

# Securing my family's future is my top priority



## Key Benefits

- **Flexibility to choose protection cover based on your needs –**
  - Option I: Death benefit equal to Sum Assured chosen by you
  - Option II: An additional death benefit equal to Sum Assured chosen by you or Rs. 2 Crore, whichever is lower, payable only in case of death due to accident. This option is available only with the Regular Pay option
- **Tax benefits<sup>1</sup>** – Tax benefits apply to premiums paid and benefits received as per the prevailing tax laws



<sup>1</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.

For complete details of the policy, please refer to the policy document and Sales literature.  
UIN: 105N140V03

# Benefits in Detail

## Death Benefit:

In the unfortunate event of the death of the Life Assured during the term of the policy, the nominee shall receive the following death benefit:

- Option I : Sum Assured chosen by you
- Option II: Sum Assured chosen by you + Accidental Death Benefit\*

\*Accidental Death Benefit – An amount equal to the Sum Assured chosen by you (subject to a maximum of 2 Crores) will be paid only in the unfortunate event of death of the Life Assured due to an accident.

The benefits will be payable, only if all due premiums have been paid and the policy is in force.

## Maturity or paid-up or survival benefit:

There is no maturity, paid-up value or survival benefit available under this product.

## Surrender:

In case of Regular Pay, your policy does not have a surrender value.

In case of One Pay, the Surrender Value will be calculated as given below:

Surrender Value = Surrender Value Factor \* Single Premium



For complete details of the policy, please refer to the policy document and Sales literature.  
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# Boundary conditions

Minimum/Maximum age at entry	One Pay - 18/60 years (age last birthday) Regular Pay - 18/65 years (age last birthday)
Maximum age at maturity	85 years (age last birthday) for Regular Pay Option I 80 years (age last birthday) for Regular Pay Option II 65 years (age last birthday) for One pay
Premium payment options	Regular Pay , One Pay
Policy term	Regular Pay: 5 years to 67 years One pay: 5/10 years
Accidental Death Benefit (Only with iCare II Option II)	Equal to Sum Assured chosen by you, subject to a maximum of ₹ 2 Crore
Minimum Premium (Annual premium/Single premium)	₹ 2,400 excluding Goods and service tax and cesses, as applicable

Minimum Sum Assured that can be chosen	For annual premium paying Regular Pay policies with the following characteristics, the minimum Sum Assured is as follows:			
			Minimum Sum Assured	
	Age	Policy Term	Option I	Option II
	60	5	₹ 86,548	₹ 85,015
	18	30	₹ 3,03,413	₹ 2,85,375
Maximum Sum Assured that can be chosen	Unlimited			
Mode of premium payment	Regular Pay: Yearly, Half-yearly and Monthly One Pay: Single premium			
Tax benefits	Premium paid towards the policy will be eligible for tax benefits u/s 80C of the Income Tax Act, 1961			



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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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