



ICICI Pru SmartKid 360



What makes ICICI Pru SmartKid 360 special?

Financial Security : Ensure your loved ones are financially secure with **Life Cover¹**, in case of your unfortunate demise

MoneyBack Benefit⁴: Choose from multiple MoneyBack options and decided their timing so as to **coincide with your child's milestones**

Family Income Benefit³: Optional benefit that ensures a **regular income** to your child for the rest of the policy term in case of your unfortunate demise

Guaranteed² Maturity Benefit⁶: Get a **lumpsum benefit** at maturity so that your child takes the next big step with confidence

Benefits Continue in your absence¹⁸: In case of your unfortunate demise, **all future premiums if any will be waived off¹⁸** and all future **benefits will continue** as planned

Flexi Save⁷: Option to accumulate MoneyBacks and earn loyalty additions

Tax benefits*: Enjoy **tax-free* benefits**, terms and conditions apply



For complete details of the policy, please refer to the policy document and Sales literature.
UIN: 105N225V01

Benefits in Detail

1. Death Benefit

In the event of death of the Life Assured during the Policy Term, for a Premium Paying or a Fully Paid Policy, the Death Benefit shall be payable to the Claimant. The Death Benefit payable to the Claimant shall be the highest of:

- a. Sum Assured on death
- b. 105% of Total Premiums Paid up to the date of death

The Policy shall continue¹⁸ and all future Premiums (if any) payable under the Policy shall get waived off¹⁸ as and when due.

The Company shall pay the MoneyBack benefits[^] (if any) on the respective MoneyBack Payout Dates (if opted for and if applicable) along with the Guaranteed Maturity Benefit⁶ to the Claimant.

Further, the Family Income Benefit³ (if opted for and if applicable) shall be payable to the Claimant



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Benefits in Detail

1.1 Family Income Benefit³

- a. Family Income Benefit³ will be paid as regular income on each subsequent Policy Anniversary following the date of death of the Life Assured till the Date of Maturity provided all due premiums have been paid until the date of death of the Life Assured.
- b. In the event of death of the Life Assured and subsequent acceptance of the claim, the Family Income Benefit³ amount as mentioned in the Policy Schedule will be paid out to the Claimant.
- c. The last Family Income shall be paid on the Date of Maturity along with the Maturity Benefit⁶. Such income shall be paid irrespective of the survival of the Claimant.

2. MoneyBack Benefit[^]

- a. Under this Policy, You have an option to receive one or more MoneyBack Benefit[^]
- b. You can choose from among the MoneyBack combinations available at the time of purchase of policy and decide the timing of MoneyBacks to coincide with your child's milestones
- c. The Moneyback combination and the payout dates shall remain fixed and cannot be changed throughout the Policy Term.



