

ICICI Pru LAKSHYA

A Non-Linked Participating Life Insurance Plan

WEALTH

This plan is offered under ICICI Pru Lakshya

KEY BENEFITS



Get lump sum amount on maturity to fulfill your dreams



Get Guaranteed Capital protection in the form of 'Sum Assured on Maturity'



Get rewarded with 4S Guaranteed Value Benefits (GVB¹):

- **Stay More:** More GVB for staying invested longer
- **Start Early:** More GVB for saving from an early age
- **Save More:** More GVB for saving more
- **SHE:** Additional GVB exclusively for women



Get Life Cover throughout the policy term to secure your family's future



Enjoy bonuses in the form of Regular Additions² every year to grow your wealth



Get Terminal Bonus² at Maturity



Tax Benefits³ on premiums paid and benefits received as per prevailing tax laws

¹ Guaranteed Value Benefits will be set at policy inception and will depend on age, policy term, premium, premium payment term and gender.

² Bonus may be declared annually from the first year as 'Regular Additions' and will be a percentage of the sum total of the 'Sum Assured on Maturity' and the applicable 'Guaranteed Value Benefits'. Terminal Bonus may be declared by the Company and will be payable at policy maturity or on death.

³ Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Goods and Service Tax and Cesses will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time.

Benefit Illustration

For a 30 year old male, paying annually for 10 years.

Policy term	Annual Premium	Total Premiums paid	Guaranteed Benefits	Maturity Benefit	
				@8%ARR*	@4%ARR*
30	₹ 60,000	₹ 6,00,000	₹ 9,24,000	₹ 28,45,920	₹ 12,93,600
	₹ 1,20,000	₹ 12,00,000	₹ 18,84,000	₹ 58,02,720	₹ 26,37,600
15	₹ 60,000	₹ 6,00,000	₹ 6,87,300	₹ 10,75,625	₹ 7,83,522
	₹ 1,20,000	₹ 12,00,000	₹ 13,98,600	₹ 21,88,809	₹ 15,94,404

*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.

Death Benefit:

On Death of the life assured during the policy term: Higher of (Sum Assured on Death + Accrued Regular Additions net of encashment (if any) + Interim Regular Addition (if any) + Terminal Bonus (if any)) or 105% of Total Premiums paid as on the date of death, will be payable.

In the illustration shown above (for a Premium of ₹ 60,000 and 30 year Policy Term), on death at the end of 11th year, Death Benefit payable will be ₹ 11,69,184 at 8% ARR and will be ₹ 6,71,232 at 4% ARR.

Boundary Conditions

Premium Payment Option	Limited Pay			
Premium Payment Term (PPT) in years	5	7	10	12
Policy Term (PT) in years	12, 15, 20, 25 and 30		15, 20, 25 and 30	
Minimum Annual Premium (in ₹)	PPT		Premium	
	5		₹ 50,000*	
	7		₹ 30,000	
	10 / 12		₹ 24,000 ^	
Min / Max Age at Entry (in years)	PPT / PT (years)	12	15	20, 25, 30
	5	6 / 45	3 / 50	0 / (70 - Policy Term)
	7	6 / 50	3 / 55	
	10	NA	3 / 55	
	12		3 / 50	
Min / Max Age at Maturity (in years)	18 / 70			
Sum Assured on Death	Higher of (10 times Annualised Premium or PPT X Annualised Premium)			
Premium Payment frequency	Annual, Half-yearly, Monthly			

* ₹ 40,000 for PT of 15 years and above | ^ ₹ 12,000 for PT of 20 years and above



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

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