

Guaranteed[#] retirement income that grows year after year

ICICI Pru
**GUA[₹]ANTEED
PENSION PLAN
FLEX)**

A Non-Participating Non-Linked
Individual Savings Deferred Annuity Product



[#]Conditions apply

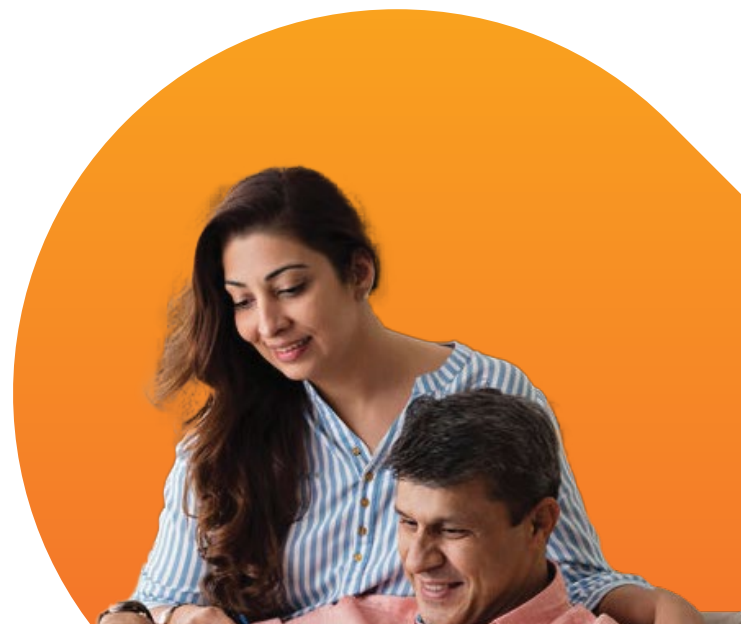
Why retirement planning is the most important responsibility towards yourself

With rising life expectancy, retirement can now span over 20 years or more. After a lifetime of hard work, many dream of enjoying the freedom retirement brings. A steady, permanent income ensures you can continue living life on your own terms during these golden years.

About ICICI Pru Guaranteed Pension Plan Flexi

Step into retirement with confidence. With ICICI Pru Guaranteed Pension Plan Flexi, you're not just choosing a plan – you're securing a lifetime of financial stability, even when there's no active income.

This plan offers guaranteed[#] income for life, ensuring you can enjoy peace of mind while focusing on what truly matters. Additionally, it offers the flexibility to access your retirement savings whenever needed, empowering you to handle life's uncertainties with confidence and ease.



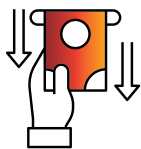
[#]Conditions apply

Why ICICI Pru Guaranteed Pension Plan Flexi is a smart retirement choice



Stay ahead of inflation

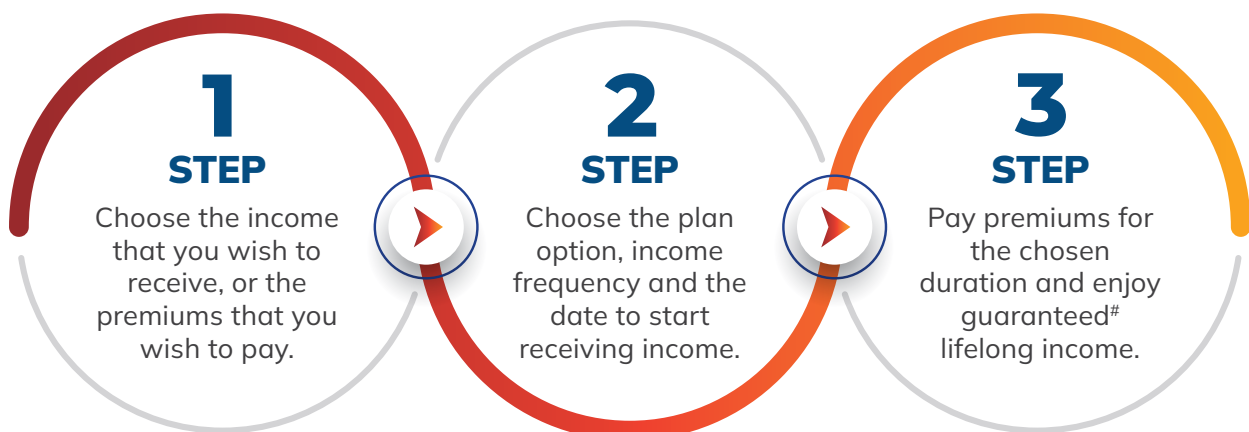
Based on your chosen plan, enjoy a lifetime of guaranteed[#] income that increases by 5% annually to keep pace with inflation.



