

# Protect your capital and watch it grow

## ICICI Pru **Savings Suraksha**

Non-linked Participating Life Individual Savings Product

### Key Benefits

- **Protection** - Get life cover for the entire policy term
- **Savings with the comfort of guarantees** - At maturity of the policy, you receive:
  - **Guaranteed Maturity Benefit (GMB<sup>1</sup>)**
  - **Accrued Guaranteed Additions (GAs<sup>2</sup>)** - During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
  - **Vested reversionary bonuses<sup>3</sup>**, if any
  - **Terminal bonus<sup>3</sup>**, if any
- **Flexibility** - Choose premium payment term, premium payment mode, Sum Assured on death and policy term as per your need
- **Tax benefits<sup>4</sup>** – Tax benefits apply to premiums paid and benefits received as per the prevailing tax laws



For complete details of the policy, please refer to the policy document and Sales literature.  
UIN: 105N135V02

# Benefits in Detail

**Death Benefit:** On death of the life assured during the policy term, the following will be payable:

Death Benefit = Highest of (A, B, C), Where

A = Sum Assured on death plus accrued Guaranteed Additions and Bonuses\*

B= GMB plus accrued Guaranteed Additions and Bonuses\*

C= Minimum Death Benefit

\*Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus, if any.

Minimum Death Benefit is equal to 105% of the total premiums received up to the date of death.

All policy benefits cease on payment of the death benefit.

**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) plus cash value of accrued GAs and cash value of vested bonuses, if any.
- Non Guaranteed Surrender Value (NGSV).



For complete details of the policy, please refer to the policy document and Sales literature.  
UIN: 105N135V02

# Boundary conditions

Premium payment option	Limited Pay				Regular Pay
Premium payment term (years)	5	7	10	12	Policy term
Policy term ( years)	10 to 30	12 to 30	15 to 30	17 to 30	10 to 30
Minimum annual premium (₹)	30,000	18,000	12,000	12,000	12,000
GMB* for: minimum entry age, minimum annual premium, minimum term, annual premium payment mode (₹)	1,25,328	1,09,896	1,08,059	1,34,048	93,750
Min / Max age at entry	0 / 60 years				
Min / Max age at maturity	18 / 70 years				
Sum Assured on death	Age at entry (years)		Sum Assured on death		
	< 45		10 times annual premium		
	45 to 54		10 times annual premium or 7 times annual premium		
	> 54		7 times annual premium		
Premium paying mode	Annual / Half-yearly / Monthly				

# Benefit illustration

## Limited Pay

Age at entry: 35 years  
Premium paying term: 10 years  
Annual premium: Rs. 30,000

Policy term: 20 years  
Premium paying mode: Yearly  
Sum Assured on death: Rs. 3,00,000

Benefits	Benefits @4% ARR ^ (Rs.)	Benefits @ 8% ARR ^ (Rs.)
Guaranteed Maturity Benefit (A)	3,03,336	3,03,336
Guaranteed Additions (B)	75,834	75,834
Estimated vested reversionary bonuses (C)	0	1,93,715
Estimated terminal bonus (D)	68,118	1,48,730
Estimated Maturity Benefit (A+B+C+D)	4,47,288	7,21,616

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.



For complete details of the policy, please refer to the policy document and Sales literature.  
UIN: 105N135V02

# Illustration

## Regular Pay

Age at entry: 35 years  
Premium paying term: 20 years  
Annual premium: Rs. 20,000

Policy term: 20 years  
Premium paying mode: Yearly  
Sum Assured on death: Rs. 2,00,000

Benefits	Benefits @4% ARR ^ (Rs.)	Benefits @ 8% ARR ^ (Rs.)
Guaranteed Maturity Benefit (A)	3,68,256	3,68,256
Guaranteed Additions (B)	92,064	92,064
Estimated vested reversionary bonuses (C)	0	1,18,049
Estimated terminal bonus (D)	55,814	1,57,312
Estimated Maturity Benefit (A+B+C+D)	5,16,134	7,35,682

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.



For complete details of the policy, please refer to the policy document and Sales literature.  
UIN: 105N135V02

# Terms & Conditions

<sup>1</sup> GMB will be set at policy inception and will depend on policy term, premium, premium payment term, Sum Assured on death and gender. Your GMB may be lower than your Sum Assured on death. GMB is the Sum Assured on maturity.

<sup>2</sup> Guaranteed Additions (GAs) totaling 5% of GMB each year will accrue during the first five policy years if all due premiums are paid. GAs accrue on payment of due premium.

<sup>3</sup> Reversionary bonuses, if any, may be declared every financial year and will accrue to the policy if it is premium paying or fully paid. Reversionary bonuses will be applied through the compounding bonus method. All reversionary bonuses will be declared as a proportion of the sum of the GMB and the vested reversionary bonuses, Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. A terminal bonus may also be payable at maturity or on earlier death. The bonuses declared for ICICI Pru Savings Suraksha may differ between Limited Pay and Regular Pay options

<sup>4</sup> 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.

^ 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.



For complete details of the policy, please refer to the policy document and Sales literature.  
UIN: 105N135V02



© ICICI Prudential Life Insurance Company Limited. Registered Address: - ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025.

IRDAI Regn No. 105. CIN:L66010MH2000PLC127837. Advt. No. : W/II/1140/2019-20

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

Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license.

**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.