

I will retire in the next few years and I haven't done any retirement planning. How do I start?



Just flip the page
for solution

Also, get the added benefit of life cover

In the first 5 years of Income phase you can get a monthly income of :

₹ 3,597 @ 6% assumed rate of return

₹ 4,900 @ 10% assumed rate of return

6th year onwards you can get a monthly income of :

₹ 10,952 @ 6% assumed rate of return

₹ 14,000 @ 8% assumed rate of return

ICICI Prudential
**Retirement
BenefitSolution**
iSolutions

ICICI PRUDENTIAL
LIFE INSURANCE

This solution is a combination of ICICI Pru Guaranteed Savings Insurance Plan, ICICI Pru Pinnacle Super and ICICI Pru Immediate Annuity plan.
These products are also available without this combination solution.

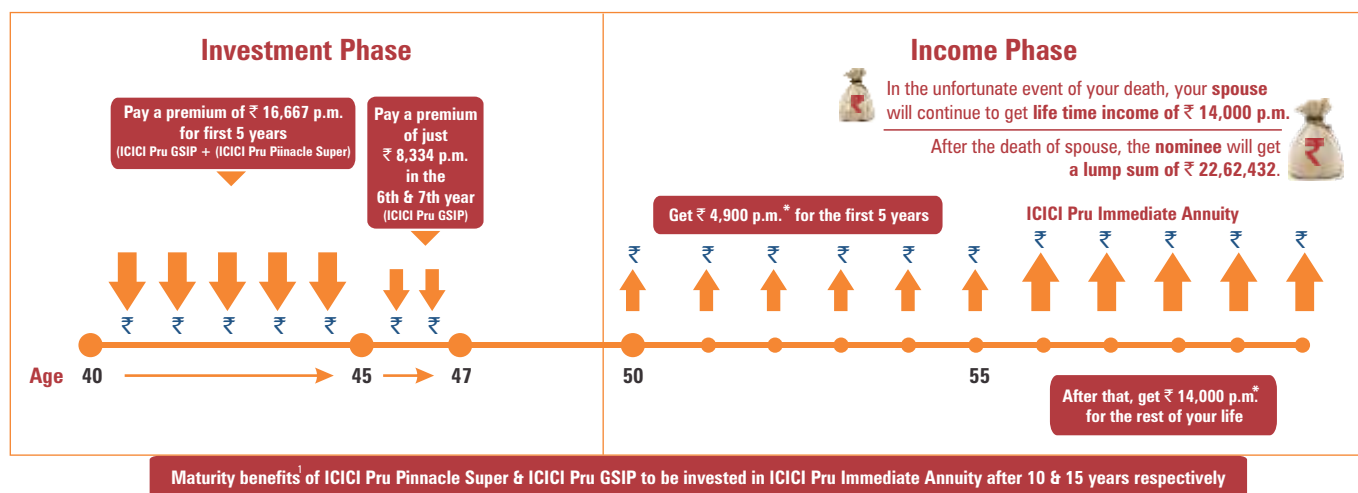
*Values are Illustrative and not guaranteed and is calculated assuming future investment returns of 6% and 8% p. a. for a 40 year old healthy male with investment in ICICI Pru Guaranteed Savings Insurance Plan and ICICI Pru Pinnacle Super plan. It is assumed that the maturity benefits of both these plan will be invested into ICICI Pru Immediate Annuity plan. The actual benefit depends on a number of factors including future investment performance. The annuity amount is calculated as per the annuity rate applicable as on 30/06/2012. The actual annuity amount will depend on the prevailing annuity rates at the time of purchase of ICICI Pru Immediate Annuity Plan

With ICICI Prudential Retirement Benefit Solution you can get regular income for retirement.

Illustration

Income Phase					
Income from year 11			Total income from year 16		
Assumed rate of return	Maturity benefit of ICICI Pru Pinnacle Super to purchase ICICI Pru IA*	Monthly income ²	Assumed rate of return	Maturity benefit of ICICI Pru GSIP* to purchase ICICI Pru IA*	Total monthly income ²
10%	₹ 7,89,966	₹ 4,900	8%	₹ 14,72,466	₹ 14,000
6%	₹ 5,77,925	₹ 3,597	6%	₹ 11,77,101	₹ 10,952

Monthly mode of policy premium are accepted in multiple of ₹100/-, actual monthly premium amount would be different



*ICICI Pru GSIP and ICICI Pru IA stand for ICICI Pru Guaranteed Savings Insurance Plan and ICICI Pru Immediate Annuity respectively.

For the purpose of illustrations, the Company has assumed 6%, 8% and 10% 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 my policy depends on a number of factors including future investment performance.

1 If the policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the Benefit Illustration. Since the 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 annuity amount is calculated as per the annuity rate applicable as on 30/06/2012. The annuity amounts are calculated assuming the current age of Akash and his spouse to be 40 years and 35 years. Annuity rates are not guaranteed and hence 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.

Terms and conditions

- Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted.
- 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.
- Tax benefits on premiums paid and benefits received will be applicable as per the prevailing tax laws.
- The benefit of this combination solution shall become payable only if you continue to pay premiums for the entire policy term / premium payment term, as the case may be.
- The regular income benefit through ICICI Pru Immediate Annuity plan will be applicable subject to the following conditions.
 - To get the Regular income, the customer will have to utilize the maturity benefits of ICICI Pru Guaranteed Savings Insurance Plan and ICICI Pru Pinnacle Super to purchase ICICI Pru Immediate plans with Annuity with Joint life last survivor with Return of purchase option.
- The policy holder will have the flexibility to choose any of the annuity options offered by the Company at the time of buying such product.
- This is not a product brochure, read product brochure of ICICI Pinnacle Super, ICICI Pru Guaranteed Savings Insurance Plan and ICICI Pru Immediate Annuity before opting for this combination solution after having fully understood the risk factors, product terms and conditions as briefly indicated below:
 - ICICI Pru Guaranteed Savings Insurance Plan: Regular Additions, Maturity Additions, premium discontinuation, Surrender policy revival. etc.
 - ICICI Pru Pinnacle Super: Premium discontinuation, policy revival, loyalty additions, surrender, partial withdrawal, charge structure, fund options, etc.

IN ICICI PRU PINNACLE SUPER POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER. © 2012, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI Pru Life Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Reg. No.: 105. Insurance is the subject matter of the solicitation. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. 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 names 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. ICICI Pru Guaranteed Savings Insurance Plan UIN - 105N114V02. ICICI Pru Pinnacle Super UIN - 105L121V03. ICICI Pru Immediate Annuity UIN - 105N009V06. Advt. No.:H/II/585/2012-13.