ICICI Pru

Future Perfect

Non-linked Insurance Plan

A SAFE JOURNEY
TO A RISING FUTURE

Guaranteed Returns
Bonuses
Family Protection
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When you invest your hard earned money to ensure your family has a bright future, there are 3 very important questions that most people ask:

- Are the returns guaranteed and if so, what is the expected growth?
- Is the maturity amount tax free?
- Will your family have a secure financial future in case of an unfortunate event?

If it is a guaranteed returns investment plan that you are looking for then look no further than ICICI Pru Future Perfect. What sets ICICI Pru Future Perfect apart is that the maturity amount from this investment is tax free subject to conditions u/s 10(10D) of Income Tax Act 1961. What’s more – ICICI Pru Future Perfect also gives you a life cover of 10 times your annual premium to ensure that your family’s financial security is never under threat.

To understand if ICICI Pru Future Perfect is the right plan for you, let us look at an example of Nishant.

Nishant is a 35 years old married man working for a reputed IT company. He has a wife Priya and a daughter Nisha.
01. Is this the right investment plan for you?

Nishant a hardworking salaried individual wants to set aside and invest some money to ensure his family has a bright & secure future. Since he wants an investment which guarantees returns & grows his hard earned money, he chooses to invest in ICICI Pru Future Perfect. Along with guaranteed returns, he also ensures the financial security of his family with a **life cover of ₹ 3 lakhs**.

While Nishant wants to receive the maturity amount only after 20 years, he is willing to actively invest his money every month for 10 years only. After assessing his finances, he realized that he can **invest ₹ 2,500 every month for 10 years**.

**Nishant’s Tip**

With ICICI Pru Future Perfect, you get tax benefits on:
- **Premiums paid u/s 80C**
- **Returns on maturity u/s 10(10D)**
Why did Nishant invest in ICICI Pru Future Perfect?

There were three main reasons that got Nishant excited about investing in ICICI Pru Future Perfect:

- Guaranteed returns with tax benefits on maturity
- Bonuses
- Complete financial protection with a life cover
02. Why did Nishant invest in ICICI Pru Future Perfect?

**Guaranteed Returns with Tax Benefits on Maturity**

What excited Nishant the most about ICICI Pru Future Perfect is that it promised him guaranteed returns on his investment. What was even sweeter was the fact that subject to conditions u/s 10(10D) of Income Tax Act 1961, he would not have to pay any income tax on his maturity amount. At the end of 20 years, Nishant would be **guaranteed a sum of ₹ 3,03,878.**

The guaranteed amount that Nishant will get on maturity is split into 2 parts:

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guaranteed Maturity Benefit¹</td>
</tr>
<tr>
<td>Guaranteed Additions²</td>
</tr>
<tr>
<td><strong>Total Guaranteed Amount on Maturity</strong></td>
</tr>
</tbody>
</table>

Nishant also ensures the financial security of his family with a life cover of ₹ 3 lakhs.
02. Why did Nishant invest in ICICI Pru Future Perfect?

Guaranteed Additions are directly proportional to the number of years you stay invested. The longer you stay invested, the higher the Guaranteed Additions.

To get a detailed understanding on GMB and GA, go here.
Bonuses if any, for endowment plans like ICICI Pru Future Perfect are declared based on the performance of the company in that financial year. There are 2 types of bonuses that everyone who invests in ICICI Pru Future Perfect is eligible for:

» Reversionary bonus
» Terminal bonus

The bonuses mentioned above are over and above the guaranteed amount promised to you at maturity & have the potential to double the amount you receive at maturity. Let’s see how:

<table>
<thead>
<tr>
<th></th>
<th>ARR @ 4%</th>
<th>or</th>
<th>ARR @ 8%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reversionary Bonuses</td>
<td>₹ 0</td>
<td></td>
<td>₹ 1,07,578</td>
</tr>
<tr>
<td>Terminal Bonus</td>
<td>₹ 85,709</td>
<td></td>
<td>₹ 2,21,554</td>
</tr>
<tr>
<td>Total Bonus on Maturity</td>
<td>₹ 85,709</td>
<td></td>
<td>₹ 3,29,132</td>
</tr>
</tbody>
</table>

ARR* stands for Assumed Rate of Returns

“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 policy depends on a number of factors including future investment performance”.
02. Why did Nishant invest in ICICI Pru Future Perfect?

