

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

# Non-stop income even after retirement



Year 1-10:	Pay premiums only for 10 years
Year 11-20:	Get Cash Benefit payouts from 11 <sup>th</sup> policy year for 10 years
Year 21 onwards:	Get lifetime regular income for yourself and your spouse

This solution is a combination of 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  
**Retirement**  
**Income Solution III**  
Solutions

**ICICI PRUDENTIAL**  
LIFE INSURANCE

**ICICI Prudential Retirement Income Solution III** provides you regular Cash Benefit payouts starting from 11<sup>th</sup> year for a period of 10 years post which it gives you the option of getting income for lifetime. **This solution is designed using ICICI Pru Cash Advantage (a non-linked insurance plan; UIN:105N132V01) and ICICI Pru Immediate Annuity (a non-linked insurance plan; UIN:105N009V06).** It offers the following benefits:

## Key benefits of ICICI Prudential Retirement Income Solution III

- **Early liquidity:**

Get regular Cash Benefit payouts from the beginning of the 11<sup>th</sup> policy year for a period of 10 years.

- **Income for life:**

Get retirement income for yourself and your spouse for the rest of your lives.

- **Legacy creation:**

Get 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 Cash Advantage policy at inception and you have the option to purchase an immediate annuity plan at the end of the 20<sup>th</sup> year. Currently, we are offering ICICI Pru Immediate Annuity.

### What you pay?

Assuming that you pay,

Year 1 to 10: ₹ 50,000 p.a. for 10 years towards premiums of ICICI Pru Cash Advantage.

### What you get?

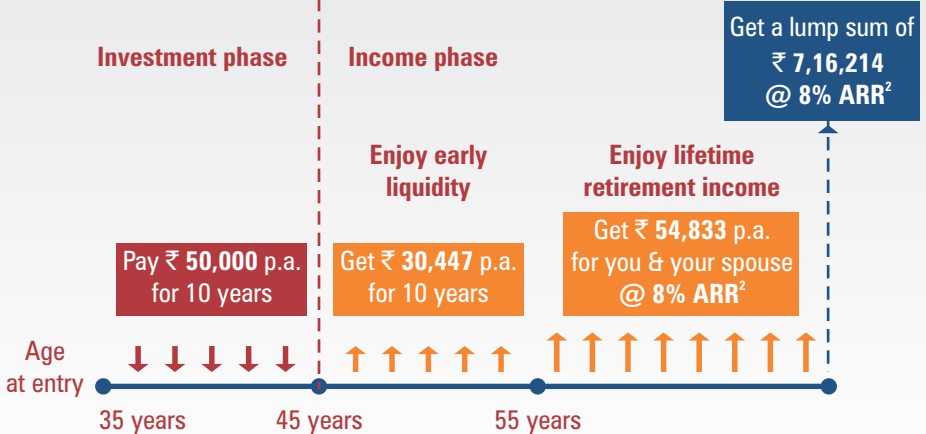
1. **Early liquidity through Cash Benefit:** Get ₹ 30,447 p.a.<sup>T6C4</sup> from the 11<sup>th</sup> policy year for a period of 10 years
2. **Retirement Income for life:** You can choose to purchase ICICI Pru Immediate Annuity with the maturity benefit of your ICICI Pru Cash Advantage policy. You can opt for "Joint Life Last Survivor with Return of Purchase Price" annuity option which will provide you ₹ 54,833 p.a.\*. In the unfortunate event of your death, your spouse will continue to get ₹ 54,833 p.a. for the rest of her life.
3. **Legacy for your nominee:** Under the choice mentioned above, on death of the Policyholder or the spouse, whichever is later, your nominee will receive ₹ 7,16,214.

*\* Assuming 8% ARR and current annuity rates for the rest of your life.*

*At 4% ARR the annuity amount would be ₹ 25,770 p.a. and the amount paid to the nominee would be ₹ 3,37,282 in lumpsum.*

## Illustration

Leave a legacy for your child after the death of you & your spouse



At 4% ARR the annuity amount would be ₹ 25,770 p.a and the amount paid to the nominee would be ₹ 3,37,282 in lumpsum.

