

LifeGuard

Your family's happiness
is priceless.



Presenting three options
to secure their happiness for life.



We cover you. At every step in life.

Happiness and security for our family is what all of us want. However, the uncertainties of life often worry us. The thought of unfortunate events befalling us may cause anxiety about our ability to provide for our loved ones. This is especially the case if we are no longer there to provide for them. Insurance can help ease worries. It ensures that your loved ones are adequately provided for and that their lives are not affected, even if you are not around.

ICICI Prudential Life Insurance, India's No. 1 private life insurance company presents LifeGuard. Choose from three term plans to insure your life and provide total security to your family, at a very affordable cost.

LifeGuard

Level Term Assurance

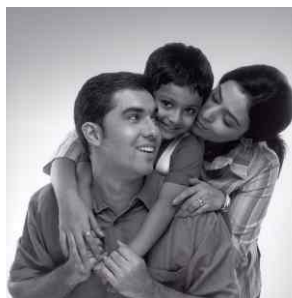
Level Term Assurance with Return of Premium

Single Premium

Level Term Assurance

Under this plan, in case of death of the life assured during the term, the Sum Assured will be paid to the beneficiary. There are no maturity benefits. Hence on survival till maturity, the policy will terminate.

You will need to pay the regular annual premium, for the term chosen. You will be provided with life cover equal to the Sum Assured.



The table below provides indicative premiums for various age-term combinations for a Sum Assured of Rs. 10 lakhs.

Age	Term of the policy			
	5 years	10 years	15 years	20 years
30 years	Rs. 2,751	Rs. 2,751	Rs. 2,751	Rs. 2,751
35 years	Rs. 2,878	Rs. 2,878	Rs. 2,947	Rs. 3,446
40 years	Rs. 3,917	Rs. 3,917	Rs. 4,299	Rs. 5,014

Each premium indicated has been calculated on an annual premium basis for a healthy adult male. The exact premium to be paid may vary as a result of underwriting.

Level Term Assurance with return of premium

Should you select this plan, you will need to pay a regular annual premium for the term chosen. You will be provided with life cover equal to the Sum Assured. In case of death of the life assured during the term, the Sum Assured under the plan will be paid to the beneficiary. On survival till maturity, all the premiums paid, will be returned.



Extended Life Cover

The plan also offers the unique feature of an additional extended cover for 5 years after maturity of the policy, for 50% of the Sum Assured. This provides additional protection, even after the Premium Paying Term.

The table below provides indicative premiums for various age-term combinations for a Sum Assured of Rs. 10 lakhs.

Age	Term of the policy			
	10 years	15 years	20 years	25 years
30 years	Rs.32,195	Rs.15,642	Rs.10,860	Rs.9,047
35 years	Rs.37,193	Rs.19,170	Rs.13,927	Rs.11,928
40 years	Rs.46,130	Rs.24,952	Rs.18,631	Rs.16,230

Each premium indicated has been calculated on an annual premium basis for a healthy adult male. The exact premium to be paid may vary as a result of underwriting.

Single Premium

This is a single premium variant of the LifeGuard Level Term plan. You will need to make a one-time premium payment, depending on the term and Sum Assured chosen by you. The minimum Sum



Assured is Rs. 2.5 lakhs. In case of death of the life assured during the term, the Sum Assured under this plan will be paid to the beneficiary. There are no maturity benefits, at the end of the term.

The table below provides indicative premiums for various age-term combinations for a Sum Assured of Rs. 10 lakhs.

Age	Term of the policy			
	3 years	5 years	7 years	10 years
30 years	Rs.6,930	Rs.10,400	Rs.13,810	Rs.18,300
35 years	Rs.7,590	Rs.11,740	Rs.16,090	Rs.22,070
40 years	Rs.9,400	Rs.14,950	Rs.20,740	Rs.28,960

Each premium indicated has been calculated on an annual premium basis for a healthy adult male. The exact premium to be paid may vary as a result of underwriting.

Who can apply?