Now, let’s look at how much Nishant would get on maturity once we add the bonuses to the guaranteed returns:

<table>
<thead>
<tr>
<th></th>
<th>ARR @ 4%</th>
<th>or</th>
<th>ARR @ 8%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guaranteed Amount on Maturity</td>
<td>₹ 3,03,878</td>
<td></td>
<td>₹ 3,03,878</td>
</tr>
<tr>
<td>Total Bonuses</td>
<td>₹ 85,709</td>
<td></td>
<td>₹ 3,29,132</td>
</tr>
<tr>
<td><strong>Total Amount on Maturity</strong></td>
<td>₹ 3,89,587</td>
<td></td>
<td>₹ 6,33,010</td>
</tr>
</tbody>
</table>

ARR* stands for Assumed Rate of Returns

To get a detailed understanding on reversionary and terminal bonuses, go here.

ICICI Prudential Life is one of the largest private sector insurer with asset under management of more than Rs. 1 Lakh Crores on 31st March, 2016^.

^Past performance is not indicative of future performance
02. Why did Nishant invest in ICICI Pru Future Perfect?

Complete financial security with a life cover

Guaranteed returns and bonuses are what most good investment plans will offer you. What makes ICICI Pru Future Perfect a great investment option is that, your family’s financial future is always secure – even in the case of an unfortunate event.

In case of Nishant’s unfortunate death, his family will receive a lumpsum amount of ₹ 3 lakh to ensure their financial security is never compromised.

Invest in ICICI Pru Future Perfect and ensure that your family’s future is indeed perfect!
Understanding Guaranteed Maturity Benefit & Guaranteed Additions

There were three main reasons that got Nishant excited about investing in ICICI Pru Future Perfect:

01 Guaranteed Maturity Benefits (GMB)
02 Guaranteed Additions

01 Guaranteed Maturity Benefits (GMB)¹

The GMB that you are guaranteed at maturity will be set as soon as you purchase ICICI Pru Future Perfect. It is a fixed amount that depends on various things like age, policy term, premium payment term & gender. You can rest assured that this amount will be credited to your bank account as soon as your policy matures. Your GMB may be lower than your Sum Assured on death.

Guaranteed Returns are in the form of Guaranteed Maturity benefits. These benefits are payable subject to payment of all the due premiums.
Guaranteed Additions (GA)^2

Guaranteed Additions are added to your maturity amount for every policy year that you stay invested. This means that the longer you are invested, the more the higher your guaranteed returns on maturity!

The table below shows you how much GAs that will be paid out as a percentage of your annual premium are shown in the table below:

<table>
<thead>
<tr>
<th>Policy year/ PPT</th>
<th>5 or 7 years</th>
<th>10, 15 or 20 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 5 years</td>
<td>8%</td>
<td>10%</td>
</tr>
<tr>
<td>6 – 10 years</td>
<td>10%</td>
<td>12%</td>
</tr>
<tr>
<td>11 – 15 years</td>
<td>12%</td>
<td>15%</td>
</tr>
<tr>
<td>16 years onwards</td>
<td>15%</td>
<td>18%</td>
</tr>
</tbody>
</table>

The Guaranteed Maturity Benefit & Guaranteed Additions together contribute to the total Guaranteed Returns you receive at maturity.

Invest in ICICI Pru Future Perfect and ensure that your family’s future is indeed perfect!

INVEST NOW
There were three main reasons that got Nishant excited about investing in ICICI Pru Future Perfect:

01 Reversionary Bonus
02 Terminal Bonus

**01 Reversionary Bonus**

Reversionary Bonus if any, is the bonus declared every year as a percentage of (Guaranteed Maturity Benefit + Earlier Revisionary Bonuses). It is payable on death of the life assured or maturity of the policy. Reversionary bonus in Cash advantage is added every year on compounded basis.

*ICICI Pru Life has declared reversionary bonuses for all its endowment policies every year since 2007!*

<table>
<thead>
<tr>
<th>Year</th>
<th>ICICI Pru Future Perfect</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>1st Year</td>
</tr>
<tr>
<td>2nd</td>
<td>+ 2nd Year</td>
</tr>
<tr>
<td>3rd</td>
<td>+ 3rd Year</td>
</tr>
<tr>
<td>20th</td>
<td>+ Reversionary Bonus</td>
</tr>
</tbody>
</table>
Terminal bonus

Terminal bonus is a one-time bonus declared at the time of the maturity for participating policy. As seen in Nishant’s case above, terminal bonus can be as much as the Guaranteed Maturity Benefit (GMB).

Bonuses, if any, are added at the start of every financial year, the longer you stay invested the better your returns!

Invest in ICICI Pru Future Perfect and ensure that your family’s future is indeed perfect!
Can I buy this plan online?

Yes! Time is money – and to help you save time, we have designed a very simple and easy to navigate application form. Buying ICICI Pru Future Perfect online is really easy and you can buy online in less than 10 minutes’ on our website www.iciciprulife.com in 3 easy steps:

01 Enter premium amount and calculate your maturity benefit
02 Enter your personal details (click here to see how to fill online application form)
03 Make payment

More so, you also get an instant premium payment receipt which you can use for filing your taxes.

