



The right balance of security and growth

Option to get assured returns¹ while enjoying the potential of higher returns

Life is full of uncertainties and a safety net that will protect us from any fall is what we always strive for. The same is true for our investments – we would love to enjoy the true potential of our investments while keeping them secured from the risk of loss.

Keeping this in mind, ICICI Prudential brings to you, ICICI Pru SecureSave. It aims to grow the value of your hard earned savings over time with an assurance of a minimum guaranteed maturity amount. So, get the power of long-term equity working for you without worrying about the downside risks associated with equity markets.

Key benefits of ICICI Pru SecureSave

- Get a Guaranteed Maturity Benefit¹ of 110% to 150% of the sum of all your investment premiums paid²
- Pay premiums for a limited period and enjoy the advantage of long term insurance cover and wealth creation
- Enhanced Protection by providing Sum Assured PLUS Fund Value to the nominee in case of an unfortunate event of death
- No medicals required to enjoy the policy benefits³
- Potentially higher returns over the long term by investing in equity backed unit-linked funds
- Tax benefits⁴ on premiums paid and benefits received under the policy, as per the prevailing Income Tax Laws

Guaranteed Maturity Benefit (GMB)

The SecureSave Guarantee Fund provides a Guaranteed Maturity Benefit¹, which is the minimum assured maturity amount payable, provided all due premiums have been paid.

The Guaranteed Maturity Benefit for the various policy terms offered under the policy are shown below:

Premium Payment Term	5 yrs.	7 yrs.	10 yrs.
Term of the Policy	10 yrs.	15 yrs.	20 yrs.
Guaranteed Maturity Benefit ¹ (As a % of Aggregate Investment Premium) ²	110%	125%	150%

This GMB will apply only if all due premiums are paid. In case your policy lapses and is not revived within 6 months, the GMB will not be applicable.

Illustration

Age at entry: 30 years (Male); Annual Premium: Rs. 30,000; Sum Assured: Rs. 5,10,000

	PPT* = 5 years; Term = 10 years		PPT = 10 years; Term = 20 years	
	Returns @ 6% p.a.	Returns @ 10% p.a.	Returns @ 6% p.a.	Returns @ 10% p.a.
Fund Value (A)	Rs. 1,63,800	Rs. 2,22,030	Rs. 4,80,330	Rs. 8,62,260
Guaranteed Maturity Benefit (B)	Rs. 1,58,520	Rs. 1,58,520	Rs. 4,32,330	Rs. 4,32,330

*PPT: Premium Payment Term

The given illustration is for a healthy male with 100% of investments in SecureSave Guarantee Fund. These are illustrative returns, net of all charges including current service tax and education cess. Since your policy offers variable returns, the given illustration shows two different rates (6% p.a. & 10% p.a. as per the guidelines of Life Council) of assumed future investment returns. The assumed returns shown in the benefit illustration are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy depends on a number of factors including future investment performance. If the SecureSave Guarantee fund is chosen, the maturity benefit will be higher of the Fund Value and Guaranteed Maturity Benefit. If the SecureSave Builder fund is chosen, the maturity benefit will be the Fund Value.

In this policy, the investment risk in investment portfolio is borne by the policyholder.

