



Product Presentations

Note: For complete details of the policy, please refer to the policy document and sales literature.

Agenda

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ICICI Pru Shubh Raksha One

A Non-Linked Non-Participating Group
Micro Insurance Product
UIN: 105N158V02

Introduction

- ICICI Pru Shubh Raksha One-Group Micro-Insurance Product is a group renewable term plan.
- It offers protection to members of the group in case of death and Terminal Illness.



For complete details of the policy, please refer to the policy document and Sales literature.

Key Features

- **Life Cover:** Protection to members of the group in case of death, at a nominal cost
- **Choice of coverage options:** Single Life cover and Joint Life cover
- **Choice of Benefit options:** Enhance your Death Benefit with the following benefits
 - Additional Accidental Death Benefit
 - Accelerated Terminal Illness Benefit
- **Convenient Premium Payment options:** Flexibility to pay premiums in fortnightly, monthly, quarterly, half-yearly, yearly or single pay modes



For complete details of the policy, please refer to the policy document and Sales literature.

How does the product work?

- **Death Benefit:** This benefit is payable on the death of the covered member before the end of the member's coverage term. Death Benefit is equal to Sum Assured.
- **Maturity Benefit:** No Maturity Benefit shall be payable under the plan.
- **Joint Life cover:**
 - Under this option, spouse of the member can be covered. The benefits under the policy will be payable only on the first claim, post which the cover of both the lives in the policy will cease.
 - Premiums are calculated for both lives separately, with a 5% discount offered to each life.



For complete details of the policy, please refer to the policy document and Sales literature.

How does the product work?

- **Additional Accidental Death (AD) Benefit:**
 - The AD Benefit Sum Assured can be chosen by the member provided AD Benefit is opted for by the Master Policyholder
 - The AD Benefit Sum Assured can be equal to or less than the base Death Benefit Sum Assured.

- **Accelerated Terminal Illness Benefit:**
 - Under this benefit, on member being diagnosed with Terminal Illness, an amount equal to the Death Benefit will be payable.
 - This is an accelerated benefit and not an additional benefit, which means payment through this benefit will not be in addition to the Death Benefit.



For complete details of the policy, please refer to the policy document and Sales literature.

Boundary conditions

Term	One month to One Year Renewable
Minimum Age at Entry (Age completed birthday)	14 years
Maximum Age at Entry (Age completed birthday)	69 years
Minimum / Maximum Age at Maturity (Age completed birthday)	14 / 70 years
Minimum/ Maximum Sum Assured	Rs.1,000 - Rs.2,00,000 per member
Minimum/ Maximum Additional Accidental Death (AD) Benefit	Rs.1,000 - Rs.2,00,000 per member
Premium Payment Mode	Single Pay, Yearly, Half-Yearly, Quarterly, Monthly



ICICI Pru Shubh Raksha Credit

A Non-Linked Non-Participating
Group Micro Insurance Product

UIN: 105N159V01

Introduction

- ICICI Pru Shubh Raksha Credit - Group Micro Insurance Product offers security to members availing of a loan.
- It safeguards outstanding loan amount against any unfortunate event, so that members' families continue to enjoy the benefit for which loan was taken, without worrying about its repayment.
- The plan provides flexibility in choosing coverage options as per the needs of the members.



For complete details of the policy, please refer to the policy document and Sales literature.

Key Features

- **Choice of coverage options:** Flexibility to choose options from:
 - Level cover or Reducing cover, with
 - Single Life cover or Joint Life cover
- **Choice of Benefit options:** Enhance your Death Benefit with the following benefits
 - Additional Accidental Death Benefit
 - Accelerated Terminal Illness Benefit



For complete details of the policy, please refer to the policy document and Sales literature.

How does the plan work?

- **Death Benefit:** This benefit is payable on the death of the covered member before the end of the member's coverage term. Death Benefit is equal to Sum Assured.
- **Additional Accidental Death (AD) Benefit:** If this benefit option is chosen, on death of the member due to an accident, AD Benefit will be payable in addition to the Death Benefit.
- **Accelerated Terminal Illness Benefit:** Under this benefit, on member being diagnosed with Terminal Illness, an amount equal to the Death Benefit will be payable. This is an accelerated benefit and not an additional benefit, which means payment through this benefit will not be in addition to the Death Benefit. On payment the policy will terminate

