



# Product Presentations

Note: For complete details of the policy, please refer to the policy document and sales literature.

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# ICICI Pru Shubh Raksha One

A Non-Participating Non-Linked Life Group  
Renewable Pure Risk Micro Insurance  
Product UIN: 105N158V03

# Introduction

- ICICI Pru Shubh Raksha One-Group Micro-Insurance Product is a group renewable term plan.
- It offers protection through life cover to members of the group in case of death and terminal illness.



For complete details of the policy, please refer to the policy document and Sales literature.

# Key Features

- **Life Cover:** Protection through life cover to members of the group in case of death, at a nominal cost
- **Choice of coverage options:** Single Life cover and Joint Life cover
- **Choice of Benefit options:** Enhance your Death Benefit with the following benefits
  - Additional Accidental Death Benefit
  - Accelerated Terminal Illness Benefit
- **Convenient Premium Payment options:** Flexibility to pay premiums in fortnightly, monthly, quarterly, half-yearly, yearly or single pay modes



For complete details of the policy, please refer to the policy document and Sales literature.

# How does the product work?

- **Death Benefit:** This benefit is payable on the death of the covered member before the end of the member's coverage term. Death Benefit is equal to Sum Assured
- **Maturity Benefit:** No Maturity Benefit shall be payable under the plan.
- **Joint Life cover:**
  - Under this option, spouse of the member can be covered. The benefits under the policy will be payable only on the first claim, post which the cover of both the lives in the policy will cease.
  - Premiums are calculated for both lives separately, with a 5 % discount offered to each life.



For complete details of the policy, please refer to the policy document and Sales literature.

# How does the product work?

- Additional Accidental Death (AD) Benefit:
  - The AD Benefit Sum Assured can be chosen by the member provided AD Benefit is opted for by the Master Policyholder
  - The AD Benefit Sum Assured can be equal to or less than the base Death Benefit Sum Assured.
- Accelerated Terminal Illness Benefit:
  - Under this benefit, on member being diagnosed with Terminal Illness, an amount equal to the Death Benefit will be payable.
  - This is an accelerated benefit and not an additional benefit, which means payment through this benefit will not be in addition to the Death Benefit.



For complete details of the policy, please refer to the policy document and Sales literature.

# Boundary conditions

Term	One month to One Year Renewable
Minimum Age at Entry (Age completed birthday)	14 years
Maximum Age at Entry (Age completed birthday)	69 years
Minimum / Maximum Age at Maturity (Age completed birthday)	14 /70 years
Minimum/ Maximum Sum Assured	Rs.5,000 - Rs.2,00,000 per member
Minimum/ Maximum Additional Accidental Death (AD) Benefit	Rs.5,000 - Rs.2,00,000 per member
Premium Payment Mode	Single Pay, Yearly, Half-Yearly, Quarterly, Monthly





# ICICI Pru Shubh Raksha Credit

A Non-Participating Non-Linked Life Group  
Pure Risk Micro Insurance Product  
UIN: 105N159V03

# Introduction

- ICICI Pru Shubh Raksha Credit - Group Micro Insurance Product offers security to members availing of a loan.
- Its safeguards outstanding loan amount against any unfortunate event, so that members' families continue to enjoy the benefit for which loan was taken, without worrying about its repayment.
- The plan provides flexibility in choosing coverage options as per the needs of the members.



For complete details of the policy, please refer to the policy document and Sales literature.

# Key Features

- **Choice of coverage options:** Flexibility to choose options from:
  - Level cover or Reducing cover, with
  - Single Life cover or Joint Life cover
  - Silver, Silver Plus, Gold, Gold Plus, Platinum or Flexi Cover
- **Choice of Benefit options:** Enhance your Death Benefit with the following benefits
  - Additional Accidental Death Benefit
  - Accelerated Terminal Illness Benefit



For complete details of the policy, please refer to the policy document and Sales literature.

# How does the plan work?

- **Death Benefit:** This benefit is payable on the death of the covered member before the end of the member's coverage term. Death Benefit is equal to Sum Assured.
- **Additional Accidental Death (AD) Benefit:** If this benefit option is chosen, on death of the member due to an accident, AD Benefit will be payable in addition to the Death Benefit.
- **Accelerated Terminal Illness Benefit:** Under this benefit, on member being diagnosed with Terminal Illness, an amount equal to the Death Benefit will be payable. This is an accelerated benefit and not an additional benefit, which means payment through this benefit will not be in addition to the Death Benefit. On payment the policy will terminate.



