

Pay only once and get

min. **7%** p.a. guaranteed returns

Secure your goals with

ICICI Pru
SIGNATURE
Secure

A Single Pay Non-Participating Linked Life Individual Savings Insurance Plan

5 YEAR
POLICY TERM



Ke Saath Zimmedari Lagey Pyaari

Trusted
by over
20 crore
Indians in

25
YEARS

This is a unit linked insurance plan. In this policy, the investment risk in investment portfolio is borne by the Policyholder. Unit linked Insurance products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender/withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year.



A Single Pay Non-Participating Linked Life Individual Savings Insurance Plan

In an uncertain world, confidence matters. Presenting **ICICI Pru Signature Secure**, an innovative solution that is designed to provide guaranteed growth while securing your loved ones. With a clear path to wealth creation and the reassurance of certainty, it offers a dependable way to build your future with greater confidence and peace of mind.

The plan provides tax-efficient guaranteed returns to shield you from market uncertainties.

Pay once, stay worry-free with guaranteed returns and life cover throughout the policy term!

What makes **ICICI Pru Signature Secure** special



Pay only once
and enjoy benefits for
the entire policy term



Life Cover for the
entire policy term so
that your family is
financially secured
even in your absence



Enjoy **Guaranteed**
benefits along with
an opportunity to
grow your wealth



Get guaranteed
7% annualized
returns*



Nil
Policy Administration
Charges and Premium
Allocation Charges



Tax benefits may be
applicable on premiums
paid and benefits
received as per
prevailing tax laws

*7% IRR on maturity calculated on Guaranteed Maturity Benefit of 140% of premium paid in case 1.1x/ 1.25x sum assured multiple is chosen

Start your wealth creation journey with **2 simple steps**



Decide the level of life cover
and premium amount to
match your financial
protection and savings needs



On maturity of the policy after
5 years, get higher of fund
value or guaranteed maturity
benefit as a lump sum

ICICI Pru Signature Secure at a glance

Premium payment term (PPT)	Single Pay												
Minimum/Maximum Policy terms in years	5 years												
Minimum / Maximum premium	₹ 1,00,000 p.a. – / Subject to Board Approved Underwriting Policy												
Sum Assured	<table border="1"> <thead> <tr> <th>Age</th> <th>Minimum Sum Assured</th> <th>Maximum Sum Assured Multiple</th> </tr> </thead> <tbody> <tr> <td>13 to 49</td> <td>1.25 times single premium</td> <td>10 times single premium</td> </tr> <tr> <td>50</td> <td>1.1 times single premium</td> <td>10 times single premium</td> </tr> <tr> <td>50 to 70</td> <td>1.1 times single premium</td> <td>1.1 times single premium</td> </tr> </tbody> </table> <p>Note: Sum Assured amounts in between the minimum and maximum limits are not available.</p>	Age	Minimum Sum Assured	Maximum Sum Assured Multiple	13 to 49	1.25 times single premium	10 times single premium	50	1.1 times single premium	10 times single premium	50 to 70	1.1 times single premium	1.1 times single premium
Age	Minimum Sum Assured	Maximum Sum Assured Multiple											
13 to 49	1.25 times single premium	10 times single premium											
50	1.1 times single premium	10 times single premium											
50 to 70	1.1 times single premium	1.1 times single premium											
Age at entry	<p>Minimum entry age: 13 years Maximum entry age:</p> <table border="1"> <thead> <tr> <th>Sum Assured Multiple</th> <th>Years last birthday</th> </tr> </thead> <tbody> <tr> <td>1.1 or 1.25 times single premium</td> <td>70</td> </tr> <tr> <td>10 times single premium</td> <td>50</td> </tr> </tbody> </table> <p>For policies issued on minor life, the date of commencement of policy and date of commencement of risk shall be same.</p>	Sum Assured Multiple	Years last birthday	1.1 or 1.25 times single premium	70	10 times single premium	50						
Sum Assured Multiple	Years last birthday												
1.1 or 1.25 times single premium	70												
10 times single premium	50												
Age at maturity	<p>Minimum maturity age: 18 years Maximum maturity age: 75 years</p> <table border="1"> <thead> <tr> <th>Sum Assured Multiple</th> <th>Years last birthday</th> </tr> </thead> <tbody> <tr> <td>1.1 or 1.25 times single premium</td> <td>75</td> </tr> <tr> <td>10 times single premium</td> <td>55</td> </tr> </tbody> </table>	Sum Assured Multiple	Years last birthday	1.1 or 1.25 times single premium	75	10 times single premium	55						
Sum Assured Multiple	Years last birthday												
1.1 or 1.25 times single premium	75												
10 times single premium	55												

