

The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.



Key Benefits

- Life Cover to provide a safety net for your family
- Start saving with a minimum premium of Rs. 12,000 p.a.
- **Zero premium allocation charges**
- **Return of Mortality and Policy Administration charges** from 6th year
- Choice of 4 portfolio strategies and wide range of funds across equity, balanced and debt to suit your savings needs
- **Maturity Booster** to boost your fund value
- **Settlement option:** Option to receive the Maturity Benefit either as a lump sum or as a regular income over a period of one to five years
- Tax benefits may be applicable on premiums paid and benefits received as per prevailing tax laws



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

Plan at a glance

| Premium Payment Term (in years) | Policy Term (in years) | Min/Max Age at Entry (in years) | Min/Max Age at Maturity (in years) | Minimum Premium (in ₹) | Maximum Premium (in ₹) | Min/Max Sum Assured (in ₹) |
|--|------------------------|---------------------------------|------------------------------------|------------------------|------------------------|---|
| Limited Pay – Limited term option: 5 to 15 | Max (PPT+5,10) to 40 | 0/55 | 18/75 | 12,000 p.a. | 100,000 p.a. | 7 times Annualized Premium /10 times Annualized Premium |
| Limited Pay – Whole Life option*: 7 to 15 | 99 minus age at entry | | 18/99 | | | |
| Regular Pay | 15 to 40 | | 18/75 | | | |

*Regular pay options are not applicable for Whole Life option.

Subject to other boundary conditions, premium payment term can be selected in multiples of 1 year (i.e. premium payment term of 5, 6, 7, ..., 15 years are available for limited pay and premium payment term of 15, 16, 17, ..., 40 years are available for regular pay)

Benefits in Detail

Maturity Booster

At the end of the policy term, an addition, known as Maturity Booster in the form of extra units (Units mean a specific portion or part of the Unit Linked Fund(s) in which you have saved your money) will be made to boost your Fund Value. This Maturity Booster is a percentage of the average of the Fund Values on the last business day of the last eight policy quarters as shown in the table below

| Premium Payment Term | Policy Term | | |
|-----------------------------------|-------------|-------------|-----------|
| | 15-19 years | 20-24 years | >24 years |
| Less than 10 years | 0.50% | 0.50% | 0.50% |
| Greater than or equal to 10 years | 0.50% | 0.50% | 0.50% |

Maturity Booster will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation. The allocation of Maturity Booster units is guaranteed and shall not be revoked by the Company under any circumstances.

Please refer to Clause 4 under Terms and Conditions for more details.



Benefits in Detail

Death Benefit

If the person whose life is covered by this policy (known as the Life Assured) passes away during the term of the policy, the insurance cover amount will be paid out as a lump sum to the Claimant, provided the policy is in-force.

Death Benefit, if the monies are not in the Discontinued Policy Fund, will be highest of

- a) Sum Assured, including Top-up Sum Assured, if any
- b) 105% of the total premiums paid
- c) Fund Value as available on date of intimation of death or date of foreclosure or date of maturity whichever is earlier

Annualized Premium is the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any. As you avail the facility of Top-up, your Sum Assured correspondingly increases by a Top-up Sum Assured. Wherever Top-up is availed, Fund Value includes Top-up Fund Value.

On death of the life assured, before the date of maturity, while the monies are in Discontinued Policy Fund, Death Benefit will be the proceeds of the Discontinued Policy Fund applicable to your policy. On payment of Death Benefit, the policy will terminate and all rights, benefits and interests under the policy will be extinguished. 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.

For minor lives, life cover commences from the date of commencement of the policy.



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

Charges

Premium Allocation Charges: NIL

Fund Management Charges:

Money Market Fund: 0.75% p.a. of the Fund Value

All other funds: 1.35% p.a. of the Fund Value

Policy Administration charge

Policy Administration Charge will be levied at the beginning per month (Rs 6,000 p.a.) of every month by redemption of units, subject to a maximum of Rs 500

- The policy administration charges are 0.458% p.m. (5.50% p.a.) of Annual Premium for the first policy year. Thereafter, the policy administration charge will increase by 5% p.a. every year.
- This will be charged throughout the policy term.



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

Charges

Mortality Charges:

Mortality charges will be levied every month by redemption of units based on the Sum at Risk

Discontinuance Charges:

| Where the policy is discontinued during the policy year | Maximum Discontinuance Charge | |
|---|---|--|
| | Annualized premium \leq ₹ 50,000 | Annualized premium $>$ ₹ 50,000 |
| 1 | Lower of 20% of (AP or FV), subject to a maximum of ₹ 3,000 | Lower of 6% (AP or FV), subject to a maximum of ₹ 6,000 |
| 2 | Lower of 15% of (AP or FV), subject to a maximum of ₹ 2,000 | Lower of 4% of (AP or FV), subject to a maximum of ₹ 5,000 |
| 3 | Lower of 10% of (AP or FV), subject to a maximum of ₹ 1,500 | Lower of 3% of (AP or FV), subject to a maximum of ₹ 4,000 |
| 4 | Lower of 5% of (AP or FV), subject to a maximum of ₹ 1,000 | Lower of 2% of (AP or FV), subject to a maximum of ₹ 2,000 |
| 5 and onwards | NIL | NIL |

Where AP is Annualized Premium and FV is the total Fund Value on the Date of Discontinuance. No Discontinuance Charge is applicable for Top-up premiums.



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

Disclaimers

The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.

- i. Linked insurance products are different from the traditional insurance products and are subject to the risk factors.
- ii. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions.
- iii. ICICI Prudential Life Insurance Company Limited is only the name of the Life Insurance Company and ICICI Pru EzyGrow is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- iv. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company.
- v. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.



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



For more information, call our customer service toll free number on 1800 2660 from your MTNL or BSNL lines. (Call Centre Timings: 10:00 A.M. to 7:00 P.M. Monday to Saturday, except National Holidays)
To know more, please visit www.iciciprulife.com

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