For complete details of the policy, please refer to the policy document and Sales literature.

# ICICI Pru Sh u bh Raksha Credit at a glance

Premium Payment Term	Single Pay
Minimum Age at Entry (Age completed birthday)	14 years
Maximum Age at Entry (Age completed birthday)	69 years
Minimum / Maximum Age at Maturity (Age completed birthday)	14 /70 years
Minimum/ Maximum Coverage Term	6 months /10 years Coverage term will be in multiples of 1 month
Minimum/ Maximum Sum Assured	Rs.5,000 - Rs.2,00,000 per member
Minimum/ Maximum Additional Accidental Death (AD) Benefit	Rs.5,000 - Rs.2,00,000 per member



For complete details of the policy, please refer to the policy document and Sales literature.



# ICICI Pru Shubh Raksha Life

A Non-Participating Non-Linked Life Group  
Pure Risk Micro Insurance Product

UIN: 105N160V03

# Introduction

- Shubh Raksha Life is a Non-Participating Non-Participating Non-Linked Life Group Pure Risk Micro Insurance Product Offers protection through life cover at a nominal cost to the members of your group in case of an unfortunate event
- The plan provides flexibility in choosing coverage and benefit options as per the needs of the members



For complete details of the policy, please refer to the policy document and Sales literature.

# Key features

- Choice of coverage options: Flexibility to choose between Single life cover or joint life cover
- Choice of Benefit options: Enhance your Death Benefit with
  - Additional Accidental Death Benefit
  - Accelerated Terminal Illness Benefit
- Convenient Premium Payment options: Flexibility to pay premiums in monthly, quarterly, half-yearly or yearly modes
- Choice of Premium Payment terms: Flexibility to pay premiums only once or regularly for the coverage term
- Simplified On-boarding: Easy and fast issuance



For complete details of the policy, please refer to the policy document and Sales literature.



# What are the benefits I get from this policy?

**Death Benefit :** This benefit is payable on the death of the covered member before the end of the member's coverage term. Death Benefit is equal Sum Assured chosen by the member at cover inception

- Additional Accidental Death Benefit:  
On death of member due to accident, AD benefit is payable in addition to Death Benefit.
- Accelerated Terminal Illness Benefit  
On member being diagnosed with Terminal Illness, an amount equal to Death benefit will be payable.

**Maturity Benefit :** There is no maturity benefit payable under the product



For complete details of the policy, please refer to the policy document and Sales literature.

# Boundary conditions

Premium Payment Term Options	Single Pay (SP), RegularPay(RP)
Minimum Age at Entry (Age completed birthday)	18 years
Maximum Age at Entry (Age completed birthday)	SP- 69years RP- 65years
Minimum/Maximum Age at Maturity (Age completed birthday)	SP- 18 /70years RP- 23 /70years
Minimum/Maximum Coverage Term	SP-1 month /10years RP- 5/10years
Minimum/ Maximum Sum Assured	Rs.5,000 - Rs.2,00,000 per member
Minimum/ Maximum Additional Accidental Death (AD) Benefit	Rs.5,000 - Rs.2,00,000 per member
Premium Payment Mode for RP	Yearly, Half-Yearly, Quarterly, Monthly



# ICICI Pru Super Protect Life

A Non-Participating Non-Linked Group Pure  
Risk Insurance Product

UIN: 105N180V02

# Introduction

- ICICI Pru Super Protect-Life is long term group plan for formal and informal groups
- It offers comprehensive insurance cover at affordable cost to members on death
- It offers wider coverage through optional benefits
- Flexibility to customise the benefits and pay-out options as per need



For complete details of the policy, please refer to the policy document and Sales literature.

# Key Benefits

- **Life cover:** Protection through life cover to members of the group in case of death, at affordable cost
- Choice to offer coverage to spouse
- Choice of Benefit options:
  - a. Accelerated Terminal Illness Benefit
  - a. Additional Accidental Death Benefit
  - b. Accelerated Accidental Total and Permanent Disability Benefit
  - c. Accelerated Critical Illness Benefit
  - d. Additional Critical Illness Benefit
  - e. Cancer Protect Benefit
  - f. Hospitalisation Benefit
- Waiver of Premium on Critical Illness or Accidental Total and Permanent Disability
- **Need based benefit payout:** Choose to receive the benefit amount as a lump sum or as monthly income or a combination of both



For complete details of the policy, please refer to the policy document and Sales literature.

# Other Benefits

- Either one of Additional Critical Illness (CI) Benefit or Accelerated Critical Illness (ACI) Benefit can be chosen
- Only one out of Hospitalisation benefit of 7 days or 15 days can be chosen
- **Cancer Protect Benefit:** On occurrence of the covered Cancer condition the benefit will be paid out. For minor condition, 25 % of Cancer protect benefit will be paid. For major condition, 100 % of the benefit will be paid out
- For Single Pay, only one benefit out of ATPD Benefit, TI Benefit and ACI Benefit can be chosen



For complete details of the policy, please refer to the policy document and Sales literature.

# Boundary Conditions

Premium Payment Term	Single Pay/ Regular Pay
Minimum / Maximum Age at Entry (Age completed birthday)	Single Pay: 18 years /70 years Regular Pay: 18 years /70years
Minimum / Maximum Age at Maturity (Age completed birthday)	20 years /80 years
Minimum/ Maximum Coverage Term	Single Pay: 2 years /30 years Regular Pay: 5 years /30 years
Minimum Sum Assured for each benefit	Rs.10,000 per member
Maximum Sum Assured for each benefit	As per Board Approved Underwriting Policy
Premium Payment mode for RP	Yearly, Half-Yearly, and Monthly



# ICICI Pru Group Loan Secure

A Non-Participating Non-Linked Life  
Group Pure Risk Product  
UIN: 105N152V04



# Introduction

- ICICI Pru Group Loan Secure is a comprehensive plan to secure loved ones from the burden of repaying the loan by protecting against death, terminal illness, accidental death, critical illness or total and permanent disability.
- ICICI Pru Group Loan Secure offers customised solutions to members of lender-borrower groups.



For complete details of the policy, please refer to the policy document and Sales literature.

# What are the benefits I get from this policy?

- **Comprehensive benefit options:** A comprehensive plan which offers multiple options to cover death and terminal illness, accidental death, critical illness and disability
- **Choice of coverage options:** Flexibility to choose between various reducing cover options. Moratorium periods of 3 and 7 years are available, wherein level cover is offered during the moratorium period.
- **Wide range of coverage terms:** Flexibility to choose coverage term up to a maximum of 30years.
- **Choice of premium payment terms:** Choose to pay premium only once or for a limited period of 5 or 10 years as per your convenience



For complete details of the policy, please refer to the policy document and Sales literature.

# How does the product work?

- **Death Benefit:** The Death Benefit is equal to the Sum Assured at the inception of the cover and reduces during the individual members' coverage term as per the applicable coverage schedule.
- **Benefit payable on death or terminal illness:** Benefit will be payable on earlier of death or diagnosis of Terminal Illness of the individual member, before the end of the member's coverage term or loan foreclosure, whichever is earlier.
- **Additional Accidental Death (AD) Benefit:** AD Benefit is equal to Death Benefit. If this benefit is selected, in case of death of the member due to accident, AD Benefit will be payable in addition to Death Benefit.
- **Accelerated Critical Illness (CI) Benefit:** CI Benefit will be equal to Death Benefit.
- **Accelerated Accidental Total and Permanent Disability (TPD) Benefit:** Accidental TPD Benefit will be equal to Death Benefit.



For complete details of the policy, please refer to the policy document and Sales literature.