Charges	Particulars																			
Premium Allocation Charge	The 1 st year premium allocation charge is 15% of the investment premium ² . 2 nd year onwards, there is no premium allocation charge.																			
Policy Administration Charge	The policy administration charge is a percentage of the investment premium and will be charged only for the first 10 years of the policy term. Post ten years, no policy administration charges would be levied. The policy administration charges are: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Year</th> <th>Charge (As a % of Investment Premium)²</th> </tr> </thead> <tbody> <tr> <td>1 to 5</td> <td>0.75% p.m.</td> </tr> <tr> <td>6 to 10</td> <td>0.30% p.m.</td> </tr> </tbody> </table>	Year	Charge (As a % of Investment Premium) ²	1 to 5	0.75% p.m.	6 to 10	0.30% p.m.													
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Mortality Charge	Mortality charges will vary based on Age, Gender and Sum Assured. The charge towards providing you this Sum Assured will be a level charge and is charged only for the premium payment term, while the cover will continue for the entire term of the policy. Charges ⁵ per thousand Sum Assured for sample ages (in years) for healthy male lives are as under: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th rowspan="2">Age</th> <th colspan="3">Term</th> </tr> <tr> <th>10 years</th> <th>15 years</th> <th>20 years</th> </tr> </thead> <tbody> <tr> <td>20 years</td> <td>1.74</td> <td>1.59</td> <td>1.44</td> </tr> <tr> <td>30 years</td> <td>2.08</td> <td>2.08</td> <td>2.04</td> </tr> <tr> <td>40 years</td> <td>4.17</td> <td>4.43</td> <td>4.49</td> </tr> </tbody> </table> <p>In case of female lives, there will be an age differential of two years for mortality charges. For example, if the female's age is 27 years, then the mortality charges of a male life of 25 years of age would be applied. The mortality charges are guaranteed for the term of the policy.</p>	Age	Term			10 years	15 years	20 years	20 years	1.74	1.59	1.44	30 years	2.08	2.08	2.04	40 years	4.17	4.43	4.49
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Fund Management Charges (FMC)	The two funds will have the following fund management charges and these will be adjusted from the NAV on a daily basis <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>FMC</th> <th>SecureSave Guarantee Fund*</th> <th>SecureSave Builder Fund</th> </tr> </thead> <tbody> <tr> <td></td> <td>1.75% p.a.</td> <td>1.25% p.a.</td> </tr> </tbody> </table> <p>* The 1.75% FMC includes 0.5% towards providing you the guarantee on your policy</p>	FMC	SecureSave Guarantee Fund*	SecureSave Builder Fund		1.75% p.a.	1.25% p.a.													
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ICICI Pru SecureSave at-a-glance			
Minimum/Maximum Entry Age	18-45 years		
Maximum Maturity Age	65 years		
Premium Payment Term	5 years	7 years	10 years
Policy Term	10 years	15 years	20 years
Minimum Premium	Rs. 20,000 p.a. for a policy term of 10 years, Rs. 15,000 p.a. for policy terms of 15 and 20 years		
Maximum Premium	Rs. 35,000 p.a. for all terms		
Premium Payment Frequency	Yearly/Half Yearly/Monthly		

Terms and Conditions

- Guaranteed Maturity Benefit is available at maturity only if all due premiums are paid during the premium payment term. This feature is available only with the SecureSave Guarantee Fund.
- The investment premium is the total premium amount minus the gross mortality charge. Premium allocation and policy administration charges are applied to this and not to the total premium amount.
- The non-medical limits will be as per the underwriting guidelines under this policy.
- Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Service tax and education cess will be charged extra as per applicable rates. The tax

For more information, please contact:

laws are subject to amendments from time to time.

- The charge deducted towards providing you the Sum Assured is the mortality charge. This, plus the service tax is the gross mortality charge. This will be a level charge applicable for the premium paying term. So, you get the benefit of being covered for the entire term of the policy by paying the required premium only for a limited period. The mortality charge is guaranteed for the term of the policy. In case of an increase/decrease in service tax, we may increase/decrease the gross mortality charge.

Risks of investment in the Units of the Funds

The Proposer / Life Assured should be aware that ICICI Pru SecureSave is a Unit-Linked Insurance Policy (ULIP) and is different from traditional products. Investments in ULIPs are subject to market risks. The Net Asset Value (NAV) of the units may fluctuate based on the performance of fund and factors influencing the capital market and the policyholder is responsible for his / her decisions. ICICI Prudential Life Insurance Company Limited, ICICI Pru SecureSave, SecureSave Guarantee Fund, SecureSave Builder Fund are only names of the Company, policy, funds respectively and do not in any way indicate the quality of the policy, funds or their future prospects or returns. The funds do not offer a guaranteed or assured return except SecureSave Guarantee Fund, which provides a Guaranteed Maturity Benefit to the policyholder.



Registered Office : ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025.

For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. The product leaflet is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. Insurance is the subject matter of the solicitation. © 2009, ICICI Prudential Life Insurance Company Limited, Regn no. 105; ICICI Pru SecureSave: Form No. U58; UIN: 105L088V01; Advt. No.: L/IC/84/2009-10.