

IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

This advertisement is designed for combination of Benefits of two or more individual and separate products named (1) ICICI Pru Easy Retirement and (2) ICICI Pru Cash Advantage and (3) 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.

# Lifelong retirement income to make your tomorrow as good as your today



You hope to experience an improved lifestyle during your retirement. Hence, we bring to you ICICI Prudential Cash Rich Retirement Solution. This solution will provide you with lifelong regular income post your retirement along with other benefits like liquidity, lump sum payouts and a chance to leave a legacy for your children.

This solution is a combination of ICICI Pru Easy Retirement (a unit linked pension plan; UIN: 105L133V01), ICICI Pru Cash Advantage (a non-linked, participating, savings and protection oriented insurance plan; UIN: 105N132V01) 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  
**Cash Rich**  
**Retirement Solution**  
Solutions

**ICICI PRUDENTIAL**  
LIFE INSURANCE

The linked insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender/withdraw the monies invested in linked insurance products completely or partially till the end of the fifth year. Please refer to the individual product brochures for terms and conditions on withdrawal/surrender after completion of five years.

## Key benefits

- 1. Guaranteed benefits:** Protect your savings from market downturns through Assured Benefit<sup>3</sup> and Guaranteed Maturity Benefit<sup>Conditions apply 4</sup>
- 2. Equity linked returns:** Enjoy the option of equity linked returns in ICICI Pru Easy Retirement to build your retirement corpus
- 3. Liquidity for short term needs:** Get Guaranteed Cash Benefits<sup>Conditions apply 5</sup> starting immediately after the end of the 10<sup>th</sup> year and a lump sum payout at the end of the 20<sup>th</sup> year
- 4. Regular lifetime income:** Receive regular income for you and your spouse for whole of life
- 5. Legacy creation:** Get the benefit of life cover during your earning years & leave a lump sum for your child

## How does this solution work?

In this solution, you purchase an ICICI Pru Easy Retirement and an ICICI Pru Cash Advantage at inception. You will need to purchase an immediate annuity plan from us at the end of the 20th year. Currently we are offering ICICI Pru Immediate Annuity.

Premiums paid by you will be divided between ICICI Pru Easy Retirement and ICICI Pru Cash Advantage in the following manner.

### What you pay?

Let's assume you pay a consolidated annual premium of ₹ 1,00,000

Details of premiums payable			
Product	Policy term	Premium payment term	Annual Premium
ICICI Pru Easy Retirement	20 years	10 years	₹ 60,000 p.a.
ICICI Pru Cash Advantage	20 years	10 years	₹ 40,000 p.a.
Total annual premium			₹ 1,00,000 p.a.
<b>Total premium payable over 10 years</b>			<b>₹ 10,00,000</b>

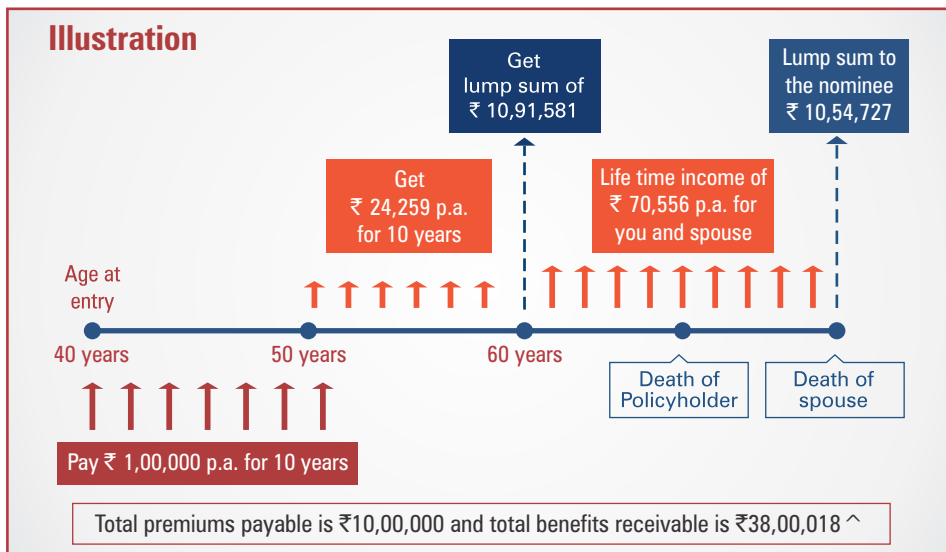
Assured benefits at the end of year 20	
Assured Benefit of ICICI Pru Easy Retirement	₹ 6,06,000
Guaranteed Maturity Benefit of ICICI Pru Cash Advantage	₹ 2,10,948
<b>Total</b>	<b>₹ 8,16,948</b>

## What you get?

- **Guaranteed Cash Benefit:** You will receive a Guaranteed Cash Benefit every year from year 11 to year 20.
- **Lump Sum for you:** At the end of the 20<sup>th</sup> year, you will receive a lump sum consisting of the entire Maturity Benefit of ICICI Pru Cash Advantage and you can choose to receive up to 1/3rd of the Vesting Benefit of ICICI Pru Easy Retirement.
- **Regular Income:** You need to use the remaining part of the Vesting Benefit of ICICI Pru Easy Retirement to buy ICICI Pru Immediate Annuity plan. You can opt for “Joint Life, Last Survivor with Return of Purchase Price” annuity option.
- **Lump Sum for nominee:** Under the choice mentioned above, on death of the customer or the spouse, whichever is later, the purchase price of ICICI Pru Immediate Annuity will be paid back to the nominee.