# Boundary Conditions

	Minimum	Maximum
Age entry	14	70
Age entry for CI Benefit	18	65
Cover Ceasing Age	16	75
Group Size	50	Unlimited
Coverage options /PPT	Policy terms (in years)	
	Single Pay	Limited Pay
		5 years
Reducing Cover	2 – 20, 25, 30	8 – 20, 25, 30
Reducing after 3 years	5 – 20, 25, 30	8 – 20, 25, 30
Reducing after 7 years	10 – 20, 25, 30	10 – 20, 25, 30
Premium Payment Option	Premium Payment Term	Minimum Sum Assured per member
Single Pay	Single Premium	Rs. 10,000
Limited Pay	5 years	Rs. 500,000
	10 years	Rs. 2,000,000



# ICICI Pru Group Term Plus

Non-Participating, Non-Linked Life Group  
Renewable Pure risk product

UIN:105N119V08

# Introduction

- ICICI Pru Group Term Plus is a group renewable term insurance product, offered to employer-employee groups and non-employer-employee groups
- Under ICICI Pru Group Term Plus, in the event of death of a member, Sum Assured is payable.



For complete details of the policy, please refer to the policy document and Sales literature.

# Key Features

- **Life Cover:** Protection through life cover to members of the group in case of death, at affordable cost
- Policy terms ranging from one month to one year
- Flexibility to pay premiums in single pay, yearly (annual), half-yearly, quarterly or monthly mode and also alter premium paying mode during the policy term
- Flexibility to cover spouse or guardian at an affordable premium
- **Need based Death Benefit Payout Options:** Choose between Lump-sum and Income options



For complete details of the policy, please refer to the policy document and Sales literature.

# How does the product work?

- Death Benefit: In the event of death of a Member during the period of Cover, the Sum Assured with respect to such Member shall be paid
- **Optional Benefits:**
  - Single rate facility
  - Sum Assured Reset benefit: The Sum Assured for each Member can be increased or decreased by the Master Policyholder during the term of the Master Policy, subject to underwriting
  - Earning spouse or Earning Guardian cover: The Company will extend Cover to Member's Earning Spouse, Earning Guardian subject to insurable interest and underwriting.



For complete details of the policy, please refer to the policy document and Sales literature.



# How does the product work?

Optional Benefits for Employer-employee groups:

- **Voluntary Additional Sum Assured Benefit:** Each Member can choose to enhance his or her benefits and increase his or her Sum Assured over and above that provided by the Employer, subject to underwriting
- **Terminal Illness Benefit:** This benefit provides for an acceleration of all of the Sum Assured on diagnosis of Terminal Illness.
- **Group Term Insurance in lieu of Employee Deposit Linked Insurance (EDLI):** This policy can be offered in lieu of EDLI to meet the conditions set out by the Regional Provident Fund Commissioner (RPFC) from time to time



For complete details of the policy, please refer to the policy document and Sales literature.

# Boundary Conditions

Minimum group size	Conglomerates: 5,Others: 10
Minimum Premium	Rs. 1,000 at policy level
Minimum Sum Assured	Rs. 10,000 at member level
Minimum Policy Term	1 month for Non Profit sharing, 1 year for Profit sharing
Maximum Policy Term	1 year
Minimum / Maximum Age at entry	15 / 79 years (age last birthday)
Maximum Age at Policy expiry	80 years (age last birthday)
Modes of Premium Payment	Single Pay, Annual, Half-Yearly, Quarterly, Monthly



# **ICICI Group Non- Linked Accidental Death And Disability Rider**

A Non-Participating Non-Linked Group Renewable  
Health Insurance Rider UIN: 105B046V02

ICICI Pru



**GROUP NON-LINKED  
ACCIDENTAL DEATH  
AND DISABILITY RIDER**

A Non-Participating Non-Linked Group Renewable Health Insurance Rider

# Key Features

- ICICI Pru Group Non-Linked Accidental Death and Disability Rider is offered to employer- employee groups and non-employer-employee groups, as an attachment to their underlying group policy. The coverage may be voluntary or compulsory.
- This Rider offers two types of Benefit Options - Accidental Death<sup>1</sup> Benefit Option (ADB) Accidental Total and Permanent Disability<sup>2</sup> Benefit Option (ATPD)
- Option to add the rider benefit option to Master Base policy /Member Base policy at inception or at any subsequent Master Base policy /Member Base policy renewal
- Flexibility to pay premiums in single pay, yearly (annual), half-yearly, quarterly or monthly mode.
- Tax<sup>3</sup> benefits may be available as per prevailing tax laws.



For complete details of the policy, please refer to the policy document and Sales literature.

ICICI Pru



**GROUP NON-LINKED  
ACCIDENTAL DEATH  
AND DISABILITY RIDER**

A Non-Participating Non-Linked Group Renewable Health Insurance Rider

# Rider Now available with ICICI Pru Group Term Plus

ICICI Pru  
**Group Term Plus**

Non-Participating, Non-Linked Life Group Renewable Pure risk product



For complete details of the policy, please refer to the policy document and Sales literature.

# Boundary Conditions

Min /Max Entry Age	Minimum Entry Age – 18 years , Maximum Entry Age – 65 years ,Maximum Renewal Age – 70 years
Min/Max Coverage Term offered	Minimum coverage term is 1 month. Maximum coverage term permissible under each of the benefit option(s) offered within the rider is 1 year. The benefit option(s) under the rider can be attached to an applicable member cover at the inception of such Master Base policy or at any subsequent Master Base policy renewal, subject to the age restrictions mentioned. The term of the Master Base policy and Rider will be the same.
Min/Max Premium Payment Term	Minimum Premium Paying Term – 1 month Maximum Premium Paying Term – 1 year In the case of one-year renewable rider, the premium payment term will be set to 1 year, same as that of the base one-year renewable plan. In the case of Master Base policy term less than one year, the premium payment term for rider will be same as the Master Base policy.
Min/Max Basic Sum Insured (in INR)	Minimum offered – ₹ 10,000 Maximum offered - The maximum Sum Assured under each benefit option will be as per Board-approved Underwriting Policy (BAUP), but not exceeding the Sum Assured on Death at inception for the member cover of master base policy for ATPD benefit option and not exceeding three times the Sum Assured on Death at inception for the base policy for ADB benefit option

# Disclaimers

The products are available standalone with the option of adding ICICI Pru Non-Linked Accidental Death and Disability Rider. The rider can only be attached to a base policy and can't be purchased standalone.

<sup>1</sup>Under this option, if the Member whose life is covered by this benefit option passes away, due to an accidental death which happens within the Coverage term such that death happens 180 days from the date of accident, the sum assured for ADB will be paid out as a lump sum to the person specified (known as the Claimant) in the policy, provided the benefit option is in-force at the time on the date of the Accident. If Accidental Death occurs beyond the Coverage Term, this sum assured will be paid provided the accidental death occurs within 180 days from the date of accident. This is applicable subject to Accident occurring within the Coverage Term and the Benefit Option being in-force at the time on the date of Accident. In the event of an accident on the Date of Termination of Cover resulting in the death of the Member, Sum Assured for ADB shall not be payable. On payment of the Accidental Death Benefit to the Claimant, the cover under this benefit option will terminate and all rights, benefits and interests under the option will stand extinguished.

<sup>2</sup>Under this option, if the Member whose life is covered by this benefit option gets totally, continuously and permanently disabled, due to an accident which happens within the Coverage term of this benefit option such that the disability occurs within 180 days from the date of accident, the Sum Assured for ATPD will be paid out as a lump sum to the person specified (known as Claimant) in the policy. If Accidental Total and Permanent Disability occurs beyond the Coverage Term, this sum assured will be paid provided the disability occurs within 180 days from the date of accident. This is applicable subject to Accident occurring within the Coverage Term and the Benefit Option being in-force on the dated at the time of Accident. In the event of an accident on the Date of Termination of Cover resulting in a total and permanent disability of the Member, Sum Assured for ATPD shall not be payable.



For complete details of the policy, please refer to the policy document and Sales literature.



# Disclaimers

<sup>3</sup>Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to conditions under provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details.



For complete details of the policy, please refer to the policy document and Sales literature.



# **ICICI Pru Group Insurance Scheme for Pradhan Mantri Jeevan Jyoti Bima Yojana**

A Non- Participating , Non-Linked Life Group  
Renewable Pure Risk Plan

UIN: 105G146V02

# Introduction

- The Government of India introduced Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) as a low premium insurance scheme to widen the penetration of insurance in India. It is aimed at creating a universal social security system.
- This scheme is a group one year term cover, renewable from year to year, offering life insurance cover for death due to any reason.
- It is available to eligible savings bank account holders in the age group of 18 to 50 years.



For complete details of the policy, please refer to the policy document and Sales literature.

