will be applicable.

Mode	Percentage (%) of premium
Monthly	4.5%
Half yearly	2.5%

## Rider Benefits

- **Critical Illness Benefit Rider:** This rider provides protection in case of 9 critical illnesses, namely: Cancer, Coronary Artery Bypass Graft (CABG), Heart attack, Kidney failure, Major organ transplant, Stroke, Paralysis, Aorta surgery and Heart valve replacement surgery. The Sum Assured under the rider is payable only on survival for 28 days post the diagnosis of a critical illness.
- **Accident & Disability Benefit Rider:** On death of the Life Assured due to an accident, the nominee will receive an additional Sum Assured as covered under this rider in addition to the Base Sum Assured. In case of accidental death while travelling by mass surface transport, the nominee will get twice the Sum Assured of the rider. In case of total and permanent disability due to an accident, 10% of the rider Sum Assured is paid out every year for 10 years.
- **Income Benefit Rider:** In case of death of the Life Assured during the premium payment term of the policy, 10% of the rider Sum Assured will be paid to the nominee every year for the remaining years till the end of the premium paying term. However, no benefits will be payable if the Life Assured whether sane or insane, commits suicide within one year from the date of issue of the policy.<sup>1</sup>

## Terms and Conditions

1. **Suicide clause:** If the Life Assured whether sane or insane, commits suicide within one year from the date of issue of this policy, the policy shall be void and no benefits shall be payable. Where the policy is revived, the surrender value shall become payable if the Life Assured, whether sane or insane, commits suicide within one year from the date of reinstatement of the policy.
2. The double sum assured benefit in case of death will be available only during the premium paying term.
3. **Tax benefits:** Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Service tax and education cess will be charged extra as per applicable rates and company policy from time to time. The tax laws are subject to amendments from time to time.
4. Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted.
5. The policy will be foreclosed in case the outstanding policy loan with accrued interest exceeds the surrender value.



For more information, please contact: