Plans to power your dreams

ICICI Pru LAKSHYA

A Non-linked Participating Life Insurance Plan

WEALTH

This plan is offered under ICICI Pru Lakshya

Key Benefits

- **Protection** of life cover throughout the policy term
- **Increase your savings with the applicable Guaranteed Value Benefits[1]:**
  - Start Early: Start your savings now rather than later
  - Save More: Higher the premium, higher the benefit
  - Stay More: More benefit for long term savings and protection
  - SHE : Exclusively for women to promote savings by women
- **A flexible plan** to help you meet various financial needs with an option to take payout as
  - **Lump-sum** at policy maturity or **Income** for a limited period
- **Liquidity[5]** during the policy term to help you in case of financial emergencies
- Convenient options to pay your premiums in annual, half-yearly or monthly frequency
- Tax benefits[4] may be applicable on premiums paid and benefits received as per prevailing tax laws

ICICI PRUDENTIAL LIFE INSURANCE

For complete details of the policy, please refer to the policy document and Sales literature.
UIN: 105N179V01

Benefits in Detail

Maturity Benefit: The Maturity Benefit comprises of guaranteed benefits and bonuses as explained below.

- Maturity Benefit = Sum Assured on Maturity + applicable Guaranteed Value Benefits + accrued Regular Additions net of encashment, if any + Terminal bonus, if declared.
- Sum Assured on Maturity: The premiums you pay during the policy term are protected with this benefit. Sum Assured on Maturity is equal to your total contribution throughout the policy term. i.e.

  Sum Assured on Maturity= Annualised Premium[2] X Premium Payment Term
- Guaranteed Value Benefits (GVBs)[1] are designed to enhance the total guaranteed benefits payable at maturity.
- Bonuses[3]: Bonuses in the form of Regular Additions may be declared annually from the first year and will be payable on death or maturity. Terminal Bonus if declared by the Company will be payable at policy maturity or on death. All bonuses will be declared as a proportion of the sum total of the Sum Assured on Maturity and the applicable GVBs.

Surrender Benefit: If all premiums have been paid for at least two consecutive years, the policy will acquire a Guaranteed Surrender Value.

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

- Guaranteed Surrender Value (GSV) which includes guaranteed surrender value of accrued Bonuses declared in the form of Regular Additions, net of encashment, if any
- Special Surrender Value (NGSV).

For complete details of the policy, please refer to the policy document and Sales literature.
UIN: 105N179V01

Benefits in Detail

Death Benefit:

- On death of the life assured during the policy term, provided all due premiums have been paid, the following will be payable:
- Death Benefit = Higher of (A, B) Where

  A= Sum Assured on Death, + Accrued Regular Additions net of encashment (if any), + Interim Regular Addition (if declared), + Terminal Bonus (if declared)

  B= 105% of Total Premiums paid as on the date of death
- Sum Assured on Death= Higher of (10 X Annualised Premium[2] or PPT X Annualised Premium[2]).

Boundary conditions

Plan at a glance

Wealth

Premium Payment Option	Limited Pay			
Premium Payment Term (PPT) in years	5	7	10	12
Policy Term (PT) in years	12, 15, 20, 25 and 30		15, 20, 25 and 30	
Minimum Annual Premium (in ₹)	PPT/ PT (years)	12	15	20, 25, 30
	5	50,000	40,000	
	7	30,000		
	10/12	NA	24,000	12,000
Min / Max Age at Entry (in years)	PPT/ PT (years)	12	15	20, 25, 30
	5	6/ 45	3/ 50	0/(70 – Policy Term)
	7	6/ 50	3/ 55	
	10	NA	3/ 55	
	12		3/ 50	
Min / Max Age at Maturity (in years)	18 / 70			
Sum Assured on Death	Higher of (10 times Annualised Premium or PPT X Annualised Premium)			
Premium Payment frequency	Annual, Half-yearly, Monthly			

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Benefit illustration

Limited Pay

Age at entry: 35 years
Premium paying term: 10 years
Annual premium: Rs. 50,000

Policy term: 30 years
Premium paying mode: Yearly
Sum Assured on death: Rs. 5,00,000

Sum Assured on Maturity (A)	₹ 5,00,000/-	
Total Guaranteed Value Benefits (B)	₹ 2,50,000/-	
Total Guaranteed Benefit on Maturity (A+B)	₹ 7,50,000/-	
	Benefits at 8% ARR*	**Benefits at 4% ARR***
Estimated RA & TB amounts (C)	₹ 15,60,000/-	₹ 3,00,000/-
Estimated Maturity Benefit (A+B+C)	₹ 23,10,000/-	₹ 10,50,000/-

*Assumed Rate of Return. RA = Regular additions TB = Terminal Bonus

These illustrations are for a healthy male life assured. “If your policy offers guaranteed returns, then these will be clearly marked “guaranteed” in the Benefit Illustration on this page. Since your policy offers variable returns, the given illustration shows different rates of assumed future investment returns. The maturity benefit of your policy is dependent on a number of factors, including future performance.

