



ICICI Pru Protect N Gain Whole Life

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

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

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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 features

- Life Insurance cover: Life cover¹ till age 99 for financial security of loved ones.
- Accidental Death cover: Accidental Death cover⁵ paid as lump sum in case of death due to an accident.
- Accidental Disability cover: Accidental Disability cover⁵ paid as lump sum in case of permanent disability due to an accident.
- Loyalty^L additions: Extra units from policy year (67 less Entry Age) and onwards
- Cover^c continuance booster: Protection from adverse market scenarios
- Maturity Benefit: Lump-sum based on market-linked returns will be paid out at maturity of the policy equal to the policy fund value.
- 1X return of mortality² charges from 11th year onwards
- 1X return of premium allocation charges² from 11th year onwards
- 20% Maturity booster³ to enhance fund value at maturity

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 Plan⁴
- **Tax Benefits:** Tax benefits⁶ may be available as per the prevailing tax laws

Boundary conditions

| 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) |
|---------------------|------------------------|---------------------------------|------------------------|--|---|
| ₹50,00,000 | Limited Pay | 7-12 | 99 less age at entry | 18/50 | 99 |

Disclaimers

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

- Max(10 x Annualised Premium, Death benefit factor x Sum Assured) plus Top-up Sum Assured (if any),
- Fund Value as available on date of intimation of death or date of maturity whichever is earlier, and
- 105% of the total premiums paid up to the date of death.

Death benefit factor shall be applicable from the beginning of policy year as per below table:

| Policy year | Death benefit factor |
|------------------|----------------------|
| ≤ 66 - Entry Age | 1.0 |
| 67 - Entry Age | 0.8 |
| 68 - Entry Age | 0.6 |
| 69 - Entry Age | 0.4 |
| 70 - Entry Age | 0.2 |
| ≥ 71 - Entry Age | 0.1 |

Disclaimers

²From the 11th policy year, 1X of premium allocation charges deducted 120 months earlier will be added back to the fund value as additional units. Starting from the 11th policy year, 1X of mortality charges deducted 120 months earlier will be added back to the fund value as additional units.

³At 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

⁴Systematic Withdrawal Plan is allowed only after the first five policy years

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

⁶Tax benefits under the policy are subject to conditions under Section 123 (read with Schedule XV, Sr. No. 1, 2 & 4), Section 11 (read with Schedule II, Sr. No. 2), Section 202 and other provisions of the Income Tax Act, 2025. Goods and Services tax and Cesses, if any will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details

Disclaimers

↳ Loyalty Additions will be allocated as extra units from Policy year (67 less Entry Age) and onwards, at the end of each policy year, provided all due premiums have been paid. Each Loyalty Addition will be 0.50% of the average of Fund Values on the last business day of the last eight policy quarters.

↳ From the first policy month after the end of the premium payment term, the company shall add units to the difference between the value of {Annualised Premium less all Partial Withdrawals taken to date} and the Fund Value at the end of the policy month, provided the Fund Value is less than the value of {Annualised Premium less all Partial Withdrawals taken to date}. Such additions shall happen till sum of all Partial Withdrawals taken to date is no more than the Annualised Premium of the policy. Cover Continuance Booster will be allocated as extra units at the end of each policy month provided the policy is in-force and all due premiums to date has been paid.

Past performance is not indicative of future 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)

ICICI Pru Protect N Gain Whole Life UIN: 105L208V01; ICICI Pru Linked Accidental Death and Disability Rider UIN:105A043V03

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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.

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Ke Saath Zimmedari Lagey Pyaari

Trusted
by over
20 crore
Indians in
25
YEARS

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