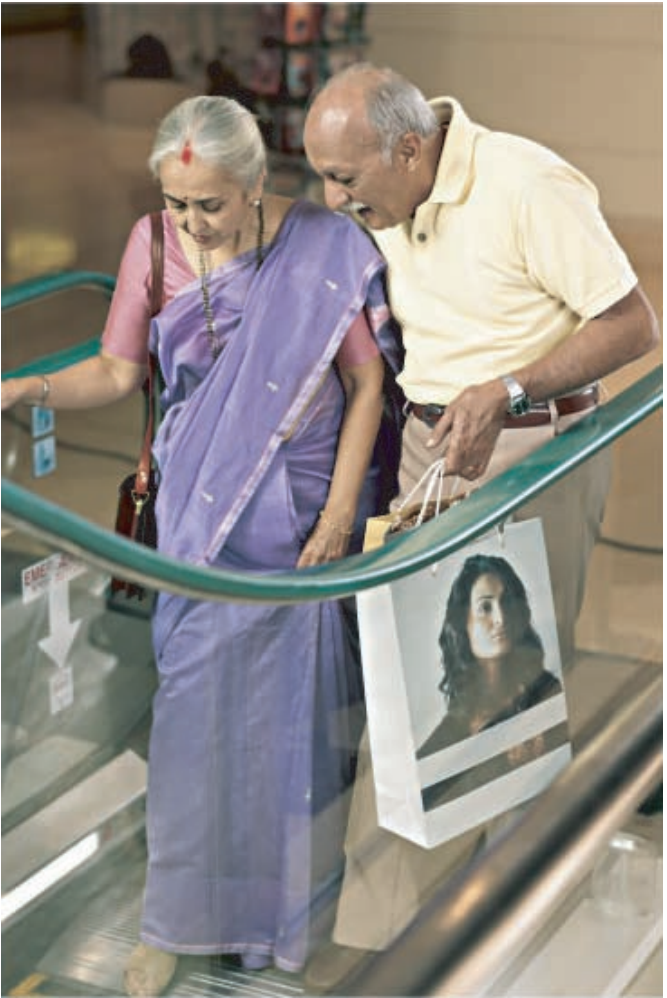
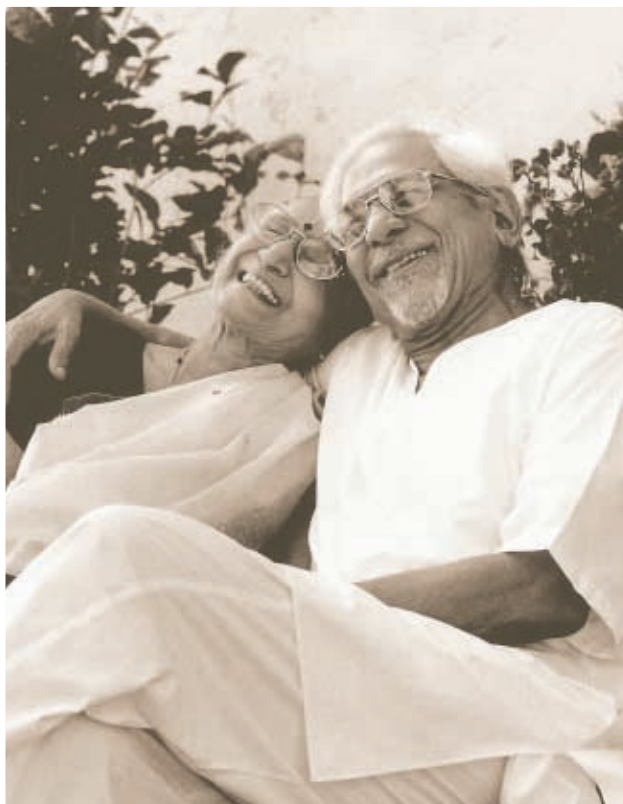


Immediate Annuity



Retirement
Solutions





In your golden years worries about security and comfort become greater. Today with rising prices, increasing health care costs and higher life expectancy, you need concrete planning post-retirement to help you deal with it. What you need is a plan that not only helps you plan for retirement, but also continues to pay you an income throughout your retired life.

Presenting **Immediate Annuity** from ICICI Prudential, a plan that gives you the benefit of **life time income**. With this unique plan, you can start getting your annuity immediately after paying the premium. What's more, the annuity is guaranteed for life which means that we pay you and your spouse a guaranteed annuity as long as either of you is alive (depending upon the option chosen by you).