Get access to funds after retirement

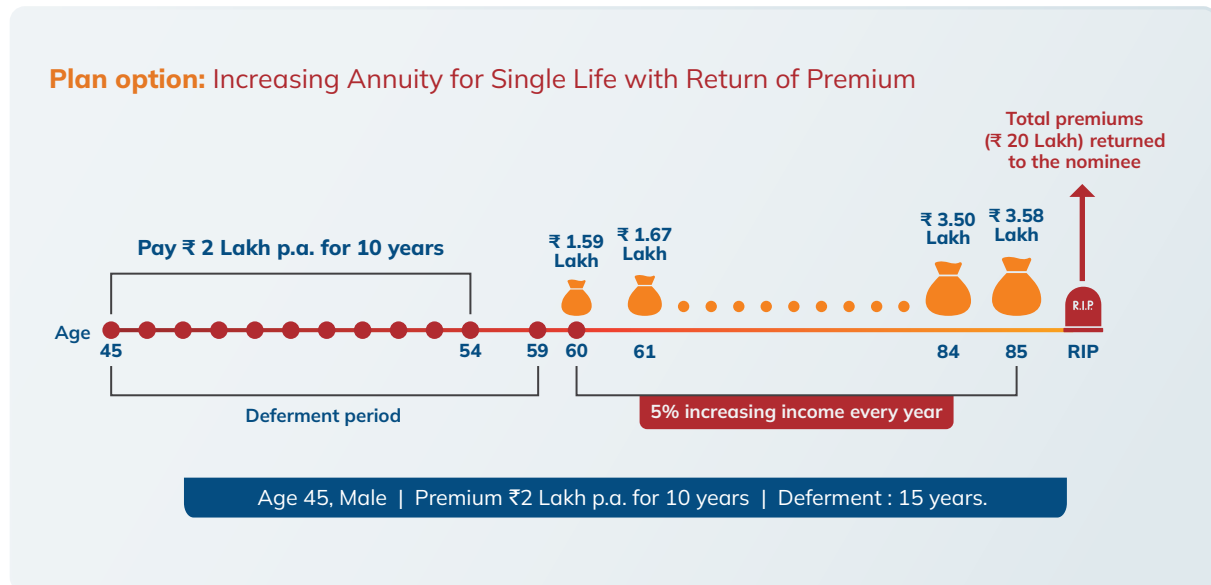
During retirement, withdraw up to 60% of the total premiums paid for medical emergencies, family milestones, or dream vacations, available exclusively with the level annuity option.

3 simple steps to start your guaranteed[#] lifelong income



How it works

Sample illustration - A glimpse into your retirement journey



Power to choose



Income options

Enjoy peace of mind with a guaranteed[#] income that remains constant, or opt for an income that increases by 5% each year to keep pace with inflation.



Extended income for life

Available for both single and joint life plans. In your absence, your income is extended to your spouse, child, parent, or sibling with the joint life plan options.



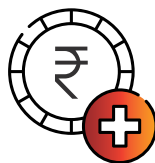
Waiver of premium benefit

In the unfortunate event of the primary pensioner's death, all future premiums are waived, ensuring the secondary pensioner continues to receive full benefits and a seamless income stream.



Return of premium benefit

In the event of the pensioner's death, the total premiums paid are returned to the nominee. Additionally, one can opt for a plan that refunds the premiums not only in case of death but also in scenarios of critical illness or permanent disability caused by an accident.



Top-up contributions

Enhance your retirement savings by making additional top-up contributions, offering the flexibility to boost your income stream in line with your financial goals.



Loan against policy

Access a loan against your policy without disrupting your regular annuity payouts, providing financial support during emergencies.



Save the date feature

Select a specific date to receive your annuity payouts, ensuring predictability and seamless alignment with your financial planning needs.

Note: If the benefit enhancer version is chosen, an additional 0.50% annuity amount will be paid and also, you have the flexibility of getting minimum 100% of the premiums paid back on surrender, before the start of your retirement income.



Plan at a glance

- ▶ **Minimum Age of Entry** : 40 years (Primary pensioner), 30 years (Secondary pensioner)
- ▶ **Maximum Age of Entry** : 70 years
- ▶ **Premium Payment Term** : 5 to 15 years
- ▶ **Deferment Period** : Up to 15 years (in multiples of 1 year), based on the chosen premium payment term.

Why choose us?



More than 1 Lakh
retirement
dreams secured
till June 30, 2024



9.84 Crore
lives covered
as on June 30,
2024



24hrs claim
settlement
Quick claim
settlement
process available



₹ 2.87 Lakh Crore
benefits paid
till June 30, 2024



₹ 3.08 Lakh Crore assets
under management
as on June 30, 2024

Policy Details and Guidelines

Other key features of the product [click here](#)

Plan at a glance and eligibility criteria [click here](#)

Plan options in detail [click here](#)

Terms and conditions [click here](#)