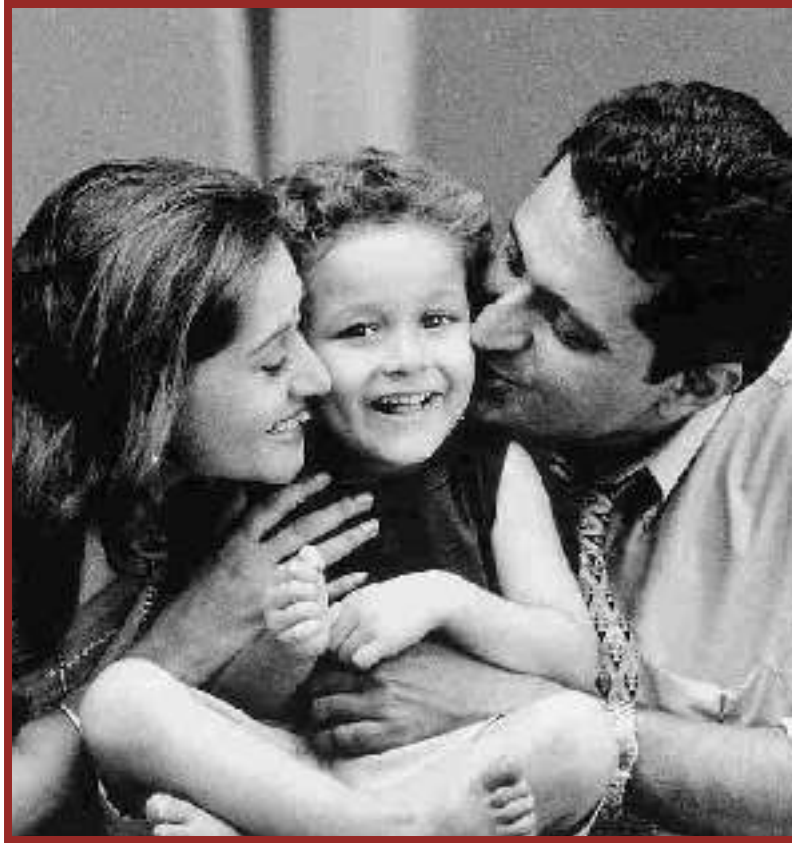


CashBak



 **ICICI PRUDENTIAL** 
L I F E I N S U R A N C E

In your life, you always look forward to certain milestones. It may be the birth of a child in your family, the education of your children or purchasing a new home. These milestones have financial liabilities attached to them. What you require is an insurance policy that not only provides your family with adequate cover against any unfortunate event happening with your life, but also provides you with liquidity to take care of financial requirements at these milestones.

Keeping this in mind, ICICI Prudential Life Insurance, offers you **CashBak**, a single policy that combines the triple benefit of protection, savings and periodic liquidity.



What is CashBak?

CashBak is a fixed term policy of 15 or 20 years, in which premiums are payable by you throughout the term of the policy. In turn, survival benefit payments are made to you at regular intervals, to provide you with liquidity. Full Sum Assured, along with the guaranteed additions at the rate of 3.5% compounded annually for the first 4 years and the vested bonuses would be payable on death, irrespective of the survival benefits paid.

How does CashBak work?

The survival benefits payable are as shown in the table ahead. On the death of the Life Assured, the beneficiary will get the full Sum Assured, the guaranteed bonuses and the vested bonuses, irrespective of the survival benefits already paid.

Policy Term	15 years	Policy Term	20 years
At end of year	Survival Payment as a % of basic Sum Assured	At end of year	Survival Payment as a % of basic Sum Assured
3	10%	4	10%
6	15%	8	15%
9	20%	12	20%
12	25%	16	25%
15 (Maturity)	50%, guaranteed additions, plus vested bonuses	20 (Maturity)	50%, guaranteed additions, plus vested bonuses

Illustration

Sum Assured: Rs. 1,00,000

Age at entry: 30 years

Term: 15 years

Annual Premium: Rs. 9,263

Guaranteed Survival Benefits (Paid at the end of the period)	
3 Years	Rs. 10,000
6 Years	Rs. 15,000
9 Years	Rs. 20,000
12 Years	Rs. 25,000

Benefits	Returns (@ 6% p. a.)	Returns (@ 10% p. a.)
Guaranteed Sum Assured (50%)	Rs. 50,000	Rs. 50,000
Accumulated Guaranteed Addition	Rs. 14,752	Rs. 14,752
Estimated Accumulated Bonus (Not Guaranteed)	Rs. 20,420	Rs. 61,904
Estimated Total Maturity Amount	Rs. 85,172	Rs. 1,26,656

In above illustrations some benefits are guaranteed and some benefits are variable with returns based on the future performance of the company. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance. The returns shown are based on an annual guaranteed additions of @ 3.5% pa. on the Sum Assured compounded annually for the first 4 years and annual bonuses from the 5 year onwards. Service tax and education cess will be charged as per applicable rates.

