

This advertisement is designed for combination of Benefits of two or more individual and separate products named (1) ICICI Pru Savings Suraksha and (2) ICICI Pru Immediate Annuity. The customer has the choice of purchasing any one or more products as per his/her need and choice and there is no compulsion whatsoever that these products are to be taken together as suggested by the Insurer and presented in this advertisement. The customer is expected to ask questions, understand and satisfy himself that this combination meets his/her specific needs better before deciding to purchase this combination. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer to the detailed sales brochure of the individual products mentioned herein.



Pay ₹ 50,000 p.a. for 10 years.
Get a lifetime regular income of ₹ 63,967 p.a.
for you & your spouse.

This solution is a combination of ICICI Pru Savings Suraksha (a non-linked, participating, savings and protection oriented insurance plan; UIN: 105N135V01) and ICICI Pru Immediate Annuity (a non-linked, non-participating insurance plan; UIN: 105N009V06). These products are also available without this combination solution and it's not mandatory to apply for this combination only.

ICICI Prudential
Retirement
Income Solution IV
Solutions

ICICI PRUDENTIAL
LIFE INSURANCE

ICICI Pru Retirement Income Solution IV is an ideal solution which gives you an option to get regular income for yourself and your spouse for whole of life while leaving a corpus for your child.

This solution is a combination of ICICI Pru Savings Suraksha (a non linked insurance plan; UIN: 105N135V01) and ICICI Pru Immediate Annuity plan (a non linked insurance plan; UIN: 105N009V06). ICICI Pru Retirement Income Solution IV offers the following benefits:

Savings	Build a desired corpus for your retirement
Income	Avail the option to enjoy regular income for you and your spouse for whole of life
Legacy	Get life cover during your earning years & leave a lump sum for your child

In this solution, you purchase an ICICI Pru Savings Suraksha policy at inception and you have the option to purchase an immediate annuity plan on maturity of this policy. Currently, we are offering ICICI Pru Immediate Annuity.

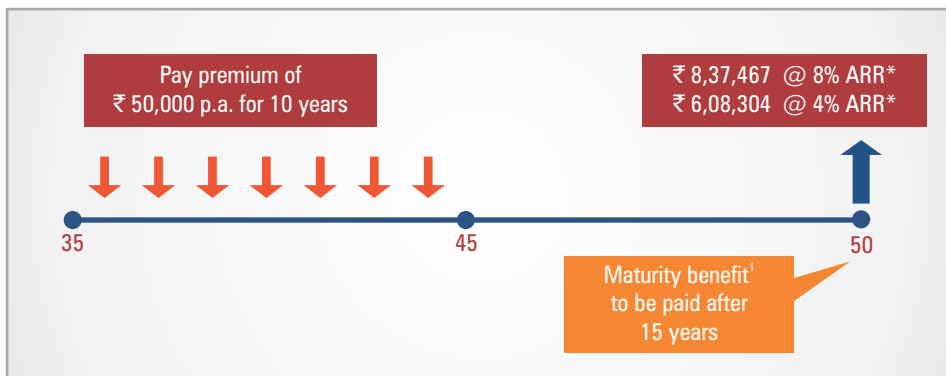
This solution works in two phases:

Investment Phase:

In this phase, you will purchase an ICICI Pru Savings Suraksha.

Assuming you pay ₹ 50,000 p.a. for 10 years.

On survival till maturity of your ICICI Pru Savings Suraksha policy and provided all due premiums are paid, you will get a maturity benefit as illustrated below.

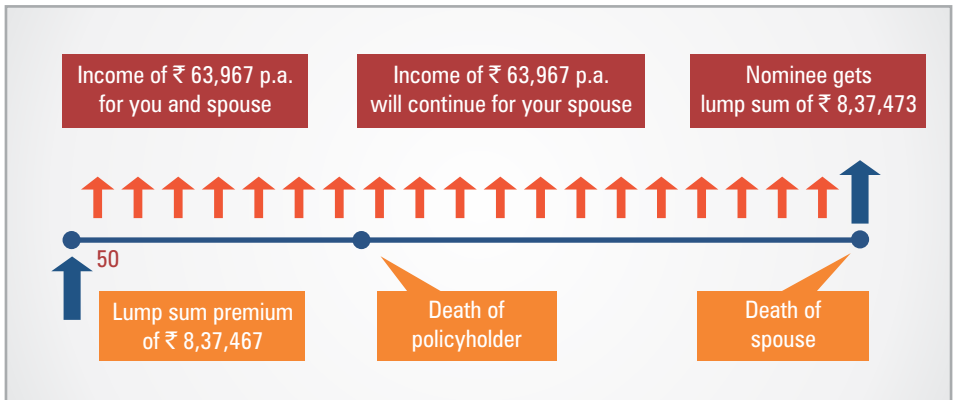


*ARR stands for assumed rate of return.

Income Phase:

In this phase, you have the option to use the maturity payout of ICICI Pru Savings Suraksha to purchase ICICI Pru Immediate Annuity. You can opt for “Joint Life, Last Survivor with Return of Purchase Price” annuity option which provides you the benefits illustrated below as per the current annuity rates.