Benefits in detail

This policy provides you with the potential to grow your savings with market linked returns along with an adequate life insurance cover to protect the financial goals of your loved ones.

Maturity Benefit

Under this policy, on survival of the life assured till the date of maturity, Maturity Benefit payable shall be the highest of:

- Fund Value as on the Date of Maturity, or
- Guaranteed Maturity Benefit

Guaranteed Maturity Benefit is defined as a percentage of single premium paid by you as follows:

Sum Assured Multiple	% of Single Premium
1.10x or 1.25x	140%
10x	100%

On payment of maturity benefit by the company, the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

Illustrative example: Mr. Akshat, a 45-year-old customer, is looking for one-time investment in a plan that can potentially provide tax-efficient returns along with life cover throughout the policy term. He chooses a life cover of 1.25 times the premium paid.

ICICI Pru Signature Secure provides the perfect solution for his needs.

Akshat decides to pay ₹ 10,00,000 as one-time investment. On Akshat's survival till policy maturity, he will get a lump sum corpus as the Maturity Benefit, as given in the table below:

Maturity Benefit payable shall be the highest of:

- Guaranteed Maturity Benefit: ₹14,00,000 (₹ 14.0 Lacs); or
- Fund Value at Maturity:

Assumed investment returns	8% p.a.	4% p.a.
Fund Value at Maturity (in ₹)	14,17,151 (₹ 14.2 Lakh)	11,70,000 (₹ 11.7 Lakh)

The returns shown above i.e. at 4% p.a. and 8% p.a. are not guaranteed and they are not the upper or lower limits of what Mr. Akshat might get back, as the fund value depends on a number of factors including future investment performance. The above-mentioned returns are for illustrative purposes.

Akshat will also have a life cover (Sum Assured) of ₹ 12.5 Lacs under this policy, during the entire Policy Term.

Death Benefit

In the event of death of the Life Assured during the Policy Term, provided the monies are not in the Discontinued Policy fund, the Company shall pay the Death Benefit to the Claimant. The Death Benefit payable shall be the highest of:

- a. Sum Assured,
- b. Fund Value as available on date of intimation of death or Date of Maturity whichever is earlier; and
- c. Minimum Death Benefit

Minimum Death Benefit will be 105% of Total Premiums Paid.

On death of the Life Assured, before Date of Maturity, while monies are in the Discontinued Policy Fund, Death Benefit will be the Discontinued Policy Fund Value applicable to your policy.

In the event of death of the Life Assured on the Date of Maturity, only the Maturity Benefit (if applicable) is payable, and the death benefit shall not be payable

On payment of Death Benefit to the Claimant, the policy will terminate and all rights, benefits and interests under the policy will be extinguished.

Death Benefit may be taxable as per prevailing tax laws.



Other Flexibilities

Partial Withdrawal Benefit

Not applicable

Settlement Option

- i. You have an option to receive the Maturity Benefit as a structured payout over a period of up to 5 years after maturity. This option must be chosen before Date of maturity. The guaranteed maturity benefit applicable for the policy at maturity will be voided on exercise of the Settlement Option. The payouts may be taken monthly (direct credits only), quarterly, half yearly or annually, all payable in advance. The first payout of the settlement option will be made on the Date of Maturity.
- ii. The rider cover, if any shall, not be available during the settlement period.
- iii. The available number of units under the Policy shall be divided by the residual number of instalments to arrive at a number of units for each instalment. This means that the same number of units will be paid out at each instalment date. Further, in case of investment in more than one Fund, the number of units to be withdrawn shall be in the same proportion of the units held at the time of payment of each instalment. The value of the payments will depend on the number of units and the respective fund NAVs on the date of each payment.

iv. In the event of death of the Life Assured during the settlement period, Death Benefit payable to the Claimant as lump sum will be:

Death Benefit during the settlement period = A or B whichever is highest

Where,

A = Fund Value

B = Minimum Death Benefit

On payment of Death Benefit, the policy will terminate and all rights, benefits and interests under the policy will be extinguished.