ΩTax benefits can be availed subject to issuance of policy and other conditions as per prevailing tax laws.

What if I get stuck and need assistance while purchasing the policy online?

If you are stuck anywhere in the application form, just navigate to our step-by-step guide to apply for ICICI Pru Future Perfect online. If you have any other query which is not addressed in the application guide, our team of experts will be able to answer them over the phone. The team is available from Monday to Saturday between 10 am to 6 pm.

‘Subject to realization and payment of documents
05. Can I buy this plan online?

Simply click the ‘Get a call back’ button on the bottom right hand corner of the application form and one of our experts will call you instantly and guide you through the purchase process.

*Nishant’s Tip*

*Buying the policy online saves a lot of time. You can complete the whole process in less than 10 minutes!*
05. Can I buy this plan online?

How do I access my policy documents once I purchased my policy?

Once you have purchased the policy and generated a login id and password, you can access all your policy related documents online:

» Pay premiums online
» Download e-statement
» Download your premium paid certificate as investment proof for tax saving while filling income tax returns

And more such services for your policy like downloading the e-welcome kit etc. In case you need a query answered or cannot find what you are looking for, we provide dedicated online support for any of your policy servicing requirements. Here are the various ways you can connect with us.

Send us an email through your registered email id on buyonline@iciciprulife.com
Direct message us on Facebook
Direct message us on Twitter
Call us on 1860 266 7766

I’m convinced. I can do it! Click the link below to buy online now!

SHOW ME STEP BY STEP HOW TO BUY ONLINE
# Plan at Glance:

<table>
<thead>
<tr>
<th>Premium Payment Option</th>
<th>Limited Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Premium Payment term (PPT) in years</strong></td>
<td>5</td>
</tr>
<tr>
<td>Policy term in years</td>
<td>10 to 15</td>
</tr>
<tr>
<td>Minimum Annual Premium (₹)</td>
<td>40,000</td>
</tr>
<tr>
<td>Min/Max age at entry (in years)</td>
<td>3/45</td>
</tr>
<tr>
<td>Min/Max age at maturity (in years)</td>
<td>18/60</td>
</tr>
<tr>
<td>Minimum basic sum assured on death</td>
<td>4,00,000</td>
</tr>
<tr>
<td>Premium Paying Frequency</td>
<td>10 to 15</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Premium Payment term (PPT) in years</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy term in years</td>
<td>12 to 17</td>
</tr>
<tr>
<td>Minimum Annual Premium (₹)</td>
<td>18,000</td>
</tr>
<tr>
<td>Min/Max age at entry (in years)</td>
<td>1/58</td>
</tr>
<tr>
<td>Min/Max age at maturity (in years)</td>
<td>91 days/55</td>
</tr>
<tr>
<td>Minimum basic sum assured on death</td>
<td>1,80,000</td>
</tr>
<tr>
<td>Premium Paying Frequency</td>
<td>Annual / Half - yearly / Monthly</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Premium Payment term (PPT) in years</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy term in years</td>
<td>15 to 20</td>
</tr>
<tr>
<td>Minimum Annual Premium (₹)</td>
<td>12,000</td>
</tr>
<tr>
<td>Min/Max age at entry (in years)</td>
<td>91 days/55</td>
</tr>
<tr>
<td>Min/Max age at maturity (in years)</td>
<td>91 days/50</td>
</tr>
<tr>
<td>Minimum basic sum assured on death</td>
<td>96,000</td>
</tr>
<tr>
<td>Premium Paying Frequency</td>
<td>10 to 15</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Premium Payment term (PPT) in years</th>
<th>15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy term in years</td>
<td>20 to 25</td>
</tr>
<tr>
<td>Minimum Annual Premium (₹)</td>
<td>9,600</td>
</tr>
<tr>
<td>Min/Max age at entry (in years)</td>
<td>91 days/50</td>
</tr>
<tr>
<td>Min/Max age at maturity (in years)</td>
<td>91 days/45</td>
</tr>
<tr>
<td>Minimum basic sum assured on death</td>
<td>84,000</td>
</tr>
<tr>
<td>Premium Paying Frequency</td>
<td>Annual / Half - yearly / Monthly</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Premium Payment term (PPT) in years</th>
<th>20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy term in years</td>
<td>25 to 30</td>
</tr>
<tr>
<td>Minimum Annual Premium (₹)</td>
<td>8,400</td>
</tr>
<tr>
<td>Min/Max age at entry (in years)</td>
<td>91 days/45</td>
</tr>
<tr>
<td>Min/Max age at maturity (in years)</td>
<td>91 days/45</td>
</tr>
<tr>
<td>Minimum basic sum assured on death</td>
<td>84,000</td>
</tr>
<tr>
<td>Premium Paying Frequency</td>
<td>10 to 15</td>
</tr>
</tbody>
</table>

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Invest in ICICI Pru Future Perfect and ensure that your family’s future is indeed perfect!

