

This advertisement is designed for combination of benefits of two individual and separate products named (1) ICICI Pru iProtect Smart and (2) ICICI Pru Savings Suraksha. These products are also available for sale individually without the combination offered / suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer to the detailed sales brochure of respective individual products mentioned herein before concluding the sale.

ICICI Pru
iProtect Smart
Money Back

FAMILY PROTECTION



MONEY BACK[#]



Payable on survival till maturity of ICICI Pru Savings Suraksha.

This solution is a combination of ICICI Pru iProtect Smart (a Non-linked non-Participating plan; UIN:105N151V05) and ICICI Pru Savings Suraksha (a non-linked Participating plan UIN:105N135V02) These products are also available without this combination solution and it's not mandatory to apply for this combination only.

Securing the future of your family from unfortunate eventualities is one of your top priorities. An adequate life and critical illness insurance is an ideal solution for this need. Not just that, you also get money back on survival.

Keeping that in mind, we present ICICI Pru iProtect Smart Money Back, a combination of ICICI Pru iProtect Smart (a non-linked non-participating plan; UIN: 105N151V05) and ICICI Pru Savings Suraksha (a non-linked participating plan; UIN: 105N135V02).

What does iProtect Smart Money Back offer?



All round Protection: ICICI Pru iProtect Smart:

- Your family receives a lump sum in case of your unfortunate demise
- Lump sum on diagnosis of any of the 34 critical illnesses (optional)¹
- Additional lump sum payout in case of death due to an accident (optional)²
- In case of permanent disability due to accident, company will waive off premiums for ICICI Pru iProtect Smart & benefits under ICICI Pru iProtect Smart continue without paying any future premium³



Money back:

On survival till maturity of ICICI Pru Savings Suraksha, you will get back a lump sum*

*Lump-sum on survival is provided through the maturity benefit of ICICI Pru Savings Suraksha. It will be payable only if you have paid all due premiums as per the premium payment term.

¹ Critical Illness Benefit (CI Benefit) is optional and available under Life and Health and All in One options under ICICI Pru iProtect Smart. This benefit is payable, on first occurrence of any of the 34 illnesses covered. Only doctor's certificate confirming diagnosis needs to be submitted. The benefit is payable only on the fulfillment of the definition of the diagnosed critical illness. The CI Benefit, is accelerated and not an additional benefit which means the ICICI Pru iProtect Smart policy will continue with the Death Benefit reduced by the extent of the CI Benefit paid. On payment of claims for treatment of Angioplasty, if the CI Benefit is more than ₹ 5,00,000 the policy will continue for other CIs with CI Benefit reduced by Angioplasty payout. Premium payment on account of CI Benefit will cease after payout of CI Benefit and the future premiums payable under the policy for death benefit will reduce proportionately. If CI Benefit paid is equal to the Death Benefit, the ICICI Pru iProtect Smart policy will terminate on payment of the CI Benefit. To know more in detail about CI Benefit, terms & conditions governing it, kindly refer to sales brochure of ICICI Pru iProtect Smart. Critical Illness benefit is available for the entire policy term or 30 years or till the age of 75 years, whichever is lower.

² Accidental Death Benefit is available in Life Plus and All in One options under ICICI Pru iProtect Smart. In case of death due to an accident, Accidental Death Benefit will be paid out in addition to Death Benefit. Accidental Death Benefit is only available for the policy term or till the age of 80 years, whichever is lower.

³ You would need to continue paying premiums for ICICI Pru Savings Suraksha for its premium payment term and Death Benefit for ICICI Pru Savings Suraksha will continue as per the policy term of ICICI Pru Savings Suraksha. Permanent disability due to accident is available under ICICI Pru iProtect Smart. To know more about definitions, terms & conditions applicable for permanent disability due to accident, kindly refer sales brochure of ICICI Pru iProtect Smart.

How does this solution work?

In this solution, at inception, you purchase an

- ICICI Pru iProtect Smart
- ICICI Pru Savings Suraksha

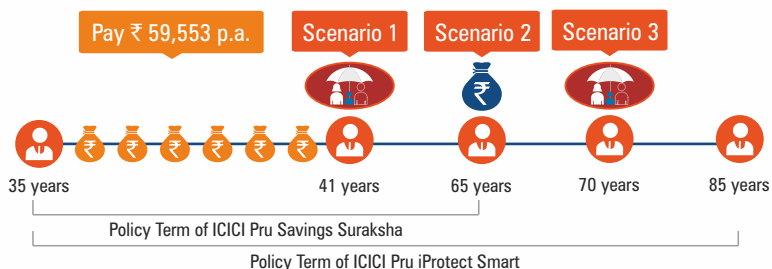
Solution at a glance

Age at entry	Minimum is 20 years and Maximum is 54 years		
Premium Paying Term	Regular Pay: Same as Policy term Limited Pay: 5,7,10 years		
Sum Assured	Minimum: 25 lakhs Maximum: 10 crores	10 times of annual premiums paid	
	ICICI Pru iProtect Smart	ICICI Pru Savings Suraksha	
Maximum age at Maturity	99 years	70 years	
Policy Term ^	Regular Pay	10 to 30 years	
	5 PPT	10 to 85 - Age at entry	10 to 70 - Age at entry
	7, 10 PPT	15 to 85 - Age at entry	15 to 70 - Age at entry
	Whole Life 10 PPT	Up to 99 years	15 to 70 - Age at entry

^ For ICICI Pru Savings Suraksha Maximum Policy term chosen can be 30 years and will be lesser than or equal to ICICI Pru iProtect Smart policy term.

