



## Double Advantage: Savings + Life Cover

*All through your life, you have certain responsibilities; your children's education, higher schooling, marriage expenses and many more such expenses. As a responsible individual it's undoubtedly your foremost concern to ensure that your family's happiness is ensured for the times to come and secured from any eventuality that might come up. For this you need a plan that offers you both, savings and protection. Keeping this in mind, ICICI Prudential Life Insurance Company Limited, offers you **ICICI Pru Save'n'Protect** – an ideal plan for those who want to accumulate funds on a regular basis while enjoying insurance protection.*

### What does ICICI Pru Save'n'Protect offer you?

It is a fixed term policy that combines savings with life cover. In this plan, you pay premium regularly during the term. On death of the life assured upto age 7 years, the basic premium paid will be returned without interest. On the death of the life assured after age 7 years, the beneficiary will get the sum assured, the guaranteed additions @ 3.5% (conditions apply\*) compounded annually for the first 4 years and the vested bonuses. Once the policy matures, i.e. at the end of the term, you can get the full sum assured and guaranteed additions @ 3.5% (conditions apply\*) compounded annually for the first 4 years as well as the vested bonuses.

**Extended Life cover:** This provides you with a unique feature which gives you additional extended term insurance cover for five years after the maturity date of the policy, for 50% of the sum assured, without any fresh evidence of health. You will not have to pay any premium for the same.

#### ICICI Pru Save 'n' Protect at-a-glance

Minimum / Maximum Entry Age	0 - 60 years
Minimum / Maximum Maturity Age	18 - 70 years
Minimum / Maximum Policy Term	10 - 30 years
Minimum / Maximum Premium	Rs. 6,000 per annum / As per sum assured
Minimum / Maximum Sum Assured	Minimum of Rs. 50,000 / 1 Crore
Payment modes	Yearly / Half yearly / Monthly
Tax Benefit	As per prevailing Income Tax laws

## Illustration

Sum Assured : Rs. 2,00,000

Term : 20 years

Age at entry : 30 years

Annual Premium : Rs. 9,333<sup>#</sup>

Benefits	Assumed rate of returns (@ 6%p.a.)	Assumed rate of returns (@ 10%p.a.)
Guaranteed Sum Assured (conditions apply*)	Rs. 2,00,000	Rs. 2,00,000
Accumulated Guaranteed Addition (conditions apply*)	Rs. 29,505	Rs. 29,505
Estimated Accumulated Bonus (Not Guaranteed)	Rs. 85,556	Rs. 2,00,353
Estimated Total Maturity Amount	Rs. 3,15,061	Rs. 4,29,858

\* Service Tax and education cess will be charged extra

This illustration is for a healthy male. In the above illustrations some benefits are guaranteed and some benefits are variable with returns based on the future performance of the company. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance. The returns are based on an annual guaranteed addition of @3.5% p.a. on the Sum Assured compounded annually for the first four years & annual bonuses from the fifth year onwards.

## What are the add-ons you can opt for?

For protection to your family against any health hazards or unfortunate eventualities we offer you the following riders with this plan at a nominal extra cost:

• **Critical Illness Rider:** This rider provides protection against 9 critical illnesses, namely: Major organ transplants, Complete renal failure, Stroke, Paralysis, Heart attack, Valve replacement surgery, Major surgery of the aorta, CABG (Bypass surgery) and Cancer. If you are diagnosed with any of the specified illnesses, then you will be paid the entire Sum Assured under the rider. The policy along with all the riders (to the extent of the Rider Sum Assured) is then terminated. However, the remainder of the base policy continues till the end of the term. You will have to continue paying premiums for the remainder of the policy on a prorata basis.

• **Accident and Disability Benefit Rider:** On death due to accident, the nominee gets additional sum assured under the rider. In case of accidental death while traveling by mass surface transport, the nominee will get twice the sum assured under the rider. Accidents can also impair one's capacity to earn, in such an event of total and permanent disability 10% of the sum assured is paid out every year for 10 years. Also, the premiums for the base policy are waived upto the extent of rider cover.

• **Accident Benefit Rider:** On death due to accident, the nominee gets additional sum assured under the rider. However, when you avail of extended life cover, no riders are available to you.

For rider exclusions, please refer to the detailed rider brochure.

## Can I take a loan against my policy?

Yes, you can avail of a loan under the policy to meet your requirements. This will be dependent on the paid-up value your policy acquires. Interest is charged on the amount of loan availed.

<sup>#</sup>The guaranteed benefit amounts illustrated in this leaflet will be payable only if the policy is in force.

Please refer to the product brochure or visit our website at [www.icicprulife.com](http://www.icicprulife.com) for further details.

For more information, please contact:



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