ICICI Pru Shubh Raksha Credit at a glance

Premium Payment Term	Single Pay
Minimum Age at Entry (Age completed birthday)	14 years
Maximum Age at Entry (Age completed birthday)	69 years
Minimum /Maximum Age at Maturity (Age completed birthday)	14 /70 years
Minimum/ Maximum Coverage Term	6 months / 10 years Coverage term will be in multiples of 1 month
Minimum/ Maximum Sum Assured	Rs.1,000 - Rs.2,00,000 per member
Minimum/ Maximum Additional Accidental Death (AD) Benefit	Rs.1,000 - Rs.2,00,000 per member



ICICI Pru Shubh Raksha Life

A Non-Participating Non-Linked Life Group
Pure Risk Micro Insurance Product

UIN: 105N160V02

Introduction

- Shubh Raksha Life is a Non-Participating Non-Linked Life Group Pure Risk Micro Insurance Product
- Offers protection at a nominal cost to the members of your group in case of an unfortunate event
- The plan provides flexibility in choosing coverage and benefit options as per the needs of the members



For complete details of the policy, please refer to the policy document and Sales literature.

Key features

- Choice of coverage options: Flexibility to choose between Single life cover or joint life cover
- Choice of Benefit options: Enhance your Death Benefit with
 - Additional Accidental Death Benefit
 - Accelerated Terminal Illness Benefit
- Convenient Premium Payment options: Flexibility to pay premiums in monthly, quarterly, half-yearly or yearly modes
- Choice of Premium Payment terms: Flexibility to pay premiums only once or regularly for the coverage term
- Simplified On-boarding: Easy and fast issuance

What are the benefits I get from this policy?

Death Benefit

- This benefit is payable on the death of the covered member before the end of the member's coverage term. Death Benefit is equal Sum Assured chosen by the member at cover inception
 - **Additional Accidental Death Benefit:**
On death of member due to accident, AD benefit is payable in addition to Death Benefit.
 - **Accelerated Terminal Illness Benefit**
On member being diagnosed with Terminal Illness, an amount equal to Death benefit will be payable.

Maturity Benefit

- There is no maturity benefit payable under the product.

Boundary conditions

Premium Payment Term Options	Single Pay (SP), Regular Pay(RP)
Minimum Age at Entry (Age completed birthday)	18 years
Maximum Age at Entry (Age completed birthday)	SP- 69 years RP- 65 years
Minimum / Maximum Age at Maturity (Age completed birthday)	SP- 18 / 70 years RP- 23 / 70 years
Minimum/Maximum Coverage Term	SP-1 month /10years RP- 5/10 years
Minimum/ Maximum Sum Assured	Rs.1,000 - Rs.2,00,000 per member
Minimum/ Maximum Additional Accidental Death (AD) Benefit	Rs.1,000 - Rs.2,00,000 per member
Premium Payment Mode for RP	Yearly, Half-Yearly, Quarterly, Monthly



ICICI Pru Group Loan Secure

A Non-Linked Non-Participating Life Group Pure
risk Insurance Product
UIN: 105N152V03

Introduction

- ICICI Pru Group Loan Secure is a comprehensive plan to secure loved ones from the burden of repaying the loan by protecting against death, terminal illness, accidental death, critical illness or total and permanent disability.
- ICICI Pru Group Loan Secure offers customised solutions to members of lender-borrower groups.



For complete details of the policy, please refer to the policy document and Sales literature.

What are the benefits I get from this policy?

- **Comprehensive benefit options:** A comprehensive plan which offers multiple options to cover death and terminal illness, accidental death, critical illness and disability
- **Choice of coverage options:** Flexibility to choose between various reducing cover options. Moratorium periods of 3 and 7 years are available, wherein level cover is offered during the moratorium period.
- **Wide range of coverage terms:** Flexibility to choose coverage term up to a maximum of 30 years.
- **Choice of premium payment terms:** Choose to pay premium only once or for a limited period of 5 or 10 years as per your convenience

How does the product work?

- **Death Benefit:** The Death Benefit is equal to the Sum Assured at the inception of the cover and reduces during the individual members' coverage term as per the applicable coverage schedule.
- **Benefit payable on death or terminal illness:** Benefit will be payable on earlier of death or diagnosis of Terminal Illness of the individual member, before the end of the member's coverage term or loan foreclosure, whichever is earlier.
- **Additional Accidental Death (AD) Benefit:** AD Benefit is equal to Death Benefit. If this benefit is selected, in case of death of the member due to accident, AD Benefit will be payable in addition to Death Benefit.
- **Accelerated Critical Illness (CI) Benefit:** CI Benefit will be equal to Death Benefit.
- **Accelerated Accidental Total and Permanent Disability (TPD) Benefit:** Accidental TPD Benefit will be equal to Death Benefit.