- v. In the event of death of the person receiving the settlement option during the settlement period, the Claimant can continue to take the Fund Value as structured payout or take the remaining Fund Value as lump sum. If lump sum payment is opted by the Claimant, then the Policy shall terminate on the payment of lump sum benefit with all rights, benefits and interests thereof.
- vi. The Policyholder/Claimant has the option to take the remaining Fund Value as a lump sum payment at any time during the settlement period. The Policy shall terminate on the said payment with all rights, benefits and interests thereof.
- vii. During the settlement period the money remains invested in the respective funds and the investment risk in the investment portfolio is borne by the Policyholder/Claimant.
- viii. The Fund Management Charge and mortality charge, if any, would be levied during the settlement period.
- ix. On payment of last instalment of the settlement option, the policy will terminate and all rights, benefits and interests under the policy will be extinguished.
- x. If the fund value becomes nil, the policy will terminate and no benefits will be payable.

Unlimited free switches between funds for Fixed Portfolio Strategy

Not applicable

Change in Portfolio Strategy (CIPS)

Not applicable

Premium Redirection

Not applicable

Top-up

Not applicable

Increase/ Decrease in Sum Assured

Not applicable

Increase/ Decrease in Premium Payment Term

Not applicable

Increase or Decrease in Policy Term

Not applicable

Portfolio strategy

The policy monies will be allowed to be invested only in the Secure Income Fund.

Choose your investment funds

The accumulated premiums, less charges, will be invested in the below fund:

Fund Name and Its Objective	Asset Allocation	(Min)	(Max)	Potential Risk-Reward Profile
Secure Income Fund: To provide accumulation of income through investment in various fixed income securities. The fund seeks to maintain a suitable balance between return, safety and liquidity. SFIN: ULIF 167 020626 SecureIncm 105	Debt	80%	100%	Low
	Money Market and Cash	0%	20%	

Secure your family under Married Woman's Property Act (MWPA)

Through this feature, you have an option to secure the corpus for the benefit of your wife and children as the funds under the policy cannot be attached by creditors and claimants*.

Under section 6 of the Married Woman's Property Act, 1874, a married man can take an insurance policy on his own life, and express it to be for the benefit of his wife and children. When such intent is expressed on the face of the policy, it shall be deemed to be a trust for the benefit of the named beneficiaries and it shall not be subject to the control of the husband, or his creditors, or form part of his estate.

*Unless taken otherwise with the intent to defraud creditors. In case of any third party claim in the Courts of India with regards the insurance proceeds, the amount shall be subject to the judiciary directions.

Please seek professional legal advice for the applicability of this provision.

Charges under the policy

Premium Allocation Charge

Nil

Fund Management Charge (FMC)

The following fund management charges will be applicable and will be adjusted from the NAV on a daily basis. This charge will be a percentage of the Fund Value.

Fund	FMC p.a.
Secure Income Fund	0.75%
Money Market Fund	0.75%

If the monies are in the Discontinued Policy Fund , a Fund Management Charge of 0.50% p.a. will apply.

Policy Administration Charge

Nil

Mortality Charges

Mortality charge will be levied every month by redemption of units and shall be calculated based on the Sum

at Risk during Policy Term as described below.

Sum at Risk = Highest of,

- Sum Assured,
 - Fund Value,
 - Minimum Death Benefit
- Less
Fund Value

For a **policy during settlement period**, the Sum at Risk is defined as below:

Sum at Risk = Higher of,

- Fund Value or
 - Minimum Death Benefit
- Less
Fund Value

The above Sum at Risk value will be set to zero if the values as computed above is negative. Mortality Charges will be deducted until the earlier of intimation of death of the Life Assured and the end of the policy term. No mortality charges will be deducted while the monies are in the Discontinuance Policy Fund.