Illustration -1

Vijay is 35 years old and has opted for Limited Pay option of 10 years and pays ₹ 59,553 p.a. He has opted for a policy term of 50 years for ICICI Pru iProtect Smart, Life Plan Option with a sum assured of ₹ 1,00,00,000 and a policy term of 30 years for ICICI Pru Savings Suraksha with a sum assured of ₹ 1,55,000.



The premium amount shown is exclusive of Goods & Services Tax and Cess (if any).

Scenario 1 - On death of Vijay during the policy term of ICICI Pru Savings Suraksha

The nominee will receive a lump sum consisting of the death benefit of ICICI Pru iProtect Smart and ICICI Pru Savings Suraksha. The nominee shall receive ₹ 1,01,55,000⁺⁺

Scenario 2 - On survival till the end of the policy term of ICICI Pru Savings Suraksha

Vijay will get a lump sum as survival benefit[^] as shown below:

Assumed Rate of Return** (Non-guaranteed)	
@ 8 %	₹ 6,10,222
@ 4 %	₹ 2,77,982

Scenario 3 - On death of Vijay post maturity of ICICI Pru Savings Suraksha and before the end of policy term of ICICI Pru iProtect Smart

The nominee will receive a lump sum consisting of the death benefit of ICICI Pru iProtect Smart. The nominee shall receive ₹ 1,00,00,000

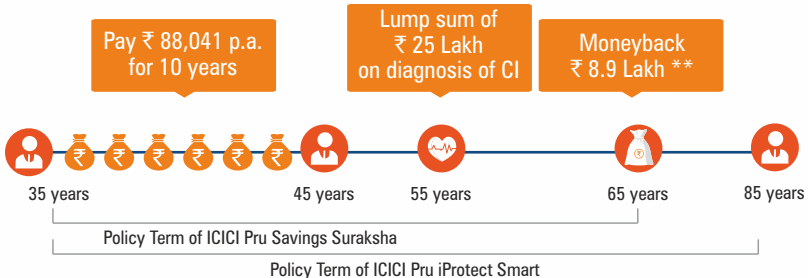
Illustration - 2

Vinay, a 35 year old IT consultant wishes to protect his family with a life cover of ₹ 1,00,00,000 and protect his health with a Critical Illness benefit of ₹ 25,00,000. He chooses to pay premiums for 10 years. He opts for Life and Health option for a cover till 85 years of age for ICICI Pru iProtect Smart. He chooses policy term of 30 years for ICICI Pru Savings Suraksha.

Scenario 1 -

Vinay is diagnosed with one of the covered critical illness and receives a lump sum of ₹ 25,00,000 from ICICI Pru iProtect Smart. On payout of ₹ 25,00,000, his life cover continues with a reduced amount of ₹ 75,00,000. On survival till the end of 30 years, he will get lump sum money back, which is the maturity benefit of ICICI Pru Savings Suraksha[^].

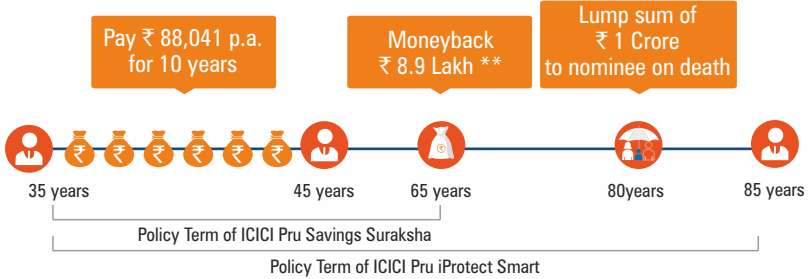
Assumed Rate of Return** (Non-guaranteed)	
@ 8 %	₹ 8,92,295
@ 4 %	₹ 4,02,243



The premium amount shown is exclusive of Goods & Services Tax and Cess (if any).

Scenario 2 -

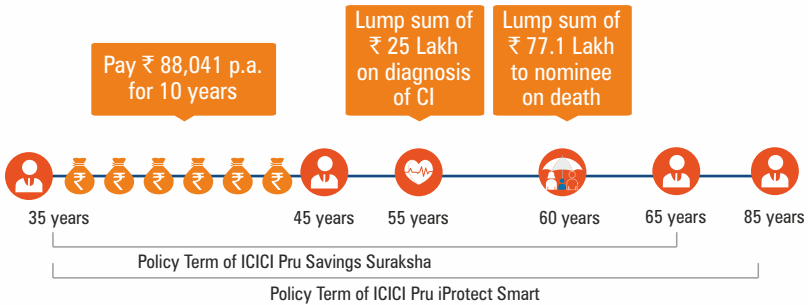
Vinay does not suffer from any critical illness and survives till the maturity of ICICI Pru Savings Suraksha i.e. 30 years. He receives lump sum money back which is maturity benefit of ICICI Pru Savings Suraksha [^]. His life cover for ₹ 1,00,00,000 under ICICI Pru iProtect Smart continues till age 85 years. On Vinay's unfortunate death at the age of 80 years, the nominee will receive the death benefit of ₹ 1,00,00,000 under ICICI Pru iProtect Smart.