Boundary Conditions

	Minimum	Maximum	
Age entry	14	70	
Age entry for CI Benefit	18	65	
Cover ceasing age	16	75	
Group size	50	Unlimited	
	Policy terms (in years)		
Coverage options /PPT	Single Pay	Limited Pay	
		5 years	10 years
Reducing Cover	2 – 20, 25, 30	8 – 20, 25, 30	15 – 20, 25, 30
Reducing after 3 years	5 – 20, 25, 30	8 – 20, 25, 30	15 – 20, 25, 30
Reducing after 7 years	10 – 20, 25, 30	10 – 20, 25, 30	15 – 20, 25, 30
Premium Payment Option	Premium Payment Term	Minimum Sum Assured per member	
Single Pay	Single Premium	Rs. 5,000	
Limited Pay	5 years	Rs. 500,000	
	10 years	Rs. 2,000,000	



ICICI Pru Group Term Plus

A Non-Linked Non-Participating Life Group
Renewable Pure risk Insurance Product
UIN: 105N119V06

Introduction

- ICICI Pru Group Term Plus is a group renewable term insurance product, offered to employer-employee groups and non-employer-employee groups
- Under ICICI Pru Group Term Plus, in the event of death of a member, Sum Assured is payable..

Key Features

- **Life Cover:** Protection to members of the group in case of death, at affordable cost
- **Policy terms** ranging from one month to one year
- **Flexibility to pay premiums** in single pay, yearly (annual), half-yearly, quarterly or monthly mode and also alter premium paying mode during the policy term
- **Flexibility to cover spouse or guardian** at an affordable premium
- **Need based Death Benefit Payout Options:** Choose between Lump-sum and Income options



For complete details of the policy, please refer to the policy document and Sales literature.

How does the product work?

- **Death Benefit:** In the event of death of a Member during the period of Cover, the Sum Assured with respect to such Member shall be paid
- **Optional Benefits:**
 - **Single rate facility**
 - **Sum Assured Reset benefit:** The Sum Assured for each Member can be increased or decreased by the Master Policyholder during the term of the Master Policy, subject to underwriting
 - **Earning spouse or Earning Guardian cover:** The Company will extend Cover to Member's Earning Spouse, Earning Guardian subject to insurable interest and underwriting.

How does the product work?

- **Optional Benefits for Employer-employee groups:**
 - **Voluntary Additional Sum Assured Benefit:** Each Member can choose to enhance his or her benefits and increase his or her Sum Assured over and above that provided by the Employer, subject to underwriting
 - **Terminal Illness Benefit:** This benefit provides for an acceleration of all of the Sum Assured on diagnosis of Terminal Illness.
 - **Group Term Insurance in lieu of Employee Deposit Linked Insurance (EDLI):** This policy can be offered in lieu of EDLI to meet the conditions set out by the Regional Provident Fund Commissioner (RPFC) from time to time

Boundary Conditions

Minimum group size	Employer – Employee groups: 10 Others: 50
Minimum Premium	Rs. 1,000 at group level
Minimum Sum Assured	Rs. 5,000 at member level
Minimum Policy Term	1 month
Maximum Policy Term	1 year
Minimum / Maximum Age at entry	15 /79 years (age last birthday)
Maximum Age at Policy expiry	80 years (age last birthday)
Modes of Premium Payment	Single Pay, Annual, Half-Yearly, Quarterly, Monthly



ICICI Pru Super Protect Life

A Non-Linked Non-Participating Group Term
Insurance Product
UIN: 105N180V01

Introduction

- ICICI Pru Super Protect Life is long term group plan for formal and informal groups
- It offers comprehensive insurance cover at affordable cost to members on death
- It offers wider coverage through optional benefits
- Flexibility to customise the benefits and pay-out options as per need



For complete details of the policy, please refer to the policy document and Sales literature.

