

IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

ICICI Pru
SIGNATURE

A Unit Linked Non Participating Individual Life Insurance Plan

**A plan for
super-achievers like you**



Key Benefits

ICICI Pru Signature Plan provides you:



Return of All Premium Allocation Charges

Get the Premium Allocation charges* added back to the fund value at the end of the 10th policy year and thereafter, every 5th policy year till the end of the policy term



Value Benefit¹

Get 5% of the annual premium added to the fund value in 2nd and 6th year depending on your plan option



Systematic Withdrawal Plan²

Get money at regular intervals from your fund value as per your financial needs



Whole Life Option

Enjoy all the policy benefits till the age of 99 years



Wealth Boosters³

Wealth boosters will be added as a percentage of the fund value every 5 years, starting from the end of the 10th year



Tax⁴ Benefits

Get tax⁴ benefits on premiums paid and maturity proceeds received as per the prevailing tax laws



Fund options⁵ and portfolio strategies⁶

Option to choose from multiple funds and 4 portfolio strategies to suit your investment needs



Maturity Benefit

Flexibility to receive the maturity amount as a lump sum or through structured payouts using settlement option



Death Benefit⁷

On the death of policyholder highest of sum assured, fund value or minimum death benefit will be payable to the nominee

Get a life cover⁸ to secure the future of your loved ones.

*Premium Allocation charges(excluding Top-up premium allocation charges) deducted in the policy net of taxes.

	Advantage	Premier	Exclusive
Premium Slabs (₹)	1 Lakh to 4.99 Lakhs	5 Lakhs to 9.99 Lakhs	10 Lakhs & above
Return of Premium Allocation Charges	✓	✓	✓
Value Benefit in Year 2		✓	✓
Value Benefit in Year 6			✓
Whole Life Option	✓	✓	✓
Systematic Withdrawal Plan	✓	✓	✓
Wealth Boosters	✓	✓	✓

Boundary Conditions

Minimum premium as per plan option

Advantage	-	₹ 1,00,000 p.a.
Premier	-	₹ 5,00,000 p.a.
Exclusive	-	₹ 10,00,000 p.a.
Single pay	-	₹ 2,00,000 p.a.

Premium payment terms

Single pay, Limited pay - 5, 7 and 10 years, Regular pay
Whole Life - 7,10 and 15 years

Policy term

10 to 30 years and Whole Life as per age and premium payment term
Please see the product brochure for complete details

Premium payment modes

Single, Yearly, Half-yearly and Monthly

Terms & Conditions

1. Value Benefit is 5% of the annual premium and will be added to the fund value as extra units on receipt of 2nd year's premium for Premier Plan and on receipt of 2nd year and 6th year's premiums for Exclusive Plan. For non-annual modes of premium payment, value benefit will be added as and when modal premiums are received for Premier and Exclusive plan option. Value Benefit in 6th policy year is not applicable for premium payment term of 5 years. Value Benefit is not applicable for Single Pay policies and on top-up premiums.
2. Systematic Withdrawal Plan is allowed only after the first five policy years.
3. The company will contribute to your wealth creation by allocating extra units to your policy at the end of every 5th policy year starting from the end of 10th policy year till the end of your policy term. Each Wealth Booster will be a percentage of the average Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters.
4. Tax benefits under the policy are subject to conditions under Sec 80C, Sec 10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above.
5. Past performance is not indicative of future performance.
6. The Policyholder can only have his funds in one of the Portfolio Strategies.
7. Minimum Death Benefit will be 105% of the total premiums including Top-up premiums, if any received up to the date of death.
8. Life Cover is the benefit payable on death of the life assured.
9. Unit linked Insurance products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender/withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year. Please refer to the product brochure for terms and conditions on withdrawal/surrender after completion of five years. Unit linked insurance products are subject to market risk, which affect the Net Asset Values & the customer shall be responsible for his/her decision. The names of the Company, Product names or fund options do not indicate their quality or future guidance on returns. Funds do not offer guaranteed or assured returns.



© ICICI Prudential Life Insurance Co. Ltd. All rights reserved. Registered with Insurance Regulatory & Development Authority of India (IRDAI) as Life Insurance Company, Regn. No. 105. CIN: L66010MH2000PLC127837.

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 Signature Form no.: UW2 and UW3, UIN: 105L177V03. Advt No.: H/II/2704/2020-21.

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.