The Mortality Charges rates are given in Annexure I. Mortality charges per mille Sum at Risk depend on age and gender.

Discontinuance Charges

Discontinuance Charges are described below.

Where the policy is discontinued during the policy year	Discontinuance Charge	
	Single premium ≤ ₹ 3,00,000	Single premium > ₹ 3,00,000
1	Lower of 2% of (SP or FV), subject to a maximum of ₹ 3,000	Lower of 1% of (SP or FV), subject to a maximum of ₹ 6,000
2	Lower of 1.5% of (SP or FV), subject to a maximum of ₹ 2,000	Lower of 0.70% of (SP or FV), subject to a maximum of ₹ 5,000
3	Lower of 1% of (SP or FV), subject to a maximum of ₹ 1,500	Lower of 0.50% of (SP or FV), subject to a maximum of ₹ 4,000
4	Lower of 0.50% of (SP or FV), subject to a maximum of ₹ 1,000	Lower of 0.35% of (SP or FV), subject to a maximum of ₹ 2,000
5 and onwards	NIL	NIL

Revision of Charges

We reserve the right to revise the following charges at any time during the term of the Policy. Any revision will apply with prospective effect and as per permissible regulatory provisions set out by IRDAI and if so, permitted by the then prevailing rules, after giving a notice to the policyholders.

The following limits are applicable:

- The Fund Management Charges may be increased up to the maximum allowable as per applicable regulation. Which is currently 1.35% p.a.
- The Policy Administration Charge may be increased up to maximum allowable as per the Regulator, which is currently ₹ 500 per month.
- The Guarantee Charge may be increased up to maximum allowable as per the Regulator, which is currently 0.50%.

If you do not agree with an increase, you shall be allowed to surrender the Policy, and no discontinuance charge will be applicable on surrender of such policy.

The Discontinuance Charges and Mortality Charges are guaranteed for the term of the policy.

Non Forfeiture Benefits:

1. Surrender:

i. Surrender during the Lock-in period.

During the Lock-in period, on receipt of intimation by Us that you wish to surrender the policy, the Fund Value after deduction of applicable Discontinuance Charge, shall be credited to the Discontinued Policy Fund and risk cover and rider cover, if any, shall cease. The fund management charges of the discontinued policy fund will be applicable during this period and no other charges will be applied.

You or the Claimant, as the case may be, will be entitled to receive the Discontinued Policy Fund Value, on the earlier of death of the Life Assured or the expiry of the lock-in period. Currently the lock-in period is fiveyears from policy inception.

ii. Surrender after completion of Lock-in period

The policy matures at the end of the lock-in period and hence surrender of policy after the lock-in period is not applicable.

2. Premium Discontinuance for other than single premium policies:

Not applicable, as it is a single pay policy

3. Treatment of the policy while monies are in the Discontinued Policy Fund

While monies are in the Discontinued Policy Fund:

- i. Risk Cover, Rider Cover (if any) and Minimum Death Benefit will not apply.
- ii. A Fund Management Charge of 0.50% p.a. of the Discontinued Policy Fund will be applied. No other charges will apply.
- iii. From the date monies enter the Discontinued Policy Fund till the date they leave the Discontinued Policy Fund, a minimum guaranteed interest rate declared by IRDAI from time to time will apply. The current minimum guaranteed interest rate applicable to the Discontinued Policy Fund is 4% p.a.

4.. Policy revival

Not applicable

Terms and Conditions

- 1. Freelook period:** On receipt of the Policy Document, whether received electronically or otherwise, You have an option to review the policy terms and conditions. If You are not satisfied or have any disagreement with the terms and conditions of the Policy or otherwise and have not made any claim, the Policy Document needs to be returned to the Company with reasons for cancellation within 30 days from the date of receipt of the Policy Document. On cancellation of the policy during the free look period, you shall be entitled to an amount which shall be equal to Fund Value at the date of cancellation plus non-allocated premium plus charges levied by cancellation of units, less proportionate risk premium for the period of cover, stamp duty expenses under the policy and expenses borne by us on medical examination, if any

The policy will terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.
- 2. Tax benefits** may be available as per the prevailing Income Tax laws.