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Benefits in Detail

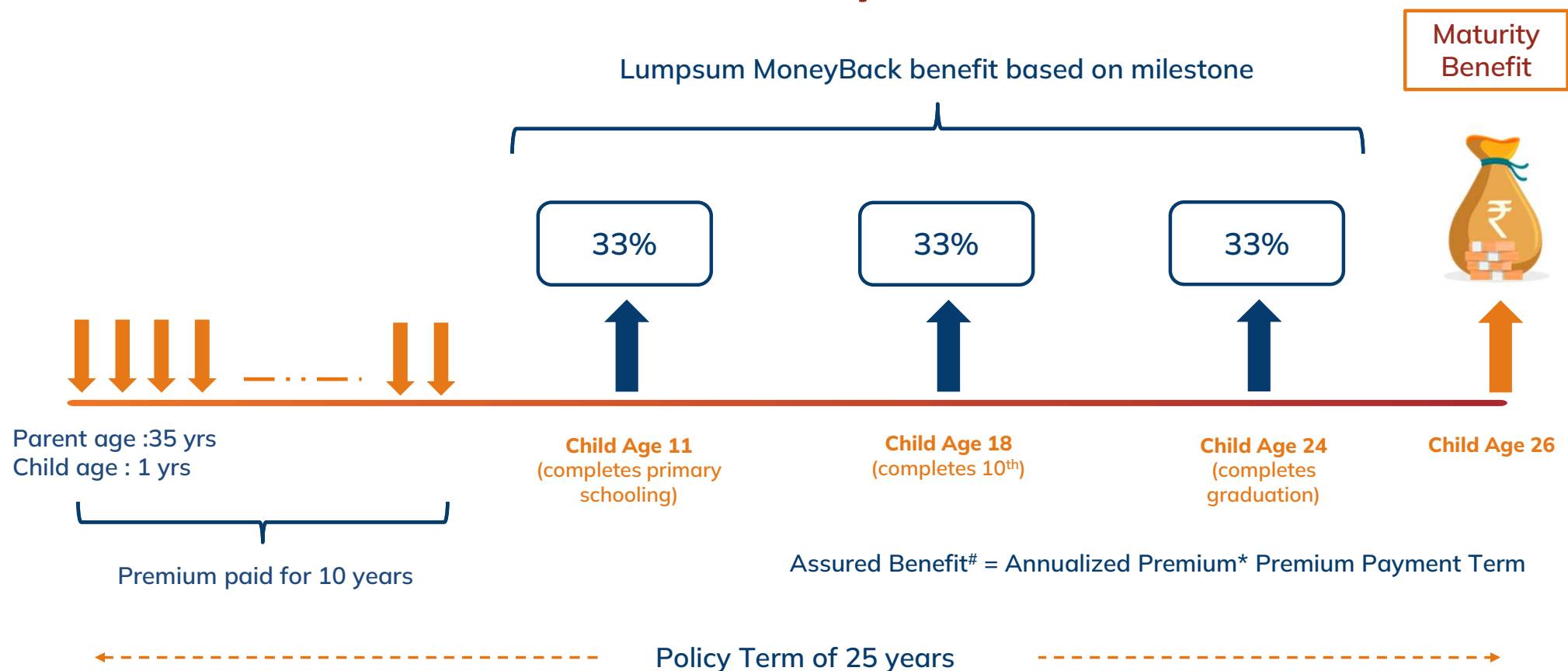
3. Maturity Benefit

- a. On the Date of Maturity for a Fully paid Policy, Maturity Benefit which is equal to Guaranteed² Maturity Benefit⁶ (GMB) as specified in the Policy Schedule less the benefit paid under the Special Achievement Award⁵ feature (if exercised) will be payable in lumpsum to You.
- b. Maturity benefit⁶ will be payable irrespective of the survival of the Life Assured on the Date of Maturity. In the event of the death of the Life Assured prior to or on the Date of Maturity then the Maturity Benefit shall be payable to the Claimant.
- c. Maturity benefit⁶ may be taxable as per the prevailing tax laws.



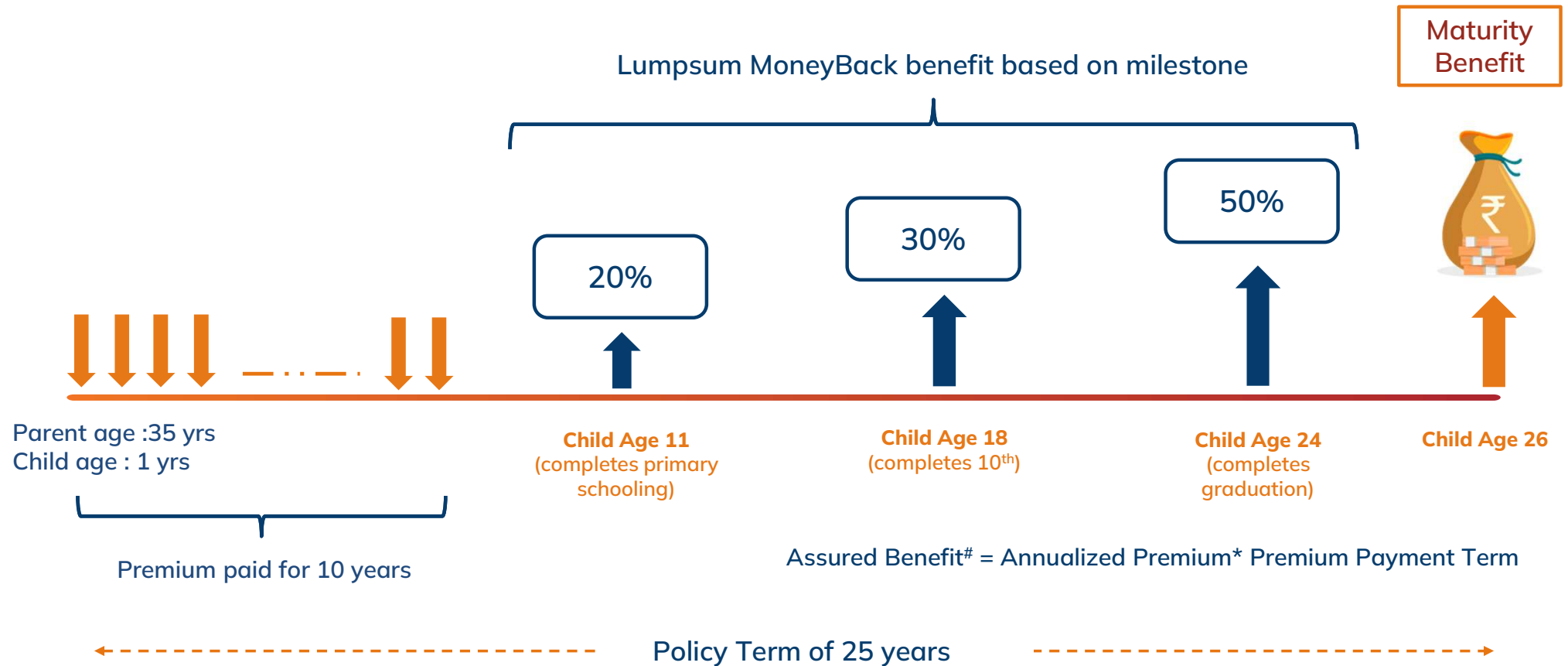
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ICICI Pru SmartKid 360- Level MoneyBack Illustration