Key Benefits

- **Life cover:** Protection to members of the group in case of death, at affordable cost
- **Choice to offer coverage to spouse**
- **Choice of Benefit options:**
 - Accelerated Terminal Illness Benefit
 - Additional Accidental Death Benefit
 - Accelerated Accidental Total and Permanent Disability Benefit
 - Accelerated Critical Illness Benefit
 - Additional Critical Illness Benefit
 - Cancer Protect Benefit
 - Hospitalisation Benefit
 - Waiver of Premium on Critical Illness or Accidental Total and Permanent Disability
- **Need based benefit payout:** Choose to receive the benefit amount as a lump sum or as monthly income or a combination of both

Other Benefits

- Either one of Additional Critical Illness (CI) Benefit or Accelerated Critical Illness (ACI) Benefit can be chosen
- Only one out of Hospitalisation benefit of 7 days or 15 days can be chosen
- Cancer Protect Benefit: On occurrence of the covered Cancer condition the benefit will be paid out. For minor condition, 25% of Cancer protect benefit will be paid. For major condition, 100% of the benefit will be paid out.
- For Single Pay, only one benefit out of ATPD Benefit, TI Benefit and ACI Benefit can be chosen

Boundary Conditions

Premium Payment Term	Single Pay/ Regular Pay
Minimum /Maximum Age at Entry (Age completed birthday)	Single Pay: 18 years /70 years Regular Pay: 18 years /70years
Minimum /Maximum Age at Maturity (Age completed birthday)	20 years /80 years
Minimum/ Maximum Coverage Term	Single Pay: 2 years /30 years Regular Pay: 5 years /30 years
Minimum Sum Assured for each benefit	Rs.5,000 per member
Maximum Sum Assured for each benefit	As per Board Approved Underwriting Policy
Premium Payment mode for RP	Yearly, Half-Yearly, and Monthly



ICICI Pru Group Insurance Scheme for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

**A Non-Participating Non-Linked One
Year Renewable Group Term
Insurance Plan UIN: 105G146V01**

Introduction

- The Government of India introduced Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) as a low premium insurance scheme to widen the penetration of insurance in India. It is aimed at creating a universal social security system.
- This scheme is a group one year term cover, renewable from year to year, offering life insurance cover for death due to any reason.
- It is available to eligible savings bank account holders in the age of group of 18 to 50 years.



For complete details of the policy, please refer to the policy document and Sales literature.

What are the benefits under this scheme?

Death Benefit

- This scheme offers a risk cover of Rs. 2 lakhs in case of death due to any reason, which would be payable to the nominee
- For new members enrolling into the scheme the risk will not be covered during the first 45 days from the date of enrolment into the scheme (lien period) and in case of death (other than due to accident) during lien period, no claim would be admissible.

Maturity Benefit

- There is no Maturity Benefit payable under this policy.



For complete details of the policy, please refer to the policy document and Sales literature.



ICICI Pru Super Protect Credit

A Non-linked Non-participating
Group Life Insurance Product
UIN: 105N176V01

Introduction

- ICICI Pru Super Protect - Credit offers comprehensive protection to members availing of a loan.
- It safeguards the families from the burden of repaying the outstanding loan in case of an unfortunate event.



For complete details of the policy, please refer to the policy document and Sales literature.

Key Features

- **Choice of coverage options:**
 - Level cover or Reducing cover
 - Single Life cover or Joint life cover
- **Choice of Benefit options:** Enhance the insurance cover with the following benefits

Accelerated Terminal Illness Benefit , Accidental Death Benefit , Enhanced Accidental Death Benefit , Accelerated Accidental Total and Permanent Disability Benefit , Accelerated Critical Illness Benefit , Additional Critical Illness Benefit , Cancer Protect Benefit , Waiver of EMI on Hospitalization Benefit

- **A moratorium of 1 to 7 years**



For complete details of the policy, please refer to the policy document and Sales literature.

How does the product work?

- Either one of Additional Critical Illness (CI) Benefit or Accelerated Critical Illness (ACI) Benefit can be chosen
- Either one of Accidental Death (AD) Benefit or Enhanced Accidental Death (EAD) Benefit can be chosen
- Waiver of EMI on Hospitalisation: On the member being hospitalized for the chosen period the benefit will be paid. The member can choose Hospitalisation of 7 days or 15 days or both.
- Cancer Protect Benefit: On occurrence of the covered Cancer condition the benefit will be paid out