**INVEST NOW**
Other

Important Questions:

What happens if you surrender the policy?

If you have chosen to pay premium for 10 years or more, your policy will acquire a surrender value after you have paid premium fully for 3 years.

If you have chosen pay premium for less than 10 years, the policy will acquire a surrender value after you paid premium fully for 2 years.

If you discontinue your premiums before your policy has acquired a surrender value, you will not receive a pay-out.

On policy surrender, you will get the higher of the following:

» Guaranteed Surrender Value plus guaranteed surrender value of any subsisting bonus and guaranteed additions, as applicable.

» Special Surrender Value (SSV)

Where,

\[
\text{Guaranteed Surrender value of subsisting bonuses} = \text{Guaranteed Surrender Value Factors for subsisting bonuses} \times \text{Subsisting bonuses accrued}
\]

\[
\text{Surrender value of accrued GAs} = \text{Guaranteed Surrender Value Factors for guaranteed additions} \times \text{Accrued GAs}
\]

» These Guaranteed Surrender Value Factors convert the face value of accrued GAs and subsisting bonuses accrued, payable on maturity or earlier death, to their expected present value. These factors are guaranteed.

» The SSV is not guaranteed.
07. Other Important Questions:

What happens if you discontinue or forget to pay your premiums?

We understand that for a variety of reasons, you might find it difficult to continue or in some cases, forget to pay your premium payments. If you stop paying premium before your policy acquires a surrender value, your policy will lapse and no benefits will be paid.

If you decide to stop paying premiums after your policy acquires a surrender value, the policy would continue as a “paid up” policy with reduced benefits, as demonstrated below:

If something were to happen to you during the 20 years of your policy, the paid-up Sum Assured on death, paid-up GAs, accrued reversionary bonuses and contingent reversionary T&C7 bonus, if any, will be payable to your loved ones.

At the end of 20 years, you and your family will receive the paid-up GMB, Paid-up GAs, accrued reversionary bonuses and contingent reversionary bonus, if any, will be payable, where:

\[
\text{Paid up Sum Assured on Death} = \frac{\text{Sum Assured on Death}}{(\text{Total number of premiums payable})} \times \frac{(\text{Total number of premiums paid})}{(\text{Total number of premiums payable})}
\]

\[
\text{Paid up Guarantee Maturity Benefit} = \frac{\text{GMB}}{(\text{Total number of premiums payable})} \times \frac{(\text{Total number of premiums paid})}{(\text{Total number of premiums payable})}
\]

\[
\text{Paid up Guarantee Additions} = \frac{\text{Sum of all GAs at Maturity}}{(\text{Total number of premiums payable})} \times \frac{(\text{Total number of premiums paid})}{(\text{Total number of premiums payable})}
\]
07. Other Important Questions:

However, if you discontinue your premiums, your paid-up policy will not be entitled to future GAs, reversionary bonuses or terminal bonus. However, contingent reversionary bonus may be given instead at the point the policy is made paid-up.

Invest in ICICI Pru Future Perfect and ensure that your family’s future is indeed perfect!
07. Other Important Questions:

How can you revive your policy?

Even if you have discontinued your premiums, you can revive your policy, subject to the following conditions:

» The application for revival must be made within 2 years from the due date of the first unpaid premium and before the termination date of policy. Revival will be based on the prevailing Board approved underwriting policy.

» You furnish, at your own expense, satisfactory evidence of your health, as required by the insurance company.

» The arrears of premiums together with interest at such rate as your insurance premium may charge for late payment of premiums are paid.

The revival of the policy may be on terms different from those applicable to the policy before premiums were discontinued; for example, extra mortality premiums or charges may be applicable. The revival will take effect only if it is specifically communicated to you by your insurance company.

On revival of a paid-up policy, the paid-up Sum Assured on death, paid-up GAs and paid-up GMB will be restored to the Sum Assured on death, GAs and GMB applicable at the time premiums were discontinued. All applicable GAs, and reversionary bonuses declared since premium discontinuance up to the date of revival, shall accrue to the policy and the contingent reversionary bonus attached to the policy will be reversed.
How to buy ICICI Pru Future Perfect online?:

Buying ICICI Pru Future Perfect online is very simple and can be finished in 10 minutes’. You can buy online from us with any of these options:

01 Visit our website www.iciciprulife.com or Click here
02 On our Future Perfect quotation page, click on get a call back option.
03 Send an email to us on buyonline@iciciprulife.com
04 Give us a missed call on 18003157751

‘Subject to realization and payment of documents
08. How to buy ICICI Pru Future Perfect online:

Steps to buy ICICI Pru Future Perfect online:

Once you come to our Future Perfect product page, follow these instructions:

Step 1:
Enter your mobile number, email id, gender and date of birth

Nishant’s Tip

This will help us send the quotation to you.