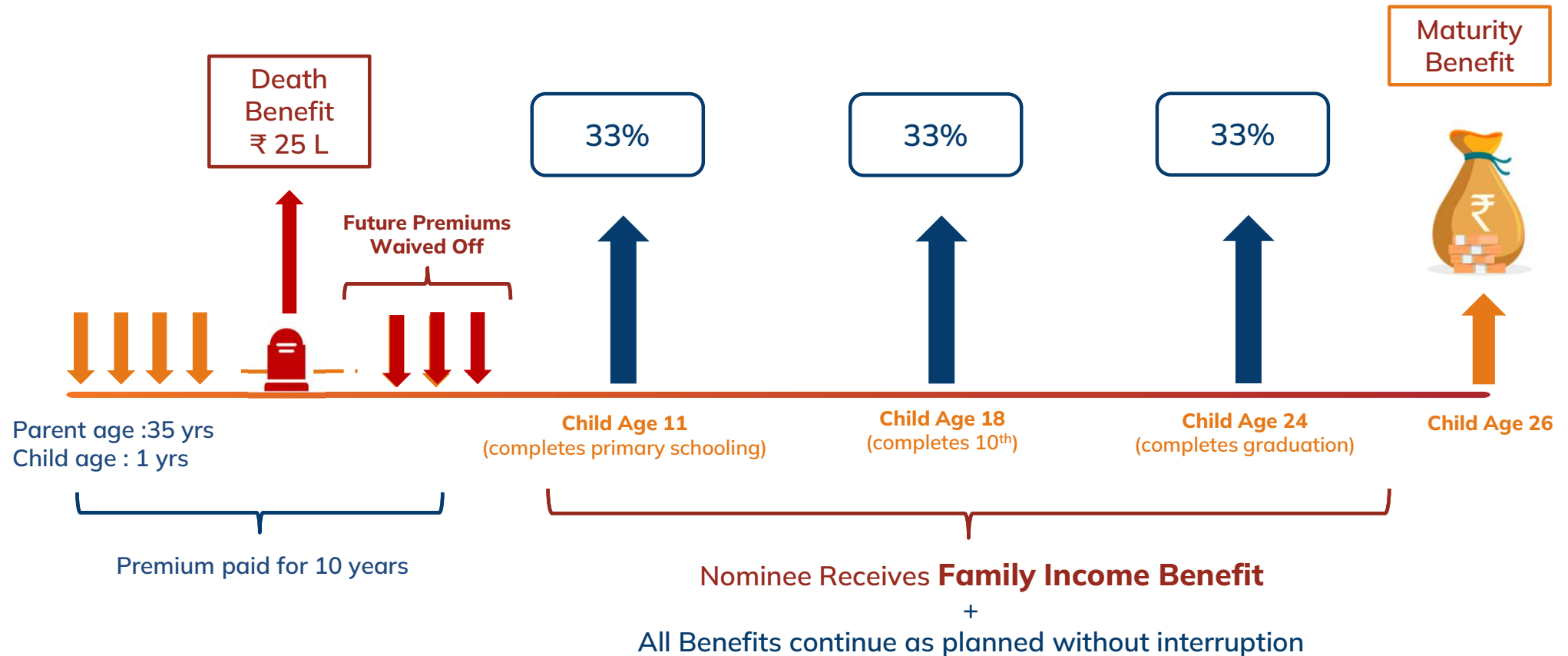
Moneyback % chosen is 33%:33%:33% of Assured Benefit
#Assured benefit⁴ is not payable on any event under this policy and is only used for computation of MoneyBacks

ICICI Pru SmartKid 360- Increasing MoneyBack Illustration



Moneyback % chosen is 20%:30%:50% of Assured Benefit
#Assured benefit⁴ is not payable on any event under this policy and is only used for computation of MoneyBacks

ICICI Pru SmartKid 360- Benefits continue even in your absence



Moneyback % chosen is 33%:33%:33% of Assured Benefit
 Family Income Benefit is chosen at the time of policy purchase
 #Assured benefit⁴ is not payable on any event under this policy and is only used for computation of MoneyBacks

ICICI Pru SmartKid 360: Plan at a Glance

Premium Payment Term	Minimum policy term (in years)	Minimum Annualised Premium (₹)	Maximum policy term (in years)	Min/ Max Age at Entry (in years)	Min/ Max Age at Maturity (in years)
5	12	1,50,000	25	18/50	30/65
6					
7	12	50,000			
8	13				
9	14				
10	15	30,000			
11	16				
12	17				



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Disclaimers:

¹ Life Insurance Cover is the benefit payable on death of the Life Assured during the policy term

²Guaranteed Benefits will be payable subject to all due premiums being paid.

