

ICICI Pru  
**Future Secure**

Non-Linked Life Insurance Plan

**It's good to have dreams...**

**A plan to achieve them makes it even better!**



ICICI Pru Future Secure is a life insurance plan that helps you save for specific goals in the future. Also, it provides financial protection to your family even if you are no longer around to care for them. Thus, with the dual benefit of savings and protection, it helps you to ensure a secure future for your loved ones.

### **Key benefits**

- Wealth creation through regular bonus additions declared at the end of each financial year
- Maturity benefit, payable at the end of the term, equal to Sum Assured plus vested reversionary bonuses and terminal bonus, if any
- Life cover throughout the policy term, as chosen by you
- Enhanced coverage through Accident and Disability Benefit Rider, Critical Illness Rider and Income Benefit Rider
- Tax benefits on the premium paid and benefits received under the policy, as per the prevailing Income Tax laws <sup>T&C3</sup>

## ICICI Pru Future Secure at a glance

Minimum / Maximum age at entry	0 / 60 years
Minimum /Maximum maturity age	18 / 70 years
Minimum / Maximum Policy Term	10 / 30 years
Minimum Sum Assured	₹ 1,00,000
Minimum Premium	₹ 6,000 per annum
Payment Modes	Monthly, Half yearly or Yearly

### Premium Illustration

The table below shows the yearly premiums for a healthy male life (exclusive of service tax and cess <sup>T6C3</sup>) for ₹ 1,00,000 Sum Assured at different ages:

Age last birthday (years)	Term		
	10 years	15 years	20 years
30	₹ 13,421	₹ 8,273	N/A
40	₹ 13,487	₹ 8,370	₹ 6,133
50	₹ 13,710	₹ 8,669	₹ 6,536

### Benefit Illustration

The below illustration highlights estimated benefits that would be available to an individual on survival till the end of the policy term.

Age at entry: 30 years

Term: 10 years

Premium: ₹ 13,421

Sum Assured: ₹ 1,00,000

Premium paying mode: Yearly

Benefits	Returns (@ 6% p.a.)	Returns (@ 10% p.a.)
Guaranteed Sum Assured (Conditions apply <sup>T6C5</sup> )	₹ 1,00,000	₹ 1,00,000
Estimated vested bonus	₹ 19,400	₹ 41,500
Estimated terminal bonus	₹ 21,097	₹ 26,403
Estimated maturity amount	₹ 1,40,497	₹ 1,67,903

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 investment performance.

## Death Benefit

Subject to the Policy being in force, in the unfortunate event of death of the Life Assured during the term of the policy, the nominee shall receive an amount equal to the Sum Assured plus vested reversionary bonuses, interim bonus and terminal bonus, if any.

*In case the Life Assured is below 7 years of age at the time of death, only the premiums paid excluding extra premiums and premiums for rider benefits will be returned, without interest.*

## Rider Benefits

**Critical Illness Benefit Rider (Accelerated):** 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 will be equal to the base Sum Assured and is payable only on survival for 28 days post the diagnosis of a critical illness.

In case of a claim on the rider, the Sum Assured, along with the vested bonuses, will be paid and the policy shall terminate.

**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 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 term of the policy. 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>T6C1</sup>.

Please note: In case of a rider claim, the rider benefit shall be paid out. The rider cover will cease to exist and the rider premium will cease to be payable. The base policy and any other rider will continue, with benefits and premiums as applicable. The benefit under any rider is payable only on the occurrence of the specified event while the policy is not lapsed.

Please read the sales brochures of respective riders for details.

## What other benefits do you get?

### Loans

You can avail of loans under this policy after the completion of three policy years provided you have paid premiums for the first three policy years and the policy has attained a Surrender Value. Loan of up to 80% of the Surrender Value can be availed<sup>T6C2</sup>.

**Large Sum Assured discount:** Large Sum Assured discounts on the premium, excluding extra premium and premiums paid towards rider benefits, if any, will be given as follows:

Sum Assured (₹)	Rebate (in ₹) per thousand SA
Less than 2 lacs	Nil
2 lacs to less than 3 lacs	3.5
3 lacs to less than 5 lacs	4.7
5 lacs to less than 10 lacs	5.7
Greater than or equal to 10 lacs	6.4

Modal loading: For premium paying frequency other than yearly, a modal loading will be levied on the premium including any extra premium. These are as follows:

Mode	% of premium
Monthly	4.5%
Half yearly	2.5%
Yearly	Nil

## Terms & 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 policy will be foreclosed in case the outstanding policy loan with accrued interest exceeds the surrender value.
3. **Tax Benefits:** Tax benefits under the policy are subject to conditions under Sec. 80C and Sec 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. Tax laws are subject to amendments from time to time.
4. Sum Assured and policy term chosen at inception of the policy cannot be changed.
5. 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.

For more information, please call:



**Registered Address: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025.**

## Disclaimers

Insurance is the subject matter of the solicitation. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. © 2012, ICICI Prudential Life Insurance Co. Ltd. Reg No: 105. ICICI Pru Future Secure Form No. E03 UIN - 105N117V01. Critical Illness Benefit Rider (Accelerated) - UIN: 105B002V01; Accident & Disability Benefit Rider - UIN: 105B001V01; Income Benefit Rider - UIN: 105B009V01. Advt. No.: L/II/297/2012-13.