Step 2:
Click on ‘Get your Quote’

Nishant’s Tip

Before clicking on continue, double check the details you have entered. If you click on continue, these elements are fixed and non-editable. You may also uncheck call back option if you do not wish to receive a call from us.
08. How to buy ICICI Pru Future Perfect online:

Quotation – Premium and Benefit Calculator page

**Step 1: Enter premium payment term**
You may choose from paying only once, paying for 5 years, 7 years, 10 years, 15 years or 20 years

**Step 2: Enter premium payment frequency**
You have the options of paying premiums monthly, half-yearly or annually

**Step 3: Enter policy term**
Depending on your premium payment term, your policy term can range from 10 years to 20 years.

*You can start your investment from ₹ 700 per month*
08. How to buy ICICI Pru Future Perfect online:

**Step 4: Enter premium**
Enter the premium amount you wish to pay

**Step 5: Sum assured**
Enter the sum assured as per your protection needs.

**Step 6: Press Click to calculate**
Check and confirm all the details you have entered

**Step 7: Press Buy Now**
08. How to buy ICICI Pru Future Perfect online:

Application form process – Step by step process to submit application form is explained below.

**Step 1:**
Note down the 10 digit alphanumeric application number (OB12345678) that is generated on the screen.

**Step 2:**
You can resume your online application form in two ways in our App Tracker.

- a. App no. and Date of Birth
- b. Mobile no. Date Of Birth

**Step 3:**
Please keep your PAN number and KYC documents handy for easier form filling. Click here to know List of applicable documents.
Application form filling process

A. Basic details:

1) **Name:**
Enter your name in the fields given.

*Nishant’s Tip*

Please enter your name as per your ID Proof. If you have a middle name for eg: Ram Kripal Yadav. Enter Ram in the First name field and Kripal Yadav in the Last name field

2) **Date of birth and Gender:**
You cannot edit your date of birth or gender in the application form. If you have entered incorrect DOB/ Gender. Please start your buying journey again.

3) **Marital status:**
Select your Marital Status from the drop down list.

*Nishant’s Tip*

If you have filed for a divorce and not legally divorced yet. Please select married.
08. How to buy ICICI Pru Future Perfect online:

4) Education:

» Select your highest educational qualification here

» Select Post Graduate if you have completed a degree or diploma after your graduation. eg: M.Tech / M.B.A.

» Select Graduate if you have completed a Bachelor’s degree eg: B.Tech / B.A.

» Select Diploma if you have completed a professional diploma course after Senior Secondary (10+2)

» Select 10th or 12th if you have completed Senior Secondary (SSC) or High Secondary (HSC) respectively.

» Select Below 10th if you have completed any standard below High School.

5) Occupation details:

» Select Salaried if you are working for an organisation on its payroll.

» Select Agriculturalist if you belong to any act of soil cultivation (Cultivator, farmer etc)

» Select Professional if you are a certified professional and practice the same profession independently like doctor, CA, Lawyer etc.

If you fall under professional and your profession is not mentioned in the drop down. Please select ‘others’ and describe your profession.
Select Self-employed if you are a business person

If you are a business person running a company, select Self employed and further mention the name of your organisation and organisation type.

» Select **Retired** if you have retired from a job and not working anywhere.

» Select **Student** if you are enrolled in a full time course

» Select **Others** if you do not belong to any of the above occupation and give a brief description of your occupation in the Occupation Description box. For eg: Supervisor, Commission agent, contract worker etc

**6) Organization:**

» Select the name of your organisation from the drop down

Organisation names are updated periodically. If your organisation name is not mentioned in the drop down, select “others” and enter the name of your organisation along with organisation type.
7) Organization type:

Select appropriate Organisation Type from the drop down

» Select **Public Limited** if the company is listed in stock exchange like Infosys Ltd

» Select **Government** if you are in a state or central government run organisations like Indian railways

>`Nishant’s Tip` Select Public Limited for government organisations which are listed in stock exchange eg: NTPC, ONGC

» Select **Private Limited** by checking on the company documents for the full name of the organisation, usually private limited companies use abbreviation like Pvt. Ltd. after their names.

» Select **Proprietor** if the Company is run by a single owner, usually nascent start-ups, and very small organisations.