[^]MoneyBack Benefit can be taken upto 5 times in a policy term, after the premium payment term till the policy maturity date. The MoneyBack amount and payout dates shall be chosen at policy inception and cannot be changed throughout the policy term. Selection of the MoneyBack option shall result in a corresponding adjustment to the Guaranteed Maturity Benefit. You have an option to choose either

a. Equal payout: The amount payable will be equal in each payout.

b. Increasing payout: The payouts will be in an increasing manner. The amount payable will be increasing with each payout.

⁶Guaranteed Maturity Benefit will be payable at the end of the policy term as Maturity Benefit and shall be adjusted for the benefit paid under the Special Achievement Award (if exercised) and the amount and timing of MoneyBack benefits paid or payable under the Policy.

⁴Assured Benefit is defined as Annualized Premium multiplied by the Premium Payment Term chosen by the policyholder at the time of purchase of the policy. This benefit is not payable on any event under this product and is only used for the computation of MoneyBack benefits and Family Income Benefit.



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Disclaimers:

¹⁸ Following the death of the Life Assured and subsequent intimation to the company (provided all due premiums have been paid until the date of death of the Life Assured), the company shall waive all future premiums as and when payable under the policy (after the date of death) and the policy shall continue till the end of policy term. The policy shall pay the MoneyBack benefits (if applicable) on the respective future due dates as originally chosen by the policyholder along with the Guaranteed Maturity Benefit.

⁵ This optional feature can be exercised only once during the entire policy term and is applicable to your policy only if the nominee named at the time of purchase of the policy is your biological or legally adopted child and they achieve any one of the below listed achievements:

- Admission in one of the top 5 universities of the world (published as per the QS World University rankings)
- Qualifying for Olympics, Paralympics or Winter Olympics in any sport for India.
- Winning Gold, Silver or Bronze medal in Asian Games, Commonwealth Games,
- Winning Gold, Silver or Bronze medal in Delphic Games in any art category for India.

On exercise of this feature, an amount equal to 20% of the Guaranteed Maturity Benefit under the policy shall become payable as lumpsum. This feature cannot be exercised when the policy is a paid-up policy.



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Disclaimers:

³Family Income Benefit is an optional benefit and applicable under your policy only if opted by you at policy inception. This benefit is payable in the event of death of the life assured and shall be paid as regular income equal to 10% of Sum Assured on each subsequent policy anniversary following the date of death of the life assured till the date of maturity provided all due premiums have been paid until the date of death of life assured

⁷Under the Flexi Save option, the policyholder at any point of time during the policy term, has an option to accumulate all or remaining MoneyBack benefit(s) (if opted for at the inception of the policy) with the company instead of receiving it on the respective due dates. Such accumulated Moneyback Benefit shall earn a loyalty addition that shall accrue daily at the prevailing reverse repo rate published by Reserve Bank of India (RBI). Such accumulated MoneyBack Benefits can be withdrawn partly/ fully at any time during the policy term. Post withdrawal, the balance if any and all future moneyback benefit(s) (if any), shall continue to accumulate with daily accrual of loyalty addition as above until a specific request for opt out is received by us.



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Disclaimers:

*100% Tax free Returns, tax-free payouts, under the policy are subject to satisfaction of conditions prescribed u/s 10(10D) of the Income Tax Act, 1961. Policies issued on or after April 01, 2023 where aggregate premium(including top-up premiums and rider premiums) payable during the term of the policy/policies in respect of Non-unit linked life insurance policies more than Rs 5 lakh per year per person is not exempt u/s 10(10D). Tax benefits/Tax-free returns/Tax savings under the policy are subject to conditions under Sections 80C, 10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Applicable taxes, if any will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time. Please consult your tax advisor for more details.

&3% additional payouts at maturity as an online buyer, existing customer or ICICI Pru group employee

% You can take a policy loan after your policy acquires a positive surrender value. Loan amount of up to 80% of Surrender Value can be availed.

ICICI Pru SmartKid 360 UIN: 105N225V01 E41



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For more information, call our customer service toll free number on 1800 2660
(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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