What additional features does this policy offer you?

For protection to your family against any unfortunate health hazards or eventuality, we offer you the following riders at a nominal extra cost with this plan:

Critical Illness Rider: This rider provides protection against 9 critical illnesses, namely: Major organ transplants, Complete renal failure, Stroke, Paralysis, Heart attack, Valve replacement surgery, Major surgery of the aorta, CABGS (Bypass surgery) and Cancer. If you are diagnosed with any of the specified illnesses, then you will be paid the entire Sum Assured under the rider.

The policy along with all the riders (to the extent of the Rider Sum Assured) is then terminated. However, the remainder of the base policy continues till the end of the term. You will have to continue paying premiums for the remainder of the policy.



Accident and Disability Benefit: On death due to accident, the nominee gets additional Sum Assured under the rider. In case of accidental death while travelling by mass surface transport, the nominee will get twice the Sum Assured under the rider. Accidents can also impair one's capacity to earn, in such an event of total and permanent disability, 10% of the Sum Assured is paid out every year for 10 years. Also, the premiums for the base policy are waived upto the extent of rider cover.

Accident Benefit Rider: On death due to accident the nominee gets additional Sum Assured under the rider.

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

CashBak at-a-glance	
Minimum / Maximum Entry Age	16 - 55 years
Minimum / Maximum Maturity Age	31 - 70 years
Minimum / Maximum Policy Term	15 - 20 years
Minimum / Maximum Premium	Rs. 6,000 per annum / No Limit
Minimum / Maximum Sum Assured	Minimum of Rs. 75,000 / No Limit
Payment modes	Yearly / Half yearly / Monthly
Tax Benefit ²	Premium paid towards the policy and critical illness benefit rider will be eligible for tax benefit under Section 80C and 80D respectively. Any amount received under the policy will be eligible for tax benefit under section 10(10D).

Is a loan available against this policy?

No loans are available under this policy.

What is your exit option?

Your policy acquires a paid-up value after premiums have been paid for 3 years. A guaranteed surrender value is payable to you if you decide to terminate your policy after 3 years' premiums are paid. However, the insurance protection provided under this policy will also cease. The guaranteed surrender value is equal to 35% of all premiums paid excluding the first year premium, all extra premium and premiums for rider benefits reduced by the survival benefit paid to date.

What are the conditions / exclusions applicable?

1. **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.
2. Tax benefits under the policy are subject to conditions under section 80C, 80D, 10(10D) of the Income Tax Act, 1961. Service tax and education cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time.
3. Sum Assured cannot be changed, once chosen at the time of inception of the policy.
4. A period of 15 days is available to the policyholder during which the policy can be reviewed. If the policyholder does not

find the policy suitable, the company will refund the premium after deducting proportionate premium on the period at risk, expenses incurred for medical examination and stamp duty.

5. In accordance to the Section 41 of the Insurance Act, 1938, no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
6. In accordance to the Section 45 of the Insurance Act, 1938, no policy of life insurance shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on ground that a statement made in proposal of insurance or any report of a medical officer or a referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statements was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.
7. For further details, refer to the policy document and detailed benefit illustration.

About ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company Limited, a joint venture between ICICI Bank and Prudential plc., was one of the first companies to commence operations when the insurance industry was opened in the year 2000. Since inception, it has written over 5.9 million policies and has a network of over 1,000 offices, 2,63,000 advisors and 22 bank partners. It is also the only life insurer in India to be assigned AAA(ind) credit rating by Fitch Ratings.



For more information,

Please call our Customer Service Toll-free number 1800-22-2020 from your MTNL or BSNL line.

(Call Centre Timings: 9.00 a.m. to 9.00 p.m., Monday to Saturday, except National Holidays)

Visit us at www.iciciprulife.com

Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

CashBak is a traditional, anticipated, endowment policy. This sales brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the terms and conditions contained in this sales brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. Insurance is the subject matter of the solicitation. © 2007, ICICI Prudential Life Insurance Company Limited, CashBak: Form No. A01, A02, UIN105No.05V02. CashBak: ADBR: 105B001V01/ABR: 105B012V01/CIR: 105B002V01, Advt. No.: L/IC/182/2007-08.

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