For LifeGuard Level Term Assurance: Applicants should be between 18 and 55 years of age. The minimum term is 5 years and the maximum term is 30 years, which is subject to a maximum of 65 years of age. The minimum premium payable is Rs. 2,400 per annum.

For LifeGuard Level Term Assurance with return of premium: Applicants should be between 18 and 55 years of age. The minimum term is 10 years and the maximum term is 30 years, which is subject to a maximum of 65 years of age. The minimum premium payable is Rs. 2,400 per annum.

For LifeGuard Single Premium: Applicants should be between 18 and 55 years of age. The minimum term is 3 years and the maximum term is 15 years, which is

What additional features does LifeGuard offer you?

For added protection of your family against any unfortunate eventualities, LifeGuard offers you the following:

Accident and Disability Rider:

- On death of the life assured due to an accident, the beneficiary gets the additional Sum Assured under the Rider.
- In case an accident related death occurs while traveling by mass surface public transport, the beneficiary gets twice the Sum Assured under the rider.
- In the event of total and permanent disability, 10% of the Rider Sum Assured is paid out every year, for 10 years.



Waiver of premium:

- In case of total and permanent disability due to an accident, this rider would waive future premiums till maturity.

Note: The Riders mentioned above are not available with the LifeGuard Single Premium policy.

Can the policy be discontinued?

In case you wish to surrender LifeGuard Level Term Assurance and Single Premium Plans, no surrender value is available. However, on surrender of LifeGuard Level Term Assurance with Return of Premium, a guaranteed surrender value is payable to you. This is only applicable once three years' of premium are paid.

What are the conditions / exclusions which are applicable to the basic plan?

Suicide: If the Life assured commits suicide whether sane or insane, within one year from the date of commencement of this policy, the policy shall be void and the premiums paid will be refunded after deducting the expenses incurred by the Company for the issue of the policy.

For rider exclusions, please refer to the detailed rider brochure.

Service Tax and education cess will be charged as per the applicable rates.

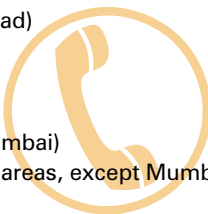
Tax benefits under section 80C and section 10(10D)
as per the prevailing Income Tax laws.

Apply today!

Customer Service Helpline

Timings: 9.00 a.m. to 9.00 p.m. (Monday to Saturday)

Location	Number
Andhra Pradesh	98495 77766
Chattisgarh	98931 27766
Delhi	98181 77766
Goa	98904 47766
Gujarat	98982 77766
Haryana (Karnal)	98961 77766
Haryana (Faridabad)	98181 77766
Karnataka	98455 77766
Kerala	98954 77766
Madhya Pradesh	98931 27766
Maharashtra (Mumbai)	98925 77766
Maharashtra (All areas, except Mumbai)	98904 47766
Punjab	98159 77766
Rajasthan	98292 77766
Tamil Nadu (Chennai)	98408 77766
Tamil Nadu (All areas, except Chennai)	98944 77766
Uttar Pradesh (Agra, Bareilly, Meerut)	98973 07766
Uttar Pradesh (Varanasi)	98973 07766
Uttar Pradesh (Kanpur, Lucknow)	99352 77766
Uttaranchal	98973 07766
West Bengal (Kolkata, Howrah)	98313 77766



For all other cities kindly call our
Toll Free 1600-22-2020 from your MTNL or BSNL line.



We cover you. At every step in life.

Registered Office:

ICICI PruLife Towers, 1089, Appasaheb Marathe Marg,
Prabhadevi, Mumbai - 400 025. India.

Visit us at www.iciciprulife.com

The above information is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy. For further details, please refer to the policy document and the product brochure. LifeGuard Regular Premium: Form No.T01. LifeGuard Single Premium: Form No.T02. LifeGuard without return of Premium: Form No.T03. Insurance is the subject matter of the solicitation. ICICI Prudential Life Insurance Company Limited.

Ver. No.: 03 LG 03 w.e.f. 22 May 05.