» Select **Trust** If you are working for a non-profit organisation, an educational institution, or a non-profit healthcare organisation

» Select **Partnership** if it is a partnership firm

» Select **Society**, if it is a group that is formed for a specific purpose, for example Residents Welfare Society, etc

» Select **Hindu Undivided Family**: If you belong to or working for Hindu Undivided Family. It is a class business being run on an inherited property by a member of the family.

>`Nishant’s Tip` Please select the above to the best of your knowledge
08. How to buy ICICI Pru Future Perfect online:

**Use case 1:**

Mr. Suresh Sharma is working in a software company as a software engineer. He will fill up his occupation details as follows

**Occupation:** Salaried  
**Organisation name:** Abc software Pvt Ltd.  
**Organisation type:** Private Limited

**Use case 2:**

Mr Kamal Kishore Mishra, works as an accountant in Madhur residential building. He will fill up his details as follows

**Occupation:** Others  
**Occupation description:** Accountant  
**Organisation name:** Others  
**Organisation name description:** Madhur Cooperative Hsg society  
**Organisation type:** Society

**8) Trade:**

If you are employed in export, jewellery, real estate, scrap dealing, shipping, stock broking or agriculture, select Yes.

If you selected yes for ‘Point no. 1’ you need to select your activity type from the drop down list.

**Nishant’s Tip**

*Select import/export if you or your company is involved in import or exports of goods*
08. How to buy ICICI Pru Future Perfect online:

9) Pan number:
Provide your alphanumeric PAN number (10 digit) here; for example: AAKVP1938L

PAN Card will be used as a valid Age and ID Proof.

Nishant’s Tip

10) Aadhaar number:
You may also provide your Aadhaar No.(12 digit) though it is not mandatory

Aadhaar Card can be used as a valid Age, Identity and Address Proof

Nishant’s Tip
08. How to buy ICICI Pru Future Perfect online:

11) **Policy objective:**
Select the objective of buying a policy from drop down

12) **Age proof:**
Click here to refer eligible age proofs and upload the same

Aadhaar card, Passport and Driving License are commonly used age proofs, which are also used as ID and address proofs.

13) **Annual income:**
For total annual income field, enter the amount the amount that is mentioned in your income proof.

**Use case 1:**
If you are salaried and you have received a bonus in this financial year, please enter following amounts

» Total of annual salary + bonus, if your income proof is salary slips(last 3 months) and Bonus is a part of those slips

» Total annual salary, if your income proof is salary slips(last 3 months) and bonus is not a part of those salary slips

» Total annual salary of last year, if your income proof is previous years ITR/Form 16
Use case 2:
If you have recently got a hike or moved to a different company with a hike, please enter following amounts

» New annual salary, if your income proof is last 3 months salary slips with the new salary

» New annual salary, if your income proof is your appointment letter and you are less than 3 months old in the new organisation

Old annual salary, if your income proof does not reflect updated salary

14) Politically exposed:
Select Politically Exposed Person, if you or a member of your family or close relatives holds important positions in political parties, Judicial/ military officials, senior executives of state owned corporations

12) EIA:
Enter Electronic Insurance Account (EIA) if you already have an EIA account.

Nishant’s Tip
EIA is a free of cost repository which keeps all your policies in electronic form. If you do not have an EIA: from the drop down select one of the options to apply or select not interested
08. How to buy ICICI Pru Future Perfect online:

B. Nominee Details:

1) Enter Nominee name/ gender / relation and date of birth of the nominee

If your nominee is a minor (less than 18 years old), you will have to enter the details of an appointee who will be authorised to act on behalf of the nominee, till your nominee is legally 18 years old. Appointee has to be older than 18 years old.

Ensure correct details of the nominee or appointee are entered. This will help in easier claim process.
C. Previous Policy details:

1) Enter details of Non ICICI Prudential Life insurance policies which are inforce/active

2) Select Name of the insurer from the drop down and enter the life insurance cover/sum assured

3) Click on “Add another Policy” if you have more than one life insurance policies from other life insurers

In case of ULIPs enter the Sum Assured or Life insurance Cover amount and not the fund value/ premium amount.
08. How to buy ICICI Pru Future Perfect online:

FATCA and CRS:

» Double check your PAN number if you are only paying taxes in India

» If you pay taxes in any other country other than India, please enter those details from the drop down.

Indian Engineers who are on a project offsite in a different country for short term, select only India.
Select the country of your birth from the drop down if you were not born in India.
Communication address:

» Please enter details as per your address proof

This is required for all future communication with you. In case you stay on rent and you move out to a different place, you can always change the communication address later through various service options available on our website.

» Enter your permanent address, if it is different than your communication address.