Condition	Payout
Minor Condition	25%
Major Condition	100%

Boundary conditions

Premium Payment Term	Single Pay
Minimum /Maximum Age at Entry (Age completed birthday)	14 years /75 years
Minimum /Maximum Age at Maturity (Age completed birthday)	16 years /80 years
Minimum/ Maximum Coverage Term	2 years /30years Coverage term will be in multiples of 1 month
Minimum/ Maximum Sum Assured	Rs.5,000 per member / As per Board Approved Underwriting Policy
Minimum/ Maximum Terminal Illness Benefit	Equal to Death Benefit
Minimum/ Maximum cover limits for Waiver of EMI on Hospitalisation Benefit, Accelerated Critical Illness Benefit, Additional Critical Illness Benefit, Cancer Protect Benefit, Accidental Death Benefit, Enhanced Accidental Death Benefit, Accelerated Accidental Total and Permanent Disability Benefit	Rs.1,000 per member / As per Board Approved Underwriting Policy



ICICI Pru Group Suraksha Plus

**Non-Participating non-linked
life group savings product**

UIN: 105N147V02

Group Suraksha Plus

Product criteria

- Non-par non-linked gratuity and leave encashment product
- Minimum number of members at inception: 10
- Flat sum assured of Rs. 1,000
 - Mortality charge: Rs. 0.50p.a.
- Age at entry
 - Minimum – 15 years (lastbirthday)
 - Maximum – 85 years (lastbirthday)
- Age at maturity
 - Minimum – 16 years (lastbirthday)
 - Maximum – 86 years (lastbirthday)



For complete details of the policy, please refer to the policy document and Sales literature.

Group Suraksha Plus

Product criteria

- Minimum premium:
 - For policyholders with existing scheme(s) with IPru: Rs. 100,000
 - Otherwise: Rs. 1,000,000
- Policy term: One Year renewable, auto-renewal
- New members can join the group and outgoing member can leave the group.



For complete details of the policy, please refer to the policy document and Sales literature.

Group Suraksha Plus

Product features

- Interest Rate
 - Interest Rate will be declared at regular intervals based on the fund size with appropriate disclosures on the website for a specified period.
 - Interest shall accrue at the end of the financial year on pro-rata basis.
- Mortality Charge
 - Mortality charge: Rs. 0.50 per annum per member
 - Deducted on the first day of each policy month



For complete details of the policy, please refer to the policy document and Sales literature.

Group Suraksha Plus

Product features

- Surrender Charge
 - Surrender Value will be calculated after deducting surrender charge

Policy year	Surrender Charge (% of value of the Scheme Account)
1	0.05% with a cap of 5 Lakh
2	0.05% with a cap of 5 Lakh
3	0.05% with a cap of 5 Lakh
Thereafter	0%

- Surrender Value is equal to the Policy Value (after Extra Allocation charge adjustments in respect of the current period) less MVA amount less rupee value of Outstanding Extra Allocation less surrendercharge



ICICI Pru Group Suraksha Plus Superannuation

Non-Participating non-linked
pension group savings product

UIN: 105N148V02

Group Suraksha Plus Superannuation

Product criteria

- Non-par non-linked superannuation product
 - Available for both DB and DC schemes
- Minimum number of members at inception: 10
- Age at entry
 - Minimum – 15 years (lastbirthday)
 - Maximum – 85 years (lastbirthday)
- Age at maturity
 - Minimum – 16 years (lastbirthday)
 - Maximum – 86 years (lastbirthday)



For complete details of the policy, please refer to the policy document and Sales literature.

Group Suraksha Plus Superannuation

Product criteria

- Minimum premium:
 - For policyholders with existing scheme(s) with IPru: Rs. 100,000
 - Otherwise: Rs. 1,000,000
- Policy term: One Year renewable, auto-renewal
- New members can join the group and outgoing member can leave the group.



For complete details of the policy, please refer to the policy document and Sales literature.

Group Suraksha Plus Superannuation

Product features

- Interest Rate
 - Interest Rate will be declared at regular intervals based on the fund size with appropriate disclosures on the website for a specified period.
 - Interest shall accrue at the end of the financial year on pro-rata basis.
- Assured Benefit
 - Assured benefit is a guaranteed return

Type of policy	Description
DB Policy	Assured Benefit = 100.1% of (Sum of contributions net of claims from the policy)
	Payable at the surrender of policy and Not at member exit
DC Policy	Assured Benefit = 101% of (Sum of contributions till date)
	Payable at retirement/death of member

Group Suraksha Plus Superannuation

Product features

- Surrender Charge
 - Surrender Value will be calculated after deducting surrender charge

Policy year	Surrender Charge (% of value of the Scheme Account)
1	0.05% with a cap of 5 Lakh
2	0.05% with a cap of 5 Lakh
3	0.05% with a cap of 5 Lakh
Thereafter	0%

- Surrender Value is equal to the Policy Value (after Extra Allocation charge adjustments in respect of the current period) less MVA amount less rupee value of Outstanding Extra Allocation less surrendercharge



ICICI Pru Group Unit Linked Employee Benefit Plan

Unit linked life group
product UIN: 105L137V02

Group Unit Linked Employee Benefit Plan

Product criteria

- Eligible for gratuity & leave encashment
- Age at entry
 - Minimum – 15 years
 - Maximum – 85 years
- Age at maturity
 - Minimum – 15 years
 - Maximum – 86 years
- New members can join the group and outgoing member can leave the group.



