

A Small Investment to Secure your Family



Key Features & Benefits

Death Benefit:

In the unfortunate event of death of the life covered (Life Assured) during the term of the policy, the nominee shall receive the Death Benefit.

Death Benefit = A or B or C, whichever is highest

Where, A = Sum Assured, B= 10 times the annualised premium excluding applicable premium payment frequency loading, if any and Goods and services tax & cesses (if any), C = 105% of the total premiums received as on date of death.

Five year Regular Pay:

This is a five year policy. For life cover to continue throughout the policy term you must pay premiums throughout the policy term



For complete details of the policy, please refer to the policy document and Sales literature.
UIN: 105N149V02

Maturity Benefit:

There is no maturity benefit or survival benefit payable under this plan.

Surrender Benefit:

There is no surrender benefit under this plan.

Tax Benefit¹:

Premium paid towards the policy will be eligible for tax benefits u/s 80C of the Income Tax Act, 1961

¹ Tax benefits under the policy will be as per the prevailing Income Tax laws. Goods and Service tax and applicable cesses will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.



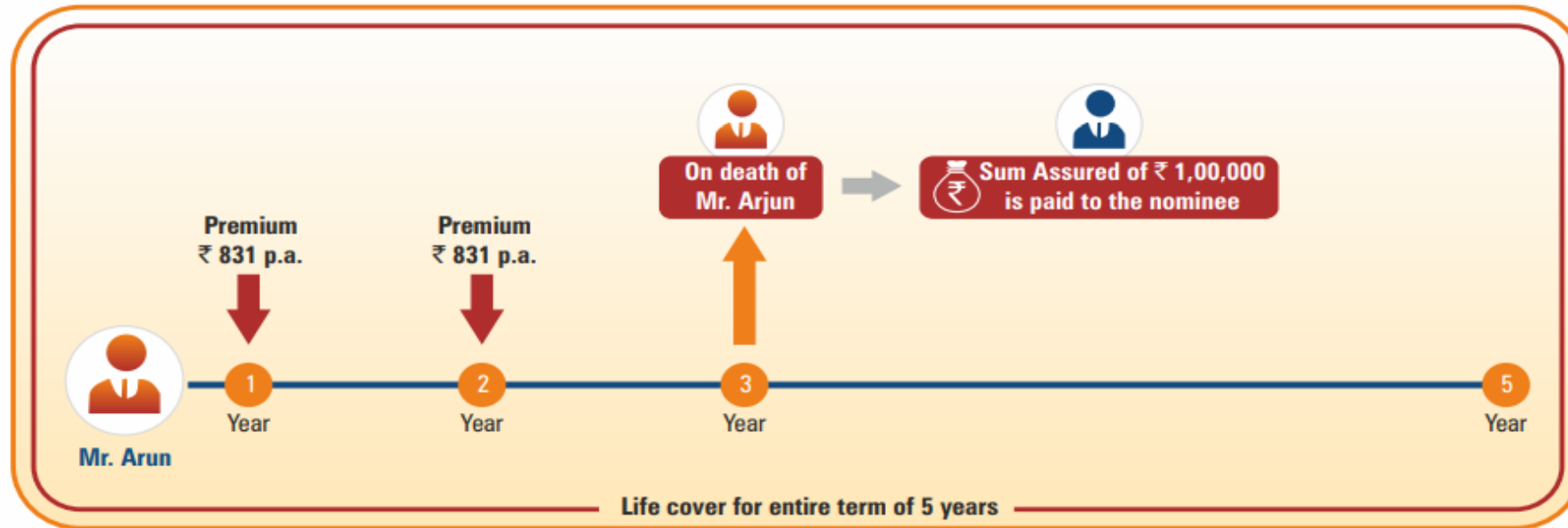
For complete details of the policy, please refer to the policy document and Sales literature.
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Boundary conditions

Minimum / Maximum age at entry	18 / 60 years
Premium payment term	Policy term
Policy term	Regular Pay: 5 years
Minimum Sum Assured	Rs. 50,000
Maximum Sum Assured	Rs. 500,000
Minimum and Maximum Premium	Depends on the minimum and maximum Sum Assured and age of the life assured
Modes of available premium payment	Yearly, Half-yearly and Monthly For monthly frequency there is a premium loading of 5% unless the payment is made by direct debit

Illustration

Mr. Arjun is 25 years old and in his first job. He bought his first two wheeler on credit. He wants to make sure that even if something untoward happens to him, his family is not troubled by the lenders. He approaches the nearest ICICI Prudential branch and buys ICICI Pru Life Raksha with a Sum Assured of ₹ 1 lakh and policy term of 5 years. His premium is just ₹ 831 each year before Goods & Services Tax and Cess (if any). If he dies anytime during these 5 years, the Nominee will receive ₹ 1 lakh, which is sufficient to cover the bike loan.





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Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).

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For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.

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