# What are the benefits under this scheme?

## Death Benefit

- This scheme offers a risk cover of Rs. 2 lakhs in case of death due to any reason, which would be payable to the nominee
- For new members enrolling into the scheme the risk will not be covered during the first 30 days from the date of enrolment into the scheme (lien period) and in case of death (other than due to accident) during lien period, no claim would be admissible

## Maturity Benefit

There is no Maturity Benefit payable under this policy



For complete details of the policy, please refer to the policy document and Sales literature.



# ICICI Pru Super Protect Credit

A Non-Participating Non-Linked Life Group Pure  
Risk Product UIN: 105N176V02

# Introduction

- ICICI Pru Super Protect Credit offers comprehensive protection through life cover to members availing of a loan.
- It safeguards the families from the burden of repaying the outstanding loan in case of an unfortunate event.



For complete details of the policy, please refer to the policy document and Sales literature.

# Key Features

## Choice of coverage options :

- Level cover or Reducing cover
- Single Life cover or Joint life cover

## Choice of Benefit options :

Enhance the insurance cover with the following benefits: Accelerated Terminal Illness Benefit ,Accidental Death Benefit , Enhanced Accidental Death Benefit ,Accelerated Accidental Total and Permanent Disability Benefit , Accelerated Critical Illness Benefit ,Additional Critical Illness Benefit , Cancer Protect Benefit , Waiver of EMI on Hospitalization Benefit

**Moratorium** of 1 to 7 years



For complete details of the policy, please refer to the policy document and Sales literature.

# How does the product work?

- Either one of Additional Critical Illness (CI) Benefit or Accelerated Critical Illness (ACI) Benefit can be chosen
- Either one of Accidental Death (AD) Benefit or Enhanced Accidental Death (EAD) Benefit can be chosen
- Waiver of E M I on Hospitalisation: On the member being hospitalized for the chosen period the benefit will be paid. The member can choose Hospitalisation of 7 days or 15 days or both.
- Cancer Protect Benefit: On occurrence of the covered Cancer condition the benefit will be paid out

Condition	Payout
Minor Condition	25 %
Major Condition	100 %



For complete details of the policy, please refer to the policy document and Sales literature.



# Boundary conditions

Premium Payment Term	Single Pay
Minimum / Maximum Age at Entry (Age completed birthday)	14 years /75 years
Minimum / Maximum Age at Maturity (Age completed birthday)	16 years /80 years
Minimum/ Maximum Coverage Term	2 years /30years Coverage term will be in multiples of 1 month
Minimum/ Maximum Sum Assured	Rs.10,000 per member / As per Board Approved Underwriting Policy
Minimum/ Maximum Terminal Illness Benefit	Equal to Death Benefit
Maximum cover limits for Waiver of E M I on Hospitalisation Benefit, Accelerated Critical Illness Benefit, Additional Critical Illness Benefit, Cancer Protect Benefit, Accidental Death Benefit, Enhanced Accidental Death Benefit, Accelerated Accidental Total and Permanent Disability Benefit	As per Board Approved Underwriting Policy



# ICICI Pru Group Suraksha Plus

Non-Participating non-linked life group  
savings product UIN: 105N147V03

# Group Suraksha Plus

## Product criteria

- Non-par non-linked gratuity, leave encashment, PRMBS product
- Minimum number of members at inception: 10
- Flat sum assured of Rs. 10,000
  - Mortality charge: Rs. 5 p.a. per member
- Age at entry
  - Minimum – 18 years (last birthday)
  - Maximum – 85 years (last birthday)
- Age at maturity
  - Minimum – 18 years (last birthday)
  - Maximum – 86 years (last birthday)



For complete details of the policy, please refer to the policy document and Sales literature.

# Group Suraksha Plus

## Product criteria

- Minimum premium:
  - For policyholders with existing scheme(s) with IPru: Rs. 100,000
  - Otherwise: Rs. 1,000,000
- Policy term: One Year renewable, auto-renewal

New members can join the group and outgoing member can leave the group



For complete details of the policy, please refer to the policy document and Sales literature.

# Group Suraksha Plus

## Product features

- Interest Rate
  - Interest Rate will be declared at regular intervals based on the fund size with appropriate disclosures on the website for a specified period.
  - Interest shall accrue at the end of the financial year on pro-rata basis.
- Mortality Charge
  - Mortality charge: Rs. 5 per annum per member
  - Deducted on the first day of each policy month



For complete details of the policy, please refer to the policy document and Sales literature.