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Plans to power your dreams

ICICI Pru LAKSHYA

A Non-linked Participating Life Insurance Plan

LIFELONG INCOME

This plan is offered under ICICI Pru Lakshya

Key Benefits

- **Protection** of life cover throughout the policy term
- **Lifelong Income** with income till 99 years of age
- **Liquidity**[5] during the policy term to help you in case of financial emergencies
- Convenient options to pay your premiums in annual, half-yearly or monthly frequency
- Tax benefits[4] may be applicable on premiums paid and benefits received as per prevailing tax laws

ICICI PRUDENTIAL LIFE INSURANCE

For complete details of the policy, please refer to the policy document and Sales literature.
UIN: 105N179V01

Benefits in Detail

Maturity Benefit:

- On receipt of all due premiums and on survival till maturity, you will receive the Maturity Benefit which is comprised of guaranteed benefits and bonuses as explained below.
- Maturity Benefit = Sum Assured on Maturity + Terminal bonus, if declared.

  Sum Assured on Maturity: The premiums you pay during the policy term is protected with this benefit. Sum Assured on Maturity is equal to your total contribution throughout the policy term. i.e.

  Sum Assured on Maturity= Annualised Premium X Premium Payment Term

  Terminal Bonus
- The Terminal Bonus if declared by the Company will be payable at policy maturity or on death.

Survival Benefit

- On survival of the life assured till the Income Start Date (ISD) which is fifth policy anniversary after the Premium Payment Term, the accrued Regular Additions net of encashment if any, till that date shall be payable as a lump sum.
- After the Income Start Date, on every policy anniversary, till the end of the policy term or death whichever is earlier, the following is payable.
  - Guaranteed Income[6] (GI)
  - Cash Bonus (if declared)
- The GI will be set at policy inception. Higher premiums will be eligible for higher Guaranteed Income.

Benefits in Detail

Death Benefit:

- On death of the life assured during the policy term, provided all due premiums have been paid, the following will be payable:
- Death Benefit = Higher of (A, B) Where

  A= Sum Assured on Death, + Bonuses*

  B= 105% of Total Premiums paid as on the date of death
- Sum Assured on Death= Higher of (10 X Annualised Premium or PPT X Annualised Premium).

*Bonuses consist of accrued Regular Additions net of encashment (if any), Interim Regular Addition and Terminal Bonus, if declared, before ISD. Bonuses consist of Interim Cash Bonus and Terminal Bonus, if declared, after ISD.

Surrender Benefit: If all premiums have been paid for at least two consecutive years, the policy will acquire a Guaranteed Surrender Value.

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

- Guaranteed Surrender Value (GSV) which includes guaranteed surrender value of accrued Bonuses declared in the form of Regular Additions, net of encashment, if any
- Special Surrender Value (NGSV).