» Please verify your mobile number and email address

Keep the above mobile phone handy with you, it is required to verify the process at the end of the application form with OTP
08. How to buy ICICI Pru Future Perfect online:

Life assured habit and health details:

Provide your physical attribute details here

a. **Height**: Enter your height (Feet) by typing in the fields given. Height in Cms will automatically appear.

b. **Weight**: Enter your weight in KGs

*Provide information to the best of your knowledge*
08. How to buy ICICI Pru Future Perfect online:

Health details:

a. Do You Consume Or Have Ever Consumed Tobacco?

Once selected at the start of the buying journey, this option cannot be edited here.

Nishant’s Tip

b. Do You Consume Or Have Ever Consumed Alcohol?

Mark “No” if you have stopped consumption of tobacco or alcohol from the last five years
If you are an occasional smoker or social drinker. Please select the minimum quantity as applicable. For eg: If you have started drinking 5 years back but you drink (mostly beer) only twice in a month, please mention details as below:
Alcohol consumed as: Beer (Bottles)
Quantity per day: 1-2
Since how many years: 4

Nishant’s Tip

c. Do You Consume Or Have Ever Consumed Narcotics?

d. Have you ever suffered or being diagnosed or been treated for any of the following?

Please go through this in advance, it helps in quick selection during application form filling and select “No”, if none is applicable

Nishant’s Tip
a. Hypertension/High BP/high cholesterol
b. Chest Pain/Heart Attack/any other heart disease or problem
c. Undergone angioplasty, bypass surgery, heart surgery
d. Diabetes/High Blood Sugar/Sugar in Urine
e. Asthma, Tuberculosis or any other respiratory disorder
f. Nervous disorders/stroke/paralysis/epilepsy
g. Any Gastrointestinal disorders like Pancreatitis, Colitis etc.
h. Liver disorders/Jaundice/Hepatitis B or C
i. Genitourinary disorders related to kidney, prostate, urinary system
j. Cancer, Tumor, Growth or Cyst of any Kind
k. HIV infection AIDS or positive test for HIV
l. Any blood disorders like Anemia, Thalassemia etc
m. Psychiatric or mental disorders
n. Any other disorder not mentioned above

If you have suffered with any of the above mentioned in the past, please mention the year in which it had happened in the remarks field below the health questions. If required, Mail those reports to buyonline@iciciprulife.com.

For faster issuance, if you have done a medical examination in the last 1 year from the date of the policy purchase, please share the same with us on buyonline@iciciprulife.com

08. How to buy ICICI Pru Future Perfect online:
e. Is your occupation associated with any specific hazard or do you take part in activities or have hobbies that could be dangerous in any way? (eg - occupation - Chemical factory, mines, explosives, radiation, corrosive chemicals j - aviation other than as a fare paying passenger, diving, mountaineering, any form of racing, etc)

f. Are you employed in the armed, para military or police forces? (If yes, please provide Rank, Department/Division, Date of last medical & category after medical exam)?

g. Family details of the life assured(include parents/sibling) Are any of your family members suffering from /have suffered from/have died of heart disease, Diabetes Mellitus, cancer or any other hereditary/familial disorder, before 55 years of age. If yes please provide details below?
08. How to buy ICICI Pru Future Perfect online:

h. Have you lost weight of 10 kgs or more in the last six months?

i. Do you have any congenital defect/abnormality/physical deformity/handicap?

j. Have you undergone or been advised to undergo any tests/investigations or any surgery or hospitalized for observation or treatment in the past?

k. Did you have any ailment/injury/accident requiring treatment/medication for more than a week or have you availed leave for more than 5 days on medical grounds in the last two years?

*Nishant’s Tip*

If any of the above is applicable to you, please mention brief details in remarks field below the health questions.
08. How to buy ICICI Pru Future Perfect online:

D. Set Payout Details:

This is the account details in which ICICI Prudential Life Insurance will pay all future payout / maturity amounts.

E. OTP Verification:

Verify with one time password that is sent to your mobile number given in the application form.

Nishant’s Tip

OTP verification is mandatory for Policy issuance
If you skip this here, it comes two more times.
08. How to buy ICICI Pru Future Perfect online:

F. Review:

1) You can review the entire application form and edit details if required.

2) Tick on the declaration mentioned at the end of the review to continue with payment.

Please review and edit details here, you will not be able edit information if you move to the payment page
G. Source of funds:

1) Select source of funds as applicable

if you do not fall in any of the options mentioned in the drop down. Select others and give a description. For eg: If you are a freelance writer, select others and mention freelance writing remuneration.
08. How to buy ICICI Pru Future Perfect online:

H. Premium Payment:

1) **If the payer is other than the policy holder, please keep a third party declaration in the below format ready and also submit payers KYC**

2) **You can choose to pay from various available options**
   i. Credit Card
   ii. Debit card
   iii. Net banking

*Nishant’s Tip*

*In case of Credit card, tick on the set up standing instructions options. This will ensure that your premiums are paid on time and your policy stays in force/active.*
List of documents required:
Along with your photo, we require only 3 documents to issue a policy.