Taxes, if any will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time.
- 3.** Increase or decrease in premium is not allowed.
- 4. Grace Period:** Not applicable.
- 5.** Date of Discontinuance of the policy is the date on which the Company receives intimation from the Policyholder about surrender of the policy. The policy remains in force till the date of discontinuance of the policy.
- 6.** The Company will not provide loans under this policy.
- 7. Suicide Clause:** If the Life Assured, whether sane or insane, commits suicide for any reason whatsoever within 12 months from the date of commencement of the policy or from the date of policy revival, only the Fund Value, as available on the date of intimation of death, or Date of Maturity whichever is earlier, would be payable to the Claimant. Any charges other than Fund Management Charges and guarantee charges, if any, recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death or Date of Maturity whichever is earlier
- 8. Foreclosure of the policy:** Not applicable.
- 9. Unit Pricing:** The NAV for different Segregated Funds shall be declared on all business days (as defined in Investment Regulations).

The NAV of each Segregated Fund shall be computed as set out below or by any other method as may be prescribed by regulation:

[Market Value of investment held by the fund plus Value of Current Assets less Value of Current Liabilities and provisions]

Divided by,

Number of units existing under the Fund at valuation date, before any new units are created or redeemed
- 10. NAV:** Assets are valued daily on a mark to market basis.
- 11. Statement of policy value.** Policyholder through a secured login can access the value of policy wise units held by him in the format as per Form D02 prescribed under IRDAI Investment Regulations, 2016.
- 12. NAV cut-off time:** Transaction requests (including partial withdrawals etc.) received before the cut-off time will be allocated the same day's NAV and those received after the cut-off time will be allocated the next day's NAV. The cut-off time will be as per IRDAI guidelines from time to time, which is currently 3:00 p.m.
- 13. Renewal Premium in Advance:** Not applicable.
- 14. Policies where Policyholder and Life Assured are different individuals :** If the Policyholder and the Life Assured are different, then in the event of death of the Policyholder and upon subsequent intimation of the death with the Company:
 - a. If the Life Assured is a minor: the policy shall vest on the guardian of the minor life assured till he/she attains the age of majority. Upon attaining the age of majority the policy ownership shall be changed according to Clause 23 mentioned below;
 - b. If the Life Assured is major: the policy shall vest on the Life Assured. Thereafter, the Life Assured shall become the Policyholder and will be entitled to all

benefits and subject to all liabilities as per the terms and conditions of the policy. The Life Assured cum Policyholder can register due nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time.

- 15. Nomination:** Nomination shall be as per Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.
- 16. Assignment:** Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.
- 17. Section 41 of the Insurance Act, 1938 as amended from time to time:** In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time 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.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

- 18. Section 45 of the Insurance Act, 1938 as amended from time to time** 1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. 2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. 3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was

true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive. 4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation. 5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

19. Force Majeure:

- a. The Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Company may value the SFIN less frequently in extreme circumstances external to the Company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company is certain that the valuation of SFIN can be resumed.
- b. The Company shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.
- c. The Company shall continue to invest as per the fund mandates submitted with IRDAI. However, the Company shall reserve its right to change the exposure of all or any

part of the Fund to Money Market Instruments [[as defined under clause 1(8) of the Schedule III of IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 in circumstances mentioned under points (a and b) above. The exposure to of the fund as per the fund mandates submitted with IRDAI shall be reinstated within reasonable timelines once the force majeure situation ends.

d. examples of circumstances as mentioned above are:

- i. when one or more stock exchanges which provide a basis for valuation of the assets of the fund are closed otherwise than for ordinary holidays.
- ii. when, as a result of political, economic, monetary or any circumstances which are not in the control of the Company, the disposal of the assets of the fund would be detrimental to the interests of the continuing Policyholders.
- iii. in the event of natural calamities, strikes, war, civil unrest, riots and bandhs.
- iv. in the event of any force majeure or disaster that affects the normal functioning of the Company.

e. In such an event, an intimation of such force majeure event shall be uploaded on the Company's website for information.

