



ICICI Pru Anmol Bachat

A Non-Linked Participating
Individual Life Micro-Insurance Plan

Key Features

- **Guaranteed Maturity Benefit (GMB):** This is a guaranteed amount payable at the end of the policy term.
- **Death Benefit:** This is a lump sum benefit payable on death during the policy term. Additional lump sum equal to the absolute amount assured to be paid on death is payable on death due to an accident.
- **Flexibility:** Choose premium payment term, premium paying frequency and policy term as per your need.



For complete details of the policy, please refer to the policy document and Sales literature.
UIN: 105N139V03

Benefits in detail

- **Death Benefit:**

On death of the life assured during the policy term, for a premium paying or fully paid policy, Death Benefit will be payable.

Death Benefit = Higher of

- Sum Assured on Death, plus subsisting bonuses* already accrued
- 105% of total premiums received as on date of death

In case of death due to an accident, additional lump sum equal to the absolute amount assured to be paid on death as chosen by the policyholder will be payable.

*Bonuses consist of subsisting reversionary bonuses, interim bonus and terminal bonus, if any



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Benefits in detail

- **Maturity Benefit:**

On survival of the life assured till the end of the policy term for a fully paid policy, Maturity Benefit will be payable:

Maturity Benefit is equal to the higher of the following two amounts:

- Guaranteed Maturity Benefit (GMB) plus subsisting reversionary bonuses already accrued to the policy, if any, plus terminal bonus, if any
- $100.1\% \times$ (sum of annualized premiums paid plus loadings for modal premiums, if any)

Your GMB will be set at policy inception and will depend on age at entry, policy term, premium payment term and gender. Your GMB may be lower than your Sum Assured on death. All policy benefits cease on payment of the maturity benefit.

Reversionary bonus, if any, will be declared each year during the term of the policy starting from the first policy year.



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Benefits in detail

- **Surrender Value:**

In case of Single Premium policies, the policy will acquire surrender value from policy inception. For other than Single Premium policies, a policy will acquire a Surrender Value on payment of one full policy year's premium.

On surrender, once your policy has acquired a surrender value, you will get higher of

- The Guaranteed Surrender Value plus guaranteed surrender value of subsisting bonuses, as applicable
- Special Surrender Value

Guaranteed Surrender value of subsisting bonuses = Subsisting reversionary bonuses already accrued to the policy × Guaranteed Surrender Value Factor for subsisting bonus

These Guaranteed Surrender Value Factors convert the face value of subsisting bonuses accrued to the policy, payable on maturity or earlier death, to their expected present value. These factors are guaranteed. The SSV is not guaranteed.

Please note, if you discontinue your premiums before your policy has acquired a surrender value, no benefits will be payable under the policy.



For complete details of the policy, please refer to the policy document and Sales literature.
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Benefits in detail

- **Premium discontinuance:**

If premium payment is discontinued, before the end of the premium payment term but after the policy has acquired a surrender value, the policy will continue as a 'Reduced paid-up' policy with reduced benefits

A reduced paid-up policy will not be entitled to future reversionary bonuses or terminal bonus. On payment of reduced paid-up death benefit and reduced paid-up maturity benefit, the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

For more details on reduced paid-up benefits, please refer to sales literature and policy document



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Boundary conditions

Premium payment term (PPT) (years)	Single	5	7	10	10
Policy term (years)	5 10	10	10	10	15
Minimum premium (Rs)	₹ 2,400	₹ 2,400 p.a.			
Maximum premium (Rs)	₹ 12,000	₹ 12,000 p.a.			
Min age at entry(years)	18	18			
Max age at entry(years)	60	40	50	50	55

Illustration

Illustration for Mr. Rohit Kumar

Age at entry: 30 years

Premium paying term: 10 years

Annual premium: ₹ 5,000

Policy term: 15 years

Premium paying mode: Yearly

Sum Assured on death: ₹ 50,000

Benefit Summary	At 4% ARR*	At 8% ARR*
Guaranteed Maturity Benefit (₹)	₹ 48,924	₹ 48,924
Estimated accumulated reversionary bonus (₹)	₹ 0	₹ 10,021
Estimated terminal bonus(₹)	₹ 9,291	₹ 22,437
Estimated total maturity amount (₹)	₹ 58,215	₹ 81,382

* ARR is Assumed rate of returns.

Since your policy offers variable returns, the given illustration shows two different rates (4% & 8% p.a.) of assumed future investment returns. The returns shown above are not guaranteed and they are not the upper or lower limits of what you might get back, as the maturity value of your policy depends on a number of factors including future investment performance.



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IRDAI Regn No. 105. CIN:L66010MH2000PLC127837. Advt. No. : W/II/1161/2019-20

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