The premium amount shown is exclusive of Goods & Services Tax and Cess (if any).

Scenario 3 -

Vinay is diagnosed with one of the covered critical illness and receives a lump sum of ₹ 25,00,000 from ICICI Pru iProtect Smart. On payout of Rs. 25,00,000, his life cover continues with a reduced amount of ₹ 75,00,000. On Vinay's unfortunate death before maturity of ICICI Pru Savings Suraksha, nominee will get death benefit of Rs. 75,00,000 from ICICI Pru iProtect Smart plus death benefit of ₹ 2,13,750⁺⁺ from ICICI Pru Savings Suraksha as lump sum.



The premium amount shown is exclusive of Goods & Services Tax and Cess (if any).

⁺⁺ In addition to this amount, applicable bonuses, if any, guaranteed additions added to the ICICI Pru Savings Suraksha policy will also be paid.

[^] The benefits are applicable only if all premiums are paid as per the premium payment term and the policy is in-force till the completion of policy term of ICICI Pru Savings Suraksha.

******The maturity benefit i.e. the amount payable at the end of the policy term of ICICI Pru Savings Suraksha is calculated assuming rate of return of 8% and 4%. For split of guaranteed and non-guaranteed returns please refer the detailed benefit illustration of individual products mentioned above. 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 (4% & 8% p.a.) 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 the policy depends on a number of factors including future investment performance. ₹ 8.9 lakh money back is assuming rate of return of 8%.

Tax benefits are calculated at slab rate (including Cess excluding surcharge) on life insurance premium u/s 80C of Rs. 1,50,000. Tax benefits under the policy are subject to conditions under Section 80C, 80D, 10(10D) and other provisions of the Income Tax Act, 1961. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above. For the purpose of illustration, we have combined the premiums payable and benefits that you may receive under each plan of this solution.

Terms & conditions

- This combination solution comprises set of policies across products of the Company. These products are also available individually with the Company and it is not mandatory for the customer to apply for this combination only. The customer is requested to go through the individual benefit illustrations of the products in the solution.
- This is not a sales brochure. The customer is requested to go through the product brochure of ICICI Pru iProtect Smart (UIN: 105N151V05) and ICICI Pru Savings Suraksha (UIN: 105N135V02) and take decision to opt for this combination solution after having fully understood the risk factors, product terms and conditions as briefly indicated below:
 - ICICI Pru iProtect Smart: Death benefit, Premium Discontinuance, Policy revival, Surrender etc.
 - ICICI Pru Savings Suraksha: Reversionary Bonus, Terminal Bonus, Premium Discontinuance, Surrender, Policy revival, Death Benefit, Maturity Benefit etc
- The individual products under this solution have certain product features like Sum Assured, Death Benefit payout option, etc. which offer options beyond the ones assumed in the benefit illustrations shown here. Your choice with respect to these will not be restricted to what has been shown here and you will be able to choose from all the options available at the time of purchase of the respective products.
- For the purpose of illustration, the Company has assumed different rates of investment returns. The returns shown in the illustration are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of my policy depends on a number of factors including future investment performance.
- The benefit of this combination solution shall accrue only if you continue to pay premiums for the entire premium payment term.
- The benefits available under this combination solution shall be as per the policy terms and conditions of the respective products.
- ICICI Pru iProtect Smart: The premium quoted above is only base premium. The actual premium shall comprise of base premium, Goods & Services Tax and Cess (if any), as per applicable rates. Please refer Benefit Illustration for the details of the actual premium amount.
- ICICI Pru Savings Suraksha: The premium quoted above is only base premium. The actual premium shall comprise of base premium, Goods & Services Tax and Cess (if any), as per applicable rates. Please refer Benefit Illustration for the details of the actual premium amount.
- In ICICI Pru Savings Suraksha, Guaranteed Maturity Benefit (GMB) will be set at policy inception and will depend on the selected Policy Term, premium, premium payment term, Sum Assured and gender. GMB may be lower than your Sum Assured. GMB is the Sum Assured on maturity.
- In ICICI Pru Savings Suraksha, 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.

ICICI Pru
iProtect Smart
Money Back

ICICI PRUDENTIAL
LIFE INSURANCE

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

Registered Address:- ICICI Prulife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. For more details on the 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). Visit us at www.iciciprulife.com. UIN: ICICI Pru iProtect Smart (UIN: 105N151V05), ICICI Pru Savings Suraksha (UIN: 105N135V02). Advt:L/11/0645/2019-20.

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

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.