



A Participating, Non-Linked, Pension,  
Individual, Savings Product

## ICICI Pru Gold Pension Savings

# Key Benefits



- **Build a corpus:** With an assured benefit of 105% of total premiums paid and a possible upside through declaration of bonuses, build a corpus for your retirement.
- **Accumulate bonuses:** From the first policy year, you can accumulate bonuses to grow your retirement pot.
- **Emergency access to funds:** The product gives you the flexibility to withdraw part of your retirement pot in case of major life events or illnesses.
- **Complimentary health check-up:** Avail periodic complimentary health check-up on later of completing 3 policy years and on attaining 50 years of age.
- **Re-plan your pension start date:** Option to defer receiving the policy proceeds on vesting till the age of 75 years and instead continue to grow the accumulated vesting corpus at a reverse repo linked rate. Choice of 4 portfolio strategies and wide range of funds across equity, balanced and debt to suit your savings needs
- **Faster policy issuance:** Faster policy issuance provided you submit required documents and on your confirmation of good health.
- Tax benefits shall be applicable on premiums paid and benefits received as per prevailing tax laws.



For complete details of the policy, please refer to the policy document.

# Plan at a glance



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Premium Payment Term (PPT)	Min/ Max Policy Term (PT)	Min/ Max Age at Entry	Min/ Max Age at Vesting	Min/ Max Premium
Single pay: One year	10 years / 40 years	18 years / 70 years	40* years / 80 years	Minimum – Single pay: ₹ 50,000
Limited pay: 2 years to 15 years				Limited/ Regular pay: ₹ 50,000 p.a.**
Regular pay: 10 years to 40 years				Maximum – Subject to internal company guidelines (Board Approved Underwriting Policy)

\*55 years last birthday for policies sourced from overseas pension fund (HMRC, UK).  
Premium Payment Frequency: Yearly, Half-Yearly, Monthly, Single pay

\*\*Applicable Goods and Services Tax will be taken separately, as per applicable rates. The tax laws are subject to amendments from time to time



For complete details of the policy, please refer to the policy document.

# Benefits in Detail



## Vesting Benefit

On survival of the Life Assured (the person whose life is covered under this policy) till the end of the policy term, you will get a benefit known as the Vesting Benefit, which will be equal to the sum of:

- Assured Benefit on Vesting, which is equal to 105% of sum of Total Premiums Paid, plus
- Accumulating Cash Bonus (if any), less total amount of part encashment done using the Special Withdrawal feature, plus
- Terminal Bonus (if declared).

Total Premiums Paid means the total of all the premium(s) received, excluding any extra premium, any rider premium and taxes.

Regular Bonus, if declared, will be declared as a proportion of Single or Annualized Premium and may vary by age, premium payment term & policy term.

Single Premium is the premium payable for a single pay policy as chosen by you, excluding taxes, rider premiums, underwriting extra premiums and loading for modal premiums, if any. Annualized Premium is the premium amount payable in a year chosen by you, excluding taxes, rider premiums, underwriting extra premium and loadings for modal premium, if any.



For complete details of the policy, please refer to the policy document.

# Benefits in Detail

## Death Benefit

If the person whose life is covered by this policy passes away during the term of the policy, the Death Benefit (insurance cover amount) payable will be equal to:

- Assured Benefit on Death (i.e. equal to 105% of sum of Total Premiums Paid), plus
- Accumulating Cash Bonus (if any), less total amount of part encashment done using the Special Withdrawal feature, plus
- Interim Bonus (if declared), plus
- Terminal Bonus (if declared)

The Claimant can receive this death benefit either as a lumpsum or choose to annuitize the same. Please refer Clause 11A of the Terms & Conditions mentioned below for details.

The Interim Bonus will be computed as below:

$$\text{Interim Bonus} = n/12 * \text{Interim Bonus Rate} * \text{Single or Annualized Premium}$$

where, n is equal to completed policy months since last policy anniversary as on date of death.

# Other Benefits

## Special Withdrawal Plan



Along with the need for a corpus to take care of your retirement goals, it is also essential to have access to funds to take care of major life events and/or unplanned expenses.

This option allows you to encash up to 25% of the Total Premiums Paid over the lifetime of your policy, during the policy term, subject to the following:

- 1) The first withdrawal will be permitted after completion of 3 years from the date of commencement of risk, provided all due premiums are paid to date.
- 2) The minimum amount of any withdrawal allowed is ₹5,000.
- 3) The maximum withdrawal permitted at any time shall not exceed the lower of:
  - Value of Accumulating Cash Bonus as on the date of request; and
  - 25% of the Total Premiums Paid as on the date of request, less the amount previously withdrawn (if any) as Special Withdrawals.
- 4) You will be permitted to make a withdrawal for a maximum of 3 times during the policy term.



For complete details of the policy, please refer to the policy document.

# Other Benefits

## Silver's Benefit

Under this benefit, the Life Assured may avail a periodic complimentary health check-up, subject to the following eligibility conditions:

- a) The benefit can be exercised after:
  - At least 3 policy years elapsing from date of commencement of risk; and
  - If the age of Life Assured is 50 years or above as on date of request to avail the health check-up option.
- b) The number of times the Life Assured will be permitted to avail this benefit shall be:
  - Limited to once in any policy year; and
  - Limited to maximum 3 times over the entire policy term.
- c) All due premiums must have been paid as on date of every request to exercise of this benefit.

Note:

- a) This Value Added Service is completely optional for the Life Assured to avail subject to the eligibility conditions stated above.
- b) For Life Assured availing this service, it is offered at no additional cost.
- c) The benefits provided within this policy shall not depend on whether such a service is availed by the Life Assured.
- d) The Life Assured may exercise his/ her own discretion to avail the services.
- e) This service shall be directly provided by third party service provider(s) and the Company will not be liable for any liability due to deficiency in service or otherwise.
- f) The Company reserves the right to discontinue the service or change the service provider(s) at any time.



For More Information:

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Do not prefix this number with “+” or “91” or “00”

Customers calling us from outside India, please dial +91 22 6193 0777 Monday to Saturday,  
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Call Centre Timings: 10.00 am to 7.00 pm

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