



An insurance plan with the advantage of liquidity

In your life, you always look forward to certain milestones. It may be the birth of a child in your family, the education of your children or purchasing a new home. These milestones have financial liabilities attached to them. What you require is an insurance plan that not only provides your family with adequate cover against any unfortunate event happening with your life, but also provides you with liquidity to take care of financial requirements at these milestones. Keeping this in mind, ICICI Prudential Life Insurance Company Limited, offers you ICICI Pru CashBak – a single plan that combines the triple benefit of Protection, Savings and Liquidity.

What is ICICI Pru CashBak?

ICICI Pru CashBak is a fixed term policy of 15 or 20 years, in which premiums are payable by you throughout the term of the policy. In turn survival benefit payments are made to you at regular intervals, to provide you with liquidity. Full Sum Assured, along with the guaranteed additions at the rate of 3.5% (conditions apply*) compounded annually for the first 4 years and the vested bonuses would be payable on death, irrespective of the survival benefits paid.

ICICI Pru CashBak at a glance

Minimum / Maximum Entry Age	16 - 55 years
Minimum / Maximum Maturity Age	31 - 70 years
Policy Term	15 or 20 years
Minimum / Maximum Premium	Rs. 6,000 per annum / No Limit
Minimum / Maximum Sum Assured	Minimum of Rs. 75,000 / No Limit
Payment modes	Yearly / Half yearly / Monthly

How does ICICI Pru CashBak work?

The survival benefits payable are as per the table shown below. On the death of the Life Assured, the beneficiary will get the full Sum Assured, the guaranteed bonuses (conditions apply*) and the vested bonuses, irrespective of the survival benefits already paid.

Policy Term	15 years	Policy Term	20 years
At end of year	Survival Payment (as a % of basic Sum Assured)	At end of year	Survival Payment (as a % of basic Sum Assured)
3	10%	4	10%
6	15%	8	15%
9	20%	12	20%
12	25%	16	25%
15 (Maturity)	50%, guaranteed additions, plus vested bonuses (conditions apply*)	20 (Maturity)	50%, guaranteed additions, plus vested bonuses (conditions apply*)

Illustration

Sum Assured: Rs. 1,00,000 Age at entry: 30 years Term: 15 years Annual Premium: Rs. 9,263

Guaranteed Survival Benefits - paid at the end of the period (conditions apply*)	
3 Years	Rs. 10,000
6 Years	Rs. 15,000
9 Years	Rs. 20,000
12 Years	Rs. 25,000

Benefits	Assumed rate of returns	
	@ 6% p. a.	@ 10% p. a.
Guaranteed Sum Assured (50%) (conditions apply*)	Rs. 50,000	Rs. 50,000
Accumulated Guaranteed Addition (conditions apply*)	Rs. 14,752	Rs. 14,752
Estimated Accumulated Bonus (Not Guaranteed)	Rs. 20,420	Rs. 61,904
Estimated Total Maturity Amount	Rs. 85,172	Rs. 1,26,656

This illustration is for a healthy male. In above illustrations some benefits are guaranteed and some benefits are variable with returns based on the future performance of the company. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table 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 the 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 investment performance. The returns shown are based on an annual guaranteed additions of @ 3.5% pa. on the Sum Assured compounded annually for the first 4 years and annual bonuses from the 5 year onwards. Service tax and education cess will be charged as per applicable rates.

What additional features does this plan offer you?

For protection to your family against any unfortunate health hazards or eventuality, we offer you the following riders at a nominal extra cost with this plan:

Critical Illness Rider: This rider provides protection against 9 critical illnesses, namely: Major organ transplants, Complete renal failure, Stroke, Paralysis, Heart attack, Valve replacement surgery, Major surgery of the aorta, CABG (Bypass surgery) and Cancer. If you are diagnosed with any of the specified illnesses, then you will be paid the entire Sum Assured under the rider. The policy along with all the riders (to the extent of the Rider Sum Assured) is then terminated. However, the remainder of the base policy continues till the end of the term. You will have to continue paying premiums for the remainder of the policy.

Accident and Disability Benefit: On death due to accident, the nominee gets additional Sum Assured under the rider. In case of accidental death while travelling by mass surface transport, the nominee will get twice the Sum Assured under the rider. Accidents can also impair one's capacity to earn, in such an event of total and permanent disability, 10% of the Sum Assured is paid out every year for 10 years. Also, the premiums for the base policy are waived upto the extent of rider cover.

Accident Benefit Rider: On death due to accident the nominee gets additional Sum Assured under the rider.

For rider exclusions, please refer to the detailed rider brochure.

Is a loan available against this policy?

No loans are available under this policy.

What are the conditions / exclusions applicable?

Suicide: If the Life Assured commits suicide whether sane or insane, within one year from the date of commencement of this policy, the policy shall be void and the premiums paid will be refunded after deducting the expenses incurred by the Company for the issue of the policy.

* The guaranteed benefit amounts illustrated in this leaflet will be payable only if the policy is in force.

Please refer to the product brochure or visit our website at www.iciciprulife.com for further details.

For more information, please contact:



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Insurance is the subject matter of the solicitation. The product leaflet is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. © 2010, ICICI Prudential Life Insurance Co. Ltd. Reg No: - 105.ICICI Pru CashBak: Form No. A01, A02. UIN: 105N005V02; ADBR: 105B001V01; ABR: 105B012V01; CIR: 105B002V01. ADV No: L/II/491/2010-11.