Assumed rate of return	Guaranteed Cash Benefits (year 11 to 20)	Lump sum to be paid to you (at the end of year 20)	Expected yearly annuity* (year 21 onwards)	Lump sum paid to Nominee
8%	₹ 24,259 p.a.	₹ 10,91,581	₹ 70,556	₹ 10,54,727
4%	₹ 24,259 p.a.	₹ 5,55,457	₹ 18,326	₹ 5,82,790

### Illustration



*\*This illustration assumes that you choose to receive 1/3rd of the Vesting Benefit of Easy Retirement as lump sum and use the rest to purchase ICICI Pru Immediate Annuity with 'Joint Life Last Survivor with Return of Purchase Price' annuity option. Please note that purchase of ICICI Pru Immediate Annuity or a similar product will be subject to its availability at the time of vesting and you can choose to opt for any annuity option available at the time of the said purchase. The annuity amounts have been calculated assuming your and your spouse's age to be 40 and 35 years respectively and are based on indicative annuity rates. Annuity rates are not guaranteed and are subject to change from time to time. The actual annuity amount will depend on the prevailing annuity rates at the time of purchase of ICICI Pru Immediate Annuity or a similar product. Please contact us or visit our website for details.*

*^ Assuming the Policyholder lives till the age of 75 years and his wife lives for 5 more years after that.*

# Terms & Conditions

- 1 This is not a product brochure. Please read product brochure of ICICI Pru Easy Retirement and ICICI Pru Cash Advantage to fully understand the risk factors, product terms and conditions as briefly indicated below:
  - a. ICICI Pru Cash Advantage: Reversionary Bonus, Terminal Bonus, Premium Discontinuance, Surrender, Policy revival, Death Benefit, Maturity Benefit, Guaranteed Cash Benefit etc.
  - b. ICICI Pru Easy Retirement: Fund options, Assured Benefit, Premium Discontinuance, Policy revival, Pension Boosters, Surrender, Charge structure, Death benefit, Vesting benefit, Annuity options etc.
- 2 The individual products under this solution have certain product features like Annuity options, Vesting Benefit etc. which offer options beyond the ones assumed in the benefit illustrations shown here. The customer's choice with respect to these will not be restricted to what has been shown here and the customer will be able to choose from all the options available at the time of purchase of the respective products.
- 3 Assured Benefit of ICICI Pru Easy Retirement =  $101\% \times \text{Sum of all premiums paid and Top ups, if any. Guarantee Charges of } 0.5\% \text{ and } 0.1\% \text{ p.a. will be applicable for Easy Retirement Balanced Fund and Easy Retirement Secure Fund respectively.}$
- 4 Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in-force till the completion of entire policy term.
- 5 Guaranteed Cash Benefit will be either 1% p.m. or 11.5% p.a. of GMB of ICICI Pru Cash Advantage for monthly and yearly cash benefit modes respectively. This will be payable only if all premiums are paid as per the premium payment term and the policy is in-force when such payment becomes due.
- 6 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.
- 7 For the purpose of illustration, we have combined the premiums payable and benefits that you may receive under each plan of this solution. To know the details of the individual products, please go through the "Terms and conditions" and benefit illustration of individual products.
- 8 The benefit of this combination solution shall accrue only if you continue to pay premiums for the entire policy term.
- 9 The benefits available under this combination solution shall be as per the respective products policy terms and conditions.
- 10 For ICICI Pru Cash Advantage, the premium quoted here is only the base premium. The actual premium shall comprise of base premium, service tax and education cess, as per applicable rates. For ICICI Pru Easy Retirement, service tax and education cess as per applicable rates will be deducted by way of cancellation of units from Fund Value. The tax laws are subject to amendments from time to time.
- 11 The lock-in period in ICICI Pru Easy Retirement is five years. On surrender after completion of five years, the surrender value will be the Fund Value including Top up Fund Value, if any, which can be utilized as per product terms and conditions.

ICICI Prudential  
**Cash Rich**  
**Retirement Solution**  
*Solutions*



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

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Unlike traditional products, Unit linked insurance products are subject to market risk, which affect the Net Asset Values and the customer shall be responsible for his/her decision. The name of the Company, Product names or fund options do not indicate their quality or future guidance on returns. Funds do not offer guaranteed or assured returns. Investments are subject to market risk.

© 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 the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. UIN: ICICI Pru Easy Retirement (UIN: 105L133V01), ICICI Pru Immediate Annuity (UIN: 105N009V06), ICICI Pru Cash Advantage (UIN: 105N132V01), SFIN: Easy Retirement Balanced Fund (ULIF 132 02/11/12 ERBF 105), Easy Retirement Secure Fund (ULIF 133 02/11/12 ERSF 105). Advnt no: L/II/459/2013-14.

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

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