Benefits			
Assumed rate of return	Maturity benefit of ICICI Pru Savings Suraksha to be used to purchase ICICI Pru Immediate Annuity	Annual income ² from year 16 th	Lump sum payout to nominee on death of the last surviving partner
8%	₹ 8,37,467	₹ 63,967	₹ 8,37,467
4%	₹ 6,08,304	₹ 46,370	₹ 6,08,304



1. If your policy offers guaranteed returns, then these will be clearly marked “guaranteed” in the Benefit Illustration. Since your policy offers variable returns, the given illustration shows two different rates 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.
2. The regular income for life is calculated assuming that you utilize the entire maturity benefit amount of your ICICI Pru Savings Suraksha policy as Purchase Price of ICICI Pru Immediate Annuity policy.
3. The annuity amount is calculated as per the annuity rate applicable as on May 5, 2014. The annuity amounts are calculated assuming your and your spouse’s current age to be 35 and 30 respectively. Annuity rates are subject to change from time to time. Your actual annuity amount will depend on the prevailing annuity rates at the time of purchase of ICICI Pru Immediate Annuity or a similar product. Tax benefits on premiums paid and benefits received will be applicable as per the prevailing tax laws. The annuity option assumed is Joint Life Last Survivor with Return of Purchase Price and annuity periodicity to be Yearly.

ICICI Prudential Retirement Income Solution IV at a glance

Premium Payment Term	5 / 10 years	
Minimum annual premium	₹ 50,000	
Maximum annual premium	Unlimited	
Sum Assured on death	Age at entry	Sum Assured multiple
	< 45	10
	45 to 54	7 or 10
	> 54	7
Min/Max age at entry	30/55	
Premium payment mode	Annual / Half-yearly / Monthly	

The age limits mentioned above are applicable only for this combination solution. Any Customer whose age is beyond these limits will be allowed to purchase the individual product(s), as per the terms and conditions of the respective product.

Terms & Conditions

- 1 This combination solution comprises a set of policies across one or more products of the company. These products are also available individually with the Company and it is not mandatory to apply for this combination only. Please go through the individual benefit illustrations of the product that you have to purchase at inception of the solution.**
- 2 This is not a product brochure. Please go through the product brochure of ICICI Pru Savings Suraksha (UIN: 105N135V01) and ICICI Pru Immediate Annuity (UIN: 105N009V06) for understanding the risk factors, product terms and conditions as briefly indicated below:**
 - a. ICICI Pru Savings Suraksha:** Premium payment term, reversionary bonus, terminal bonus, death benefit, maturity benefit, premium discontinuance, policy revival and surrender etc.
 - b. ICICI Pru Immediate Annuity:** Annuity options, Purchase price etc.
- 3 The individual products under this solution have certain product features like Annuity options, Maturity Benefit etc. which offer options beyond the ones assumed in the benefit illustrations shown here. Your choice with respect to these will not be restricted to what has been shown here and you will be able to choose from all the options available at the time of purchase of the respective products.**
- 4 For ICICI Pru Savings Suraksha, as per the Finance Act 2012, all policies issued from April 1, 2012, with premium to sum assured ratio of less than 1:10 and where death benefit at any time is less than 10 times premium, will not be eligible for tax benefit under section 10 (10D) of the Income Tax Act. Further tax benefit u/s 80C for such policy will be limited only up to 10% of Sum Assured. Tax benefits under the policy are subject to conditions under Sec.10 (10D) and Sec. 80C of the Income Tax Act, 1961.**
- 5 For the purpose of illustrations, we have assumed 8% and 4% as the rates of investment returns. The returns shown in the illustration are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy depends on a number of factors including future investment performance.**
- 6 The regular income benefit through ICICI Pru Immediate Annuity (UIN: 105N009V06) plan will be applicable subject to the following conditions.**
 - It is your sole responsibility to utilize the maturity benefit of ICICI Pru Savings Suraksha to purchase ICICI Pru Immediate Annuity subject to the availability of the plan at that point of time.
 - Annuity rates are subject to change from time to time. Your actual annuity amount will depend on the prevailing annuity rates at the time of purchase of ICICI Pru Immediate Annuity plan.
 - You have the flexibility to choose any of the annuity options offered by ICICI Prudential at the time of your vesting.
- 7 It is not mandatory to purchase ICICI Pru Immediate Annuity or a similar product with the maturity benefit of ICICI Pru Savings Suraksha, if you do not wish to get the regular income benefit.**
- 8 The benefits available under this solution shall be as per the product policy terms and conditions.**
- 9 Service Tax and education cess as per applicable rates will be charged over and above the policy premiums. The tax laws are subject to amendments from time to time.**



ICICI Prudential Life Insurance Company Limited. IRDA Regn. No. 105. CIN: U66010MH2000PLC127837.

© 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. ICICI Pru Savings Suraksha UIN: 105N135V01 and ICICI Pru Immediate Annuity UIN: 105N009V06, Advt No.: L/II/148/2014-15.

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

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