Terms you need to know

- **Annuity** is the regular payout you receive and is similar to pension.
- **Annuitant** is the person who is annuity policyholder

Key benefits of Immediate Annuity

- Guaranteed Income for life for you and spouse (depending upon the option chosen by you)
- Flexible payout modes – monthly, quarterly, half yearly or yearly
- Options of annuity Card which ensures convenience in receiving annuity amount
- Flexible to choose from 5 different payout options to receive your pension
- No medical test required to avail of this plan

How does the plan work?

1. Choose a one time lump sum amount that you will pay in order to purchase this plan.
2. Opt for anyone amongst the 5 payout options as mentioned ahead.
3. Choose from 4 annuity payout modes – monthly, quarterly, half yearly or yearly.
4. Opt for either receiving post dated cheques or a direct credit into your annuity card (without any additional charges) so that you receive annuit amount, conveniently.

How does the payout option work?

Through a lump sum Investment in this plan, you start getting a regular income in the form of annuity. The actual amount of annuity chosen will depend upon the annuity rate applicable at the time for purchasing the annuity. The rates are guaranteed for the life of the annuitant. The annuity can be received in monthly, quarterly, half yearly or yearly modes.

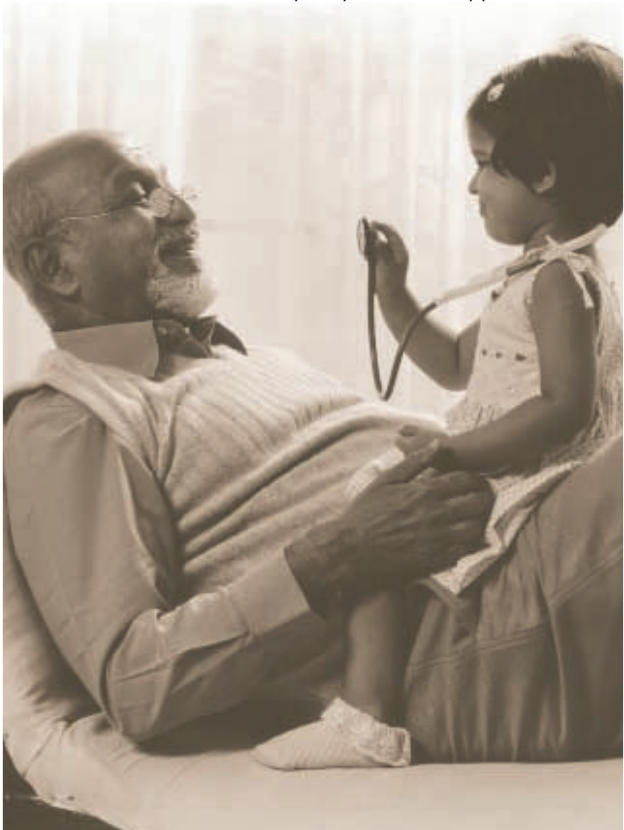
The 5 payout options are described below:

1. Life Annuity: Annuity for Life
2. Life Annuity with Return of Purchase Price: Life Annuity for annuitant with return of purchase price on death to the beneficiary.
3. Joint Life, Last Survivor without Return of Purchase Price : The annuity is first paid to the annuitant. After the death of the annuitant, the spouse receives a pension, which is an amount equal to the annuity paid to the annuitant.

4. Joint Life, Last Survivor with Return of Purchase Price: The annuity is first paid to the annuitant. After the death of the annuitant, the spouse receives a pension which is an amount that is equal to the annuity paid to the annuitant. After the death of the last survivor, the purchase price is returned to the nominee.
5. Life Annuity guaranteed for 5/10/15 years and thereafter: Guaranteed annuity is paid for the chosen term (5/10/15) and after that, the annuity continues as long as the annuitant is alive.

What are the entry conditions?

- The minimum annuity payable (p.a.) is Rs.12, 000
- The minimum age under this policy is 45 years
- The maximum age is 80years
- Minimum spouse age (at time of entry) is 20 years
- Minimum and Maximum policy term-Not applicable



Terms and Conditions

1. No surrender permitted under this plan
2. Annuity rates are reviewed every calendar month and may be revised. Please ask for latest rates at the time of purchasing the annuity plan. Once the annuity is bought, the rates remain constant and will not change.
3. 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.
4. 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.
5. No loans are allowed under this policy.
6. A period of 15 days is available to the policyholder during which the Policy can be reviewed. If the Policy is not suitable, the company will return the premiums paid subject to the deduction of insurance stamp duty on the policy.

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 year 2000. Since inception, it has written over 5.9 million policies and has a network of over 1000 offices, 263,000 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 call our Customer Service Toll Free Number on 1800-22-2020 from your MTNL or BSNL line.

(Call Center 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 400025.

This Product Brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy. For further details, please refer to the policy document & detailed benefit illustration. In the event of conflict, if any, between the terms and conditions contained in this 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.

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