For upload, file size limit per document should not be more than 2 MB. Keep these documents handy. This helps you fill up the application for much more quickly. A readable scan copy/ camera pic of these documents will be good, and allow you to submit the documents online.

PAN Card:
Entering the Pan card is mandatory

PAN Card will be used as a valid Age and ID Proof

Age & Address proof (Any one):
Current Passport
Current Driving License
Aadhar card with photo and address (12 digit UID number)

If you do not have any of the above and want to know list of alternate documents, Click Here. If you submit ANY ONE amongst the above 3 documents, you will not have to submit any additional document for Age, Photo Id and Adress proof.

If you do not have any of the above and want to know list of alternate documents, Click Here
Income Proof:

1. Income Tax returns (ITR’s) for last 3 assessment years duly filed with IT department.
2. Form 16 of latest assessment year.
3. Salary slips of last 3 months.
4. Individual Audited Profit and Loss account, Balance Sheet of last 3 assessment years.
5. Last 3 months bank statement reflecting regular salary credits
6. Latest salary certificate from the employer on the letter head signed by authorized signatory
08. How to buy ICICI Pru Future Perfect online:

If any document is password protected please share the password also. Please share the same on email to buy online@iciciprulife.com

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a. Total of annual salary + bonus, if your income proof is salary slips (last 3 months) and Bonus is a part of those slips

b. Total annual salary, if your income proof is salary slips (last 3 months) and bonus is not a part of those salary slips

c. Total annual salary of last year, if your income proof is previous years ITR/ Form 16

Use Case 2: If you have recently got a hike or moved to a different company with a hike, please enter following amounts

d. New annual salary, if your income proof is last 3 months salary slips with the new salary

e. New annual salary, if your income proof is your appointment letter and you are less than 3 months old in the new organisation

f. Old annual salary, if your income proof does not reflect updated salary
Contact us:

To Buy Online:

01 Click here
02 Visit our website www.iciciprulife.com
03 Email us at buyonline@iciciprulife.com
04 Give us a missed call on 18003157751
05 Call our national service number 18602667766 and choose option 5
Terms & Conditions:

1. Guaranteed Maturity Benefit will be set at policy inception and will depend on age, policy term, premium, premium payment term and gender and may be lower than your Sum Assured on death.

2. Guaranteed Additions,

During premium payment term: Guaranteed Additions will accrue on premium payment*

After premium payment term: Guaranteed Additions will accrue at the beginning of policy year,

where * is for monthly premium frequency, 1/12th times Guaranteed Additions will be accrued every month on premium payment. For half yearly premium frequency, 0.5 times Guaranteed Additions will be accrued on premium payment.

#Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid. Reversionary bonuses will be applied through the compounding bonus method. All reversionary bonuses will be declared as a proportion of the sum of the GMB and the accrued reversionary bonuses, if any. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. Contingent reversionary bonus may be declared every financial year and will explicitly accrue only when a policy is made paid-up or a fully paid policy is surrendered. Contingent reversionary bonus will be a part of the paid up benefit and will be paid on maturity, surrender or earlier death. A terminal bonus may also be payable at maturity or on earlier death.

Tax benefits under the policy are subject to conditions under Sec. 80C, of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments from time to time ICICI Pru Future Perfect: UIN 105N153V01.
10. Terms & Conditions:

ICICI Prudential Life Insurance Company Limited. IRDAI Regn No. 105. CIN:
L66010MH2000PLC127837

ICICI Prudential Life Insurance Company Limited. Registered Address:- ICICI PruLife
Towers,1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025.

For more details on the risk factors, terms and conditions, please read the sales brochure
carefully before concluding a sale. Call us on 1-860-266-7766 (10am-7pm, Monday to
Saturday, except national holidays and valid only for calls made from India). For enquires
related to new policies purchased online, please call us on 1-860-266-7766 and select
option 4 on our Interactive Voice System. Trade Logo displayed above belongs to ICICI
Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company
Ltd under license. Tax benefits under the policy are subject to conditions under Sec. 80C,
80D and Sec 10(10D) of the Income Tax Act, 1961. Service tax and applicable Cesses will
be charged extra as per prevailing rates. Tax laws are subject to amendments from time to
time.

Advt. No.: OTH/II/0126/2017-18.

Beware of spurious phone calls and fictitious/ fraudulent offers

IRDAI clarifies to public that

IRDAI or its officials do not involve in activities like sale of any kind of insurance
or financial products nor invest premiums.

IRDAI does not announce any bonus. Public receiving such phone calls are
requested to lodge a police complaint along with details of phone call, number.