- 1 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.
- 2 The regular income for life is calculated assuming that you utilize the entire maturity benefit amount of your ICICI Pru Cash Advantage policy as Purchase Price of ICICI Pru Immediate Annuity policy. The annuity amount is calculated as per the annuity rate applicable as on May 5, 2014. The annuity amounts are calculated assuming your and your spouse's current age to be 35 and 30 respectively. Annuity rates are subject to change from time to time. Your actual annuity amount will depend on the prevailing annuity rates at the time of purchase of ICICI Pru Immediate Annuity or a similar product. Tax benefits on premiums paid and benefits received will be applicable as per the prevailing tax laws. The annuity option assumed is Joint Life Last Survivor with Return of Purchase Price and annuity periodicity assumed to be same as the cash benefit mode of your ICICI Pru Cash Advantage policy.

Premium Payment Term	10 years	
Minimum annual premium	₹ 50,000	
Maximum annual premium	Unlimited	
Sum Assured on death	<b>Age at entry</b>	<b>Sum Assured multiple</b>
	< 45	10
	45 to 54	7 or 10
	> 54	7
Min/Max age at entry	25/60	
Min/Max age at maturity	45/80	
Premium payment mode	Annual / Half-yearly / Monthly	
Cash benefit mode	Annual / Monthly	

The age limits mentioned above are applicable only for this combination solution. Any Customer whose age is beyond these limits will be allowed to purchase the individual product(s), as per the terms and conditions of the respective product.

# Terms & Conditions

- This combination solution comprises of set of policies across one or more products of the company. These products are also available individually with the Company and it is not mandatory to apply for this combination only. Please go through the individual benefit illustrations of the product that you have to purchase at inception of the solution.**
- This is not a product brochure. Please go through the product brochure of ICICI Pru Cash Advantage (UIN: 105N132V01) and ICICI Pru Immediate Annuity (UIN: 105N009V06) for understanding of the risk factors, product terms and conditions as briefly indicated below:**
  - **ICICI Pru Cash Advantage:** Premium payment term, Guaranteed Cash Benefit, reversionary bonus terminal bonus, death benefit, maturity benefit, premium discontinuance, policy revival and surrender etc.
  - **ICICI Pru Immediate Annuity:** Annuity options, Purchase price etc.
- The individual products under this solution have certain product features like Annuity options, Maturity Benefit etc. which offer options beyond the ones assumed in the benefit illustrations shown here. Your choice with respect to these will not be restricted to what has been shown here and you will be able to choose from all the options available at the time of purchase of the respective products.**
- 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.
- For the purpose of illustration, the Company has assumed 8% and 4% as the rates of investment returns. The returns shown in the illustration are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy depends on a number of factors including future investment performance.
- The regular income benefit through ICICI Pru Immediate Annuity plan will be applicable subject to the following conditions.
  - It shall be your sole responsibility to approach the Company after maturity of ICICI Pru Cash Advantage and utilize its maturity benefit to purchase ICICI Pru Immediate Annuity or any other similar product as may be available with the Company at that point of time.
  - Annuity rates are not guaranteed and hence 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 plan.
  - You shall have the flexibility to choose any of the annuity options offered by the Company at the time of vesting of the product.
- The benefit of this combination solution shall accrue only if you continue to pay premiums for the entire premium payment term.
- It is not mandatory for you purchase ICICI Pru Immediate Annuity or a similar product with the maturity benefit of ICICI Pru Cash Advantage, if you do not wish to get the regular income benefit.
- The benefits available under this solution shall be as per the product policy terms and conditions.
- Service Tax and education cess as per applicable rates will be charged over and above the policy premiums. The tax laws are subject to amendments from time to time
- For ICICI Pru Cash Advantage, as per the Finance Act 2012, all policies issued from April 1, 2012, with premium to sum assured ratio of less than 1:10 and where death benefit at any time is less than 10 times premium, will not be eligible for tax benefit under section 10 (10D) of the Income Tax Act. Further tax benefit u/s 80C for such policy will be limited only up to 10% of Sum Assured. Tax benefits under the policy are subject to conditions under Sec.10 (10D) and Sec. 80C of the Income Tax Act, 1961.

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ICICI Prudential Retirement Income Solution III is designed using ICICI Pru Cash Advantage and ICICI Pru Immediate Annuity. These products are also available without this combination solution.

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

© 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life 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. ICICI Pru Cash Advantage UIN: 105N132V01; ICICI Pru Immediate Annuity UIN:105N009V06; Advt. No. L/II/149/2014-15.

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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