

Protect your capital and watch it grow



Get Guaranteed Maturity Benefit (GMB)^{condition apply1}

+

Accrued Guaranteed Additions (Gas)^{condition apply1} at policy maturity

Boost your maturity corpus with reversionary bonuses every year and a terminal bonus

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 maturity benefit but also, guaranteed additions to your corpus. So, now you can protect your capital and also watch it grow.

ICICI Pru
Savings Suraksha

Non-Linked Life Insurance Plan

ICICI PRUDENTIAL 
LIFE INSURANCE

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 and policy term as per your need



Savings with the comfort of guarantees

At policy maturity, you will receive:

- Guaranteed Maturity Benefit (GMB) Conditions Apply 1
- Accrued Guaranteed Additions (GAs) Conditions Apply 1 -
During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
- Vested reversionary bonuses, if any
- Terminal bonus, if any



Tax benefits

Get tax benefits on premiums paid and benefits received as per the prevailing tax laws ^{T&C2}

Take a quick look at the policy

Premium payment option	Limited Pay				Regular Pay
	5	7	10	12	
Premium payment term (years)	5	7	10	12	Regular Pay
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
Min / Max age at entry	0 / 60 years				
Min / Max age at maturity	18 / 70 years				
Sum Assured on death ^{T&C2}	Age at entry (years)		Sum Assured		
	<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				

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, maturity benefit will be payable:

Maturity Benefit = Guaranteed Maturity Benefit (GMB)
+ accrued Guaranteed Additions
+ vested reversionary bonuses, if any
+ terminal bonus, if any

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 & Services Tax and Cess, if any) paid by the policyholder.

Guaranteed Additions (GAs)

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.

Death benefit

On the death of the life assured during the policy term (for a premium paying or fully paid policy^{16C3}) the following will be payable:

Death Benefit = Maximum of (A, B, C),
Where A = Sum Assured plus accrued Guaranteed Additions and Bonuses*
B = GMB plus accrued Guaranteed Additions and Bonuses*
C = Minimum Death Benefit^{16C4}

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

Let's go through an example

Age at entry: 35 years

Sum Assured : ₹ 3,00,000

Policy Term: 20 years

You pay
₹ 30,000
p.a.

Premium Payment Term: 10 years

Premium paying mode: Yearly

You may get

Benefits	Benefits @ 8% (₹) ARR* OR	Benefits @ 4% (₹) ARR*
Guaranteed Maturity Benefit (A)	3,03,360	3,03,360
Guaranteed Additions (B)	75,840	75,840
Estimated vested reversionary bonuses ©	1,47,417	0
Estimated terminal bonus (D)	1,59,481	46,362
Estimated Maturity Benefit (A+B+C+D)	6,86,098	4,25,562

*ARR stands for Assumed rate of return. These illustrations are for a healthy male life assured. 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.

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.

Your policy will acquire a surrender value on payment of:

- At least 2 full years' premium if PPT is less than 10 years
- At least 3 full years' premium if PPT is greater than or equal to 10 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 2 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. **Conditions apply1:** Guaranteed benefits are payable subject to all due premiums being paid and the policy being in force on the date of maturity.
2. As per the Finance Act 2012, all policies issued from April 1, 2012, with premium to sum assured ratio of less than 1:10 and where death benefit at any time is less than 10 times premium, will not be eligible for tax benefit under section 10 (10D) of the Income Tax Act. Further tax benefit u/s 80C for such policy will be limited only up to 10% of Sum Assured. Tax benefits under the policy are subject to conditions under Sec.10 (10D) and Sec. 80C of the Income Tax Act, 1961. Goods & Services Tax and Cess (if any) will be charged extra as per prevailing rates. Tax laws are subject to amendments from time to time.
3. 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.
4. Minimum Death Benefit is equal to 105% of sum of premiums paid till date (excluding extra mortality premiums, Goods & Services Tax and Cess, if any).
5. **For further details on product features such as surrender, revival and policy loan etc., please refer to the sales brochure and the benefit illustration.**
6. Section 41: 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. Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

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 **ICICI PRUDENTIAL**
LIFE INSURANCE

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: 105N135V01. Advt No.: L/II/426/2014-15.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI clarifies to the public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.