For complete details of the policy, please refer to the policy document and Sales literature.

Group Unit Linked Employee Benefit Plan

Product criteria

- Flat sum assured of Rs.1000
- Annually renewable, auto-renewal
- Mortality Charge is equal to Rs. 0.5 per annum per member
- Premium deducted through units cancellation on monthly policy anniversary date



For complete details of the policy, please refer to the policy document and Sales literature.

Group Unit Linked Employee Benefit Plan

Product features

- Benefit payable on Death/Survival

Events	How and when benefits are payable	Size of such benefits /policy monies
Death	Payable at the time of Death of Member.	Amount will be calculated as per the rules of the EB Scheme. It will be paid by cancellation of units at the prevailing NAV. The Sum Assured of Rs. 1,000 will also be paid.
Member's exit from employer's service	On a Member's exit from employer's service as per the EB Scheme rules	Amount calculated will be paid by cancellation of units at the prevailing NAV.
Leave encashment while in service	Payable on employee encashing leave while in service as per the EB Scheme rules.	Amount calculated will be paid by cancellation of units at the prevailing NAV.
Policy Surrender	Payable at the time of surrender.	Non-negative claw-back additions, if any, shall be credited to the Scheme Account as applicable.

Group Unit Linked Employee Benefit Plan

Product features

- Surrender Charge
 - Surrender Value will be calculated after deducting surrender charge

Policy year	Surrender Charge (% of value of the Scheme Account)
1	0.05% with a cap of 5 Lakh
2	0.05% with a cap of 5 Lakh
3	0.05% with a cap of 5 Lakh
Thereafter	0%



For complete details of the policy, please refer to the policy document and Sales literature.



ICICI Pru Group Unit Linked Superannuation Plan

Unit linked pension group product
UIN: 105L136V02

Group Unit Linked Superannuation Plan

Product criteria

- Eligible for superannuation schemes
- Age at entry
 - Minimum – 20 years
 - Maximum – 85 years
- Age at maturity
 - Minimum – 20 years
 - Maximum – 86 years
- New members can join the group and outgoing member can leave the group



For complete details of the policy, please refer to the policy document and Sales literature.

Group Unit Linked Superannuation Plan – DB Schemes

Product features

- Benefits payable

Events	How and when benefits are payable	Size of such benefits / policy monies
Retirement/ Death/ Leaving Service before Retirement	Payable at the time of Retirement or Death or at the time of leaving service	DB Scheme: Amount calculated as per the rules of the Superannuation Scheme
Policy Surrender	Payable at the time of surrender	Surrender Value

Benefit payment strictly as per Scheme rules

Group Unit Linked Superannuation Plan – DC Schemes

Product features

- Benefits payable

Events	How and when benefits are payable	Size of such benefits / policy monies
Retirement/ Death/ Leaving Service before Retirement	Payable at the time of Retirement or Death or at the time of leaving service	DC Scheme: The higher of the following is used to provide benefits: <ul style="list-style-type: none">• Member's Account value and• Guaranteed benefit
Policy Surrender	Payable at the time of surrender	Surrender Value

Benefit payment strictly as per Scheme rules

Group Unit Linked Superannuation Plan – DB Schemes

Product features

- Assured Benefits
 - 100.1% of (Sum of contributions net of claims from the policy) payable only on surrender of the policy

Group Unit Linked Superannuation Plan – DC Schemes

Product features

- Member level guarantee
 - 101% of Sum of contributions till date
 - Payable at retirement/death/resignation* of member

Group Unit Linked Superannuation Plan – DB Schemes

Product features

- Surrender Charge
 - Surrender Value will be calculated after deducting surrender charge

Policy year	Surrender Charge (% of value of the Scheme Account)
1	0.05% with a cap of 5 Lakh
2	0.05% with a cap of 5 Lakh
3	0.05% with a cap of 5 Lakh
Thereafter	0%



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