



ICICI Pru Protect N Gain

A Linked, Non-Participating, Individual, Savings Life Insurance Plan

IN ULIPS, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Key Features

- Life Insurance cover: Life Cover¹ for the entire policy term so that your family is financially secured even in your absence.
- Accidental Death cover: Accidental Death cover⁵ paid as lump sum in case of death due to an accident.
- Accidental Disability cover: Accidental Disability cover⁵ paid as lump sum in case of permanent disability due to an accident.
- Maturity Benefit: Lump-sum will be paid to you at the maturity of the policy equal to your policy fund value.

The above maturity benefit is inclusive of the following additions to your policy:

- Return of 2X premium allocation charges² from 11th policy year
- Return of 2X/4X mortality charges² from 11th policy year onwards
- Maturity booster³ to boost your fund value at maturity.

Get additional flexibilities with:

- **Portfolio Strategies:** Choice of 4 portfolio strategies and wide range of funds` across equity, balanced and debt to suit your investment needs.
- **Unlimited free Switches:** Switch between the funds as many times for Fixed Portfolio Strategy, completely free of cost.
- **Systematic withdrawals:** Option to get regular money from your fund` value with Systematic Withdrawal Plan⁴
- **Tax Benefits:** You may receive tax free⁶ maturity amount under Sec 10(10D) and tax rebate on premium paid under Sec 80 C

Boundary conditions

Premium Payment option	Premium Payment Term (in years)	Policy term (in years)	Minimum/Maximum age at entry (in years)	Minimum/Maximum age at maturity (in years)	Minimum Premium	Minimum Sum Assured
Limited Pay	5 - 12	30 - 40	18/ 60	48/ 90	₹ 40,000	₹ 40,00,000
Regular Pay	30 - 40					

Disclaimers

¹Lifecover is the benefit payable on death of the life assured during the policy term. Death Benefit will be highest of:

- Sum Assured, including Top-up Sum Assured, if any
- 105% of the total premiums paid
- Fund Value including the Top-up Fund Value, if any

²Starting from the 11th policy year, you will receive 2X/4X of return of mortality and 2X of policy administration charges (excluding taxes), at the beginning of each month, till the end of the policy term. These will be added in the form of units to the Fund Value.

³At policy maturity, an addition, known as Maturity Booster in the form of extra units (Units mean a specific portion or part of the Unit Linked Fund(s) in which you have saved your money) will be made to boost your Fund Value. This Maturity Booster will be equal to 20% percentage of the average of the Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters

⁴Systematic Withdrawal Plan is allowed only after the first five policy years

⁵Available through additional rider 'ICICI Pru Linked Accidental Death and Disability Rider'. Please refer to the rider brochure for more details.

Disclaimers

⁶Tax benefits under the policy are subject to conditions under Section 80C, 10(10D) and other provisions of the Income Tax Act, 1961. Goods and Services Tax and cesses, if any will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time.

⁷Past performance is not indicative of future performance.

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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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