20. Online Sale: The policy is available for sale through online mode.

21. Policy Servicing and Grievance Handling Mechanism:

For any clarification or assistance, You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on Our website: www.iciciprulife.com. For updated contact details, We request You to regularly check Our website. If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated grievance redressal officer (GRO) at gro@iciciprulife.com or 1800-2660.

Address:

ICICI Prudential Life Insurance Company Limited,
Unit 901A & 901B, 1001A & 1002B, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 400104

For more details, please refer to the “Grievance Redressal” section on www.iciciprulife.com. If You do not receive any resolution or if You are not satisfied with the resolution

provided by the GRO, You may escalate the matter to Our internal grievance redressal committee at the address mentioned below:

ICICI Prudential Life Insurance Co. Ltd.
Unit 901A & 901B, 1001A & 1002B, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 400104

If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach Policyholders' Protection and Grievance Redressal Department, the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (BIMA BHAROSA SHIKAYAT NIVARAN KENDRA)

155255 (or) 1800 4254 732

Email ID: complaints@irdai.gov.in

Address for communication for complaints by fax/paper:

Policyholders' Protection and Grievance Redressal Department – Grievance Redressal Cell

Insurance Regulatory and Development Authority of India
Survey No. 115/1, Financial District, Nanakramguda,
Gachibowli,

Hyderabad, Telangana State – 500032

You can also register your complaint online at bimabharosa.irdai.gov.in.

This is subject to change from time to time.

Refer

<https://www.iciciprulife.com/services/grievance-redressal.html> for more details.

22. Policy on the Life of a Minor: Under this product, Life Assured and Policyholder can be different individuals. If the policy has been taken on the life of a minor, on attaining the age of majority i.e. 18 years, the policy will vest on him/her. Thereafter, the Life Assured shall become the policyholder who will then be entitled to all the benefits and subject to all liabilities as per the terms and conditions of the policy. However, if the policy is assigned during the minority of the Life Assured, then the vesting of the policy shall be kept in abeyance till the assignment is valid and effective. The Life Assured cum Policyholder can register due nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time

23. Change in Premium payment frequency: Not applicable.

Risks of investment in the Units of the Funds

The policyholder should be aware that the investment in the units is subject to the following risks:

- ICICI Pru Signature Secure is a Unit-Linked Insurance Policy (ULIP) and is different from traditional products. Investments in ULIPs are subject to investment risks.

ICICI Prudential Life Insurance Company Limited, Secure Income Fund and Money Market Fund are only names of the Company, policy and funds respectively and do not in any way indicate the quality of the policy, the funds or their future prospects or returns.

- The investments in the funds are subject to market and other risks and there can be no assurance that the objectives of the funds will be achieved.
 - The premium paid in unit linked insurance policies are subject to investment risks associated with capital markets and debt markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
 - The past performance of other funds of the Company is not necessarily indicative of the future performance of these funds.
 - The funds do not offer a guaranteed or assured return.
 - For further details, refer to the Policy Document and detailed benefit illustration.
-

About ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company Limited is a joint venture between ICICI Bank Limited and Prudential Corporation Holdings Limited, a part of the Prudential group. ICICI Prudential began its operations in Fiscal 2001 after receiving approval from Insurance Regulatory Development Authority of India (IRDAI) in November 2000.

ICICI Prudential Life Insurance has maintained its focus on offering a wide range of savings and protection products that meet the different life stage requirements of customers.



For more information:

Customers calling from any where in India, please dial 1800 2660

Do not prefix this number with "+" or "91" or "00"

Call Centre Timings: 10.00 am to 7.00 pm

Monday to Saturday, except National Holidays.

To know more, please visit www.iciciprulife.com

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

ICICI Prudential Life Insurance Company Limited. Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025. 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. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. ICICI Pru Signature Secure Form No.: UC5, UIN: 105L210V01. Advt No.:L/II/0491/2026-27.

BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.

Public receiving such phone calls are requested to lodge a police complaint.