

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

A smart plan to achieve your goals

ICICI Pru
Smart Couple Plan

Unit Linked Insurance Plan

This plan is offered under ICICI Pru Smart Life



At ICICI Prudential Life Insurance, we understand how much you care for your spouse's well-being. You also have several shared goals with your partner like buying a home, pursuing hobbies after an early retirement, a new start-up etc.

To help you achieve these goals despite rising costs or in case of an unfortunate event, we present to you ICICI Pru Smart Couple Plan offered under ICICI Pru Smart Life which will help you stay a step ahead.

Key benefits



Wealth creation: Opportunity to create wealth through market-linked returns with the flexibility to choose from 11 different funds as per your risk appetite.



Non-stop savings to fulfill your goals: In case of an unfortunate event all future premiums will be paid by the company with Smart Benefit[#] and at maturity of the policy, nominee will receive the fund value to take care of your joint goals.



Life cover: Lump sum payment to nominee in case of an unfortunate event to fund immediate financial needs.



Liquidity: Fund any contingency expenses through partial withdrawals any time after completion of 5 policy years.



Convenient premium payment terms: Choose to pay once or only for 5, 7, 10 years or for the entire policy term.



Tax benefits: Get tax savings on premiums paid u/s 80C and maturity proceeds u/s 10(10D).*

Quick look at the plan

Parameter	Boundary Condition			
Premium Payment Term	One Pay	Limited Pay- 5, 7 or 10 years	Regular Pay- 10 to 25 years	
Policy term	One Pay: 10 years			
	Limited Pay: For 5,7 pay - 10 to 25 years For 10 pay - 11 to 25 years			
	Regular Pay- 10 to 25 years			
Premium Payment Mode	Single / Annual / Half-yearly / Monthly			
Min/Max Sum Assured	Regular Pay			
	Entry age		Min/Max Sum Assured	
	<= 45 years		Higher of (10 X A.P) & (0.5 X Policy term X A.P)	
	> 45 years		Higher of (7 X A.P) & (0.25 X Policy term X A.P)	
For Limited Pay : Sum Assured = Higher of(10*A.P) and (0.5*Policy term*A.P)				
One Pay				
Entry age		Min SA	Max SA	
<= 35 years		1.25 * SP	10 * SP	
> 35 years		1.25 * SP	1.25 * SP	
Min Premium	For Regular Pay:			
	Entry age		Premium	
	20 to 49 years		₹ 45,000 p.a.	
	50 to 52 years		₹ 1,20,000 p.a.	
	53 to 54 years		₹ 5,00,000 p.a.	
For Limited Pay: ₹ 45,000				
For One Pay:				
Age at entry		Sum Assured	Min. Premium	
29- 35 years		10 times of Single Premium	₹ 1,25,000	
All other cases			₹ 48,000	
Min Age at entry	20 years			
Max Age at entry	For Regular Pay: 54 years			
	For One Pay : 54 years			
	For Limited Pay:			
PPT/PT	10	11-15	16-20	21-25
5	45	43	41	36
7	45	46	43	37
10	NA	46	43	37

Terms and Conditions

- This is not a product brochure. Please go through the product brochure of ICICI Pru Smart Life (UIN: 105L145V03) to understand the risk factors, product terms and conditions as briefly indicated below:
 - ICICI Pru Smart Life: Investment strategy, Funds, Premium Discontinuance, Policy revival, Loyalty Additions, Wealth Boosters, Surrender, Smart Benefit, Charge structure, Death benefit, Maturity benefit etc.
- *Tax benefits under the policy are subject to conditions under Section 80C, 10(10D) and other provisions of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time.
- 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 affects 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.
- #The Smart Benefit of this product shall accrue only if all premiums are paid as and when due for the entire premium payment term.
- The benefits available shall be as per the policy terms and conditions of this product.
- **ICICI Pru Smart Life:** Applicable taxes, if any, as per applicable rates will be deducted by way of cancellation of units from Fund Value. The tax laws are subject to amendments from time to time.
- **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 subsection 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.



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

Registered Address: - ICICI Prulife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. Reg No:- 105. Insurance is the subject matter of the solicitation. 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). ICICI Pru Smart Life. UIN: 105L145V03. ADVT: L/II/3057/2018-19.

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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.