

Secure your retirement with a guaranteed income for life



Key Benefits:

- Guaranteed¹ lifelong annuity
- Flexibility to receive annuity monthly, quarterly, half-yearly or yearly
- Option to take the plan for single life or joint lives
- Return of Purchase Price to nominee in case of an unfortunate event
- Surrender benefit in case of diagnosis of specified critical illnesses²
- Loan can be availed any time after six months from the date of commencement of the policy²
- High Purchase Price Benefit gives you additional annuity as per the purchase price slab²

¹Your annuity is informed to you when you buy the plan and is guaranteed and unchanged for life.

²Please refer the policy document for more details. ICICI Pru Saral Pension UIN : 105N184V05



Annuity options

Option to take the plan for single life or joint lives



Other Benefits

- Loyalty Booster: Additional annuity of 1% payable to an existing customer
- Online Booster: Additional annuity of 1% for policies purchased online
- NPS Benefit: Additional annuity of 1% for policies purchased using proceeds out of NPS



Only one benefit from Online booster, Loyalty booster and NPS benefit will be offered to the customer.

Loan

- Loan can be availed any time after six months from the date of commencement of the policy
- Maximum amount of loan that can be granted shall be such that the effective annual interest amount payable on loan does not exceed 50% of the annual annuity amount payable under the policy.
e.g.: If the loan interest rate is 8% and yearly annuity amount is 1 lakh, the the maximum loan = $(50\% \text{ of } 1 \text{ lakh}) / 8\%$ i.e. 6.25 lakhs can be availed
- The loan interest will be recovered from the annuity amount payable. The loan outstanding, if any, shall be recovered from the claim proceeds.



The values mentioned in the above e.g. are approximate based on simplified calculation and the actual values might vary.

Boundary Conditions

Minimum Annuity	₹12,000/- per annum
Minimum Purchase Price	Corresponding to annuity of ₹1,000/-per
Maximum Purchase Price	No limit
Minimum Payment term	Single pay
Minimum Entry Age	40 Years
Maximum Entry Age	80 years



For More Information:

Customers calling from anywhere in India, please dial 1860 266 7766

Do not prefix this number with “+” or “91” or “00” (local charges apply)

Call Centre Timings: 10.00 am to 7.00 pm

To know more, please visit www.iciciprulife.com

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Reg. Off.: ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Tel.: 40391600. Customer helpline number - 1860 266 7766. Timings - 10:00 A.M. to 7:00 P.M., Monday to Saturday (except national holidays). Member of the Life Insurance Council. For more details on the risk factors, term and conditions please read the product brochure carefully before concluding the sale. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license.

ICICI Pru Saral Pension, Form No.: I16, I17, I18. UIN: 105N184V05, Advt. No. W/II/3791/2021-22

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