

# ICICI Pru Protect N Gain

A Linked, Non-Participating, Individual, Savings Life Insurance Plan

IN ULIPS, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

# Key Features

- Available in two plan options - Life & Growth
- Life Insurance cover: Life cover<sup>1</sup> for the entire policy term for financial security of loved ones.
- Accidental Death cover: Accidental Death cover<sup>5</sup> paid as lump sum in case of death due to an accident.
- Accidental Disability cover: Accidental Disability cover<sup>5</sup> paid as lump sum in case of permanent disability due to an accident.
- Maturity Benefit: Lump-sum based on market-linked returns will be paid out at maturity of the policy equal to the policy fund value.

The above maturity benefit is inclusive of the following additions to the policy:

Parameter/Variant		Life	Growth
Return of Charges	Mortality	2X from 11 <sup>th</sup> year	1X from 11 <sup>th</sup> year
		4X from 26 <sup>th</sup> year	2.5X from 26 <sup>th</sup> year
	Premium Allocation	2X from 11 <sup>th</sup> year	2X from 11 <sup>th</sup> year
Maturity Boosters <sup>3</sup>		20% of FV	20% of FV



For complete details of the policy, please refer to the policy document and sales literature.  
 ICICI Pru Protect N Gain UIN: 105L191V03; ICICI Pru Linked Accidental Death and Disability Rider  
 UIN:105A043V01

# Get additional flexibilities with:

- Portfolio Strategies: Choice of 4 portfolio strategies and wide range of funds across equity, balanced and debt to suit the investment needs.
- Unlimited free Switches: Switch between the funds as many times for Fixed Portfolio Strategy, completely free of cost.
- Systematic withdrawals: Option to get regular money from the fund value with Systematic Withdrawal Plan<sup>4</sup>
- Tax Benefits: Tax benefits<sup>6</sup> may be available as per the prevailing tax laws



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# Boundary conditions

Plan Options	Minimum Premium	Minimum Sum Assured	Premium Payment option	Premium Payment Term (in years)	Policy term (in years)	Minimum/Maximum age at entry (in years)	Minimum/Maximum age at maturity (in years)
Life	₹40,000 p.a.	₹4,00,000 p.a.	Limited Pay	5-12	30-40	18/60	48/90
Growth	₹1,25,000 p.a.	₹12,50,000 p.a.					

# Disclaimers

<sup>1</sup>Life cover is the benefit payable on death of the life assured during the policy term. Death Benefit will be highest of:

- Sum Assured, including Top-up Sum Assured, if any
- Fund Value including the Top-up Fund Value, if any
- 105% of the total premiums paid, including top-up premiums

<sup>2</sup>Starting from the 11<sup>th</sup> policy year, you will receive 1X or 2X of return of mortality charges and return of premium allocation charges (excluding taxes) in Growth option and Life option respectively, at the beginning of each month, till the end of the policy term. These will be added in the form of units to the Fund Value. From 26<sup>th</sup> year onwards, you will receive 2.5X or 4X of return of mortality charges (excluding taxes) in Growth option and Life option respectively, at the beginning of each month, till the end of the policy term

<sup>3</sup>At policy maturity, 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 will be equal to 20% of the average of the Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters

<sup>4</sup>Systematic Withdrawal Plan is allowed only after the first five policy years

<sup>5</sup>Available through additional rider 'ICICI Pru Linked Accidental Death and Disability Rider'. Please refer to the rider brochure for more details.

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# Disclaimers

<sup>6</sup>Tax benefits under the policy are subject to conditions under Section 80C, 10(10D) and other provisions of the Income Tax Act, 1961. Goods and Services Tax and cesses, if any will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time.

Past performance is not indicative of future performance



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Call us on 1800-2660 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India)

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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.

IRDAI disclaimer:

**BEWARE OF SPURIOUS PHONE CALLS AND FICTICIOUS/ 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.



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