

# Protect your capital and watch it grow<sup>T&C3</sup>



Get Guaranteed<sup>^</sup> Maturity Benefit (GMB)<sup>T&C1</sup>

+

Accrued Guaranteed<sup>^</sup> Additions (GAs)<sup>T&C2</sup> at policy maturity

Boost your maturity corpus with reversionary bonuses every year and a terminal bonus<sup>T&C3</sup>

Also, get a life cover to secure your family's future

Market volatility should not affect your long term financial planning. Hence, we present to you ICICI Pru Savings Suraksha. It is an ideal savings and protection oriented life insurance plan. It not only offers you a guaranteed<sup>^</sup> maturity benefit but also, guaranteed<sup>^</sup> additions to your corpus. So, now you can protect your capital<sup>T&C4</sup> and also watch it grow<sup>T&C3</sup>.

ICICI Pru  
**Savings Suraksha**

A Non-Linked Participating Individual Savings Life Insurance Plan

**ICICI PRUDENTIAL**  
LIFE INSURANCE

<sup>^</sup>T&C apply

ICICI Pru Savings Suraksha is a participating life insurance plan.

## KEY FEATURES

### Protection

Get life cover for the entire policy term



### Flexibility

Choose premium payment term (PPT), premium payment mode, Sum Assured on death and policy term as per your need



### Savings with the comfort of guarantees

At policy maturity, you will receive:

- Guaranteed<sup>^</sup> Maturity Benefit (GMB) <sup>T&C1</sup>
- Accrued Guaranteed<sup>^</sup> Additions (GAs) - <sup>T&C2</sup>  
During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
- Vested reversionary bonuses, If declared
- Terminal bonus, If declared



### Tax benefits

Tax benefits may be applicable to premiums paid and benefits received as per the prevailing tax laws <sup>T&C5</sup>

## Take a quick LOOK at the policy

Premium payment option	Limited Pay				Regular Pay
Premium payment term (years)	5	7	10	12	
Policy term (years)	10 to 30	12 to 30	15 to 30	17 to 30	10 to 30
Minimum annual premium (₹)	30,000				
Min / Max age at entry	0 / 60 years				
Min / Max age at maturity	18 / 70 years				
Sum Assured on death <sup>T&amp;C7</sup>	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				

<sup>^</sup>T&C apply

# Benefits in detail

Maturity benefit

On survival of the life assured till the end of the policy term for a policy on which all due premiums are paid, the following will be payable:

Maturity Benefit = Guaranteed<sup>^</sup> Maturity Benefit (GMB)  
+ accrued Guaranteed<sup>^</sup> Additions  
+ vested reversionary bonuses, if declared  
+ terminal bonus, if declared

Maturity Benefit for a policy on which all due premiums are paid shall be at least equal to the total premiums (excluding any extra mortality premium, goods and services tax and cesses, if any) paid by the policyholder.

Guaranteed<sup>^</sup> Additions (GAs)

Guaranteed<sup>^</sup> 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.

Death benefit

On the death of the life assured during the policy term (for a premium paying or fully paid policy<sup>T&C6</sup>) the following will be payable:

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

Where    A = Sum Assured on death plus accrued Guaranteed<sup>^</sup> Additions and Bonuses#  
            B = GMB plus accrued Guaranteed<sup>^</sup> Additions and Bonuses#  
            C = Minimum Death Benefit<sup>T&C7</sup>

#Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus, if declared.

## Let's go through an example

Age at entry: 35 years

Sum Assured on death : ₹ 3,00,000

Total Premium Paid : ₹ 3,00,000

You pay  
₹ 30,000  
p.a.

You may get

Policy Term: 20 years

Premium Payment Term: 10 years

Premium paying mode: Yearly

Benefits	Benefits @ 8% (₹) ARR* OR	Benefits @ 4% (₹) ARR*
Guaranteed <sup>^</sup> Maturity Benefit (A)	3,03,336	3,03,336
Guaranteed <sup>^</sup> Additions (B)	75,834	75,834
Estimated vested reversionary bonuses If declared (C)	1,47,405	0
Estimated terminal bonus If declared (D)	1,90,929	63,381
Estimated Maturity Benefit (A+B+C+D)	7,17,504	4,42,551

*\*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.*

<sup>^</sup>T&C apply

# What happens if you discontinue your premiums?

If you discontinue premium payment before your policy acquires a surrender value, your policy will lapse and no benefits will be paid.

The policy will acquire a Guaranteed<sup>^</sup> Surrender Value on payment of all premiums for at least two consecutive years.

If premium payment is discontinued after the policy has acquired a surrender value, the policy would continue as a 'paid-up' policy with reduced benefits.

If you have discontinued paying premiums, you may revive your policy by making an application for revival within 5 consecutive years from the due date of the first unpaid premium but before the termination date of policy, subject to policy terms and conditions.

## Terms & Conditions

1. **Guaranteed Maturity Benefits (GMB):** GMB will be set at policy inception and will depend on policy term, premium, premium payment term and gender. Your GMB may be lower than your Sum Assured on death.
2. **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.
3. **Bonus:** Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid. 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.
4. **Capital Protection:** Capital Protection is in the form of Guaranteed Maturity Benefit and Guaranteed Additions.
5. **Tax benefits** may be available as per prevailing tax laws. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per applicable rates. The tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details
6. A fully paid policy is a policy for which all premiums have been paid, as per the PPT selected, and no further premiums are due. A premium paying policy is policy for which all due premiums have been paid till date, but future premiums are payable for the rest of the PPT.
7. **Minimum Death Benefit** is equal to 105% of the total premiums received up to the date of death.
8. **For further details on product features such as surrender, revival and policy loan etc., please refer to the sales brochure and the benefit illustration.**
9. **Section 41** of the Insurance Act, 1938 as amended from time to time: In accordance with Section 41 of the Insurance Act, 1938 as amended from time to time, no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

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ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837.

ICICI Prudential Life Insurance Company Limited. Registered Address: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a 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. 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 Savings Suraksha Form No.: E11, E12. UIN: 105N135V03. Advt No.: L/II/0900/2023-24.

### BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/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.