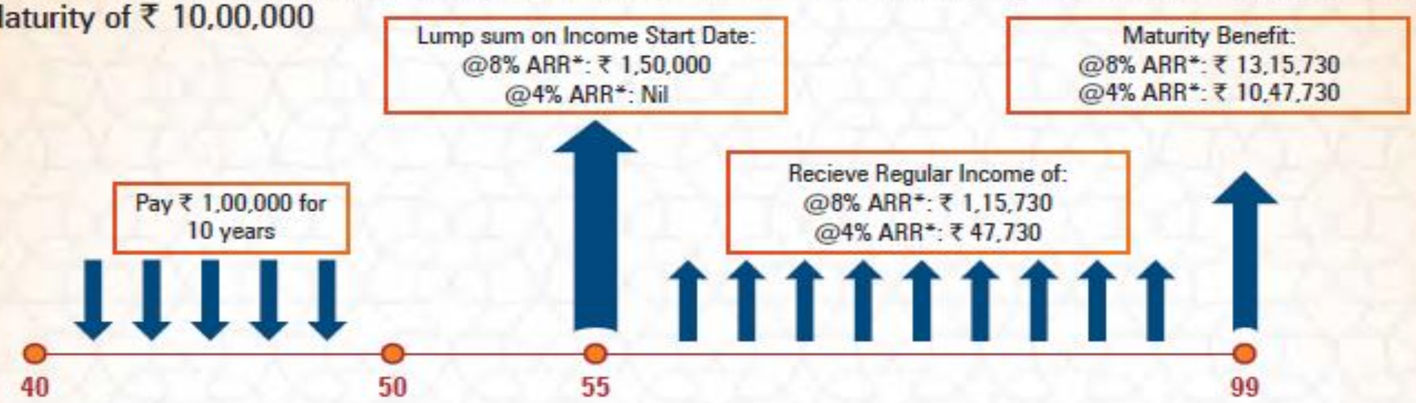
Boundary conditions

Premium Payment Option	Limited Pay		
Premium Payment Term (PPT)	10	12	15
Income Start Date (Policy anniversary)	15	17	20
Max Age at Entry (in years)	55	53	50
Policy Term (PT) in years	99 – Age at entry		
Minimum Annual Premium (in ₹)	₹ 30,000		
Min Age at Entry (in years)	0		
Sum Assured on Death	Higher of (10 times Annualised Premium or PPT X Annualised Premium)		
Premium Payment mode	Annual, Half-yearly, Monthly		

For complete details of the policy, please refer to the policy document and Sales literature.
UIN: 105N179V01

Illustration

For a 40 year old male life paying annual premium of ₹ 1,00,000 p.a. for 10 years with Sum Assured on Maturity of ₹ 10,00,000



Death Benefit:

On Death of the life assured, higher of (Sum Assured on Death + Bonuses ^) or 105% of Total Premiums paid as on the date of death, will be payable. In the illustration shown above, on death at the end of 11th year, Death Benefit payable will be ₹ 13,69,243 at 8% ARR and will be ₹ 11,15,402 at 4% ARR.

For a 40 year old male life paying annual premium of ₹ 1,20,000 p.a. for 10 years with Sum Assured on Maturity of ₹ 12,00,000

End of Policy Year	Benefits at 8% ARR*	Benefits at 4% ARR*
15	₹ 1,80,000	-
From 16 to 58	₹ 1,41,996	₹ 59,196
59	₹ 15,81,996	₹ 12,59,196

* ARR stands for Assumed rate of return. 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.

^Bonuses consist of accrued Regular Additions net of encashment (if any), Interim Regular Addition and Terminal Bonus, if declared, before ISD. Bonuses consist of Interim Cash Bonus and Terminal Bonus, if declared, after ISD.

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Terms & Conditions

[1] Guaranteed Value Benefits will be set at policy inception and will depend on age, policy term, premium, premium payment term and gender.

[2]Annualised Premium is the premium amount payable in a year, excluding the taxes, rider premiums, underwriting extra premium, if any.

[3]The Company may declare bonuses in the form of Regular Additions annually. Bonuses will be applied through Simple Bonus method. All bonuses will be declared as a proportion of the sum total of the Sum Assured on Maturity and the applicable GVBs. The regular addition, cash bonus, interim regular addition, terminal bonus and contingent reversionary bonus, if declared in each financial year, will depend on surplus disclosed, based on the actuarial valuation of assets and liabilities. Contingent Reversionary Bonus may only explicitly accrue to policies that become paid-up. Contingent Reversionary Bonus is also payable for premium paying and fully paid policies that are surrendered. The Contingent Reversionary Bonus will be set such that the value of paid-up policies, and surrendering policies will be related to the asset shares. The Contingent Reversionary Bonus would be reversed on revival. Once a policy becomes a paid-up policy, no future bonuses shall accrue. Regular Additions once declared is guaranteed.

[4] Tax benefits under the policy are subject to conditions under Sec. 80C and Sec 10(10D) of the Income Tax Act, 1961. Goods and Service tax and applicable cesses will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.

[5] Loans can be availed under this policy after the policy acquires surrender value. Loan amount of up to 80% of the Surrender Value can be availed. You have an option to en-cash regular addition after 2 full years' premium payment.

[6]The Guaranteed Income will be set at policy inception. Guaranteed Income and Cash Bonus is a proportion of the Sum Assured on Maturity.

* ARR stands for Assumed rate of return. 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.

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Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).

For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.

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