# Group Suraksha Plus

## Product features

- Surrender Charge  
Surrender Value will be calculated after deducting surrender charge

Policy year	Surrender Charge (% of value of the Scheme Account)
1	0.05% with a cap of 5 Lakh
2	0.05% with a cap of 5 Lakh
3	0.05% with a cap of 5 Lakh
Thereafter	0%

- Surrender Value is equal to the Policy Value (after Extra Allocation charge adjustments in respect of the current period) less MVA amount less rupee value of Outstanding Extra Allocation less surrender charge



For complete details of the policy, please refer to the policy document and Sales literature.



# **ICICI Pru Group Suraksha Plus Superannuation**

Non-Participating Non-Linked Pension  
Group Savings Product UIN:  
105N148V03

# Group Suraksha Plus Superannuation

## Product criteria

- Age at entry
  - Minimum – 18 years (last birthday)
  - Maximum – 85 years (last birthday)
- Age at maturity
  - Minimum – 18 years (last birthday)
  - Maximum – 86 years (last birthday)



For complete details of the policy, please refer to the policy document and Sales literature.



# Group Suraksha Plus Superannuation

## Product criteria

- Minimum premium:
  - For policyholders with existing scheme(s) with IPru: Rs. 100,000
  - Otherwise: Rs. 1,000,000
- Policy term: One Year renewable, auto-renewal

New members can join the group and outgoing member can leave the group



For complete details of the policy, please refer to the policy document and Sales literature.

# Group Suraksha Plus Superannuation

## Product features

- Surrender Charge  
Surrender Value will be calculated after deducting surrender charge

Policy year	Surrender Charge Percentage
1-3	0.05%
Thereafter	0%

- Extra Allocation Charge will be deducted at the end of each policy year. Extra Allocation charge will be 12% of the Outstanding Extra Allocation.



For complete details of the policy, please refer to the policy document and Sales literature.

IN UNIT LINKED INSURANCE PLANS, THE INVESTMENTS RISK IN THE INVESTMENT PORTFOLIO  
IS BORNE BY THE POLICYHOLDER



# ICICI Pru Group Unit Linked Employee Benefit Plan

Non-Participating, Linked, Life, Savings, Group  
Renewable product

UIN:105L137V04

# Group Unit Linked Employee Benefit Plan

## Product criteria

- Eligible for gratuity, leave encashment, PRMBS, Benevolent schemes
- Age at entry
  - Minimum – 18 years
  - Maximum – 85 years
- Age at maturity
  - Minimum – 18 years
  - Maximum – 86 years
- New members can join the group and outgoing member can leave the group



For complete details of the policy, please refer to the policy document and Sales literature.

# Group Unit Linked Employee Benefit Plan

## Product criteria

- Flat sum assured of Rs. 10,000
- Annually renewable, auto-renewal
- Mortality Charge is equal to Rs. 5 per annum per member
- Premium deducted through units cancellation on monthly policy anniversary date



For complete details of the policy, please refer to the policy document and Sales literature.

# Group Unit Linked Employee Benefit Plan

Events	How and when benefits are payable	Size of such benefits / policy monies
Death	Payable at the time of Death of Member.	Amount will be calculated as per the rules of the EB Scheme. It will be paid by cancellation of units at the prevailing NAV. The Sum Assured of Rs. 10,000 will also be paid.
Member's exit from employer's service	On a Member's exit from employer's service as per the EB Scheme rules	Amount calculated will be paid by cancellation of units at the prevailing NAV.
Leave encashment while in service	Payable on employee encashing leave while in service as per the EB Scheme rules.	Amount calculated will be paid by cancellation of units at the prevailing NAV.
Policy Surrender	Payable at the time of surrender.	Non-negative claw-back additions, if any, shall be credited to the Scheme Account as applicable.
Post Retirement Medical Benefit Scheme	Payable as per scheme rules	Amount calculated as per the scheme rules will be paid by cancellation of units at the prevailing NAV
Benevolent Schemes	Payable as per scheme rules	Amount calculated as per the scheme rules will be paid by cancellation of units at the prevailing NAV

IN UNIT LINKED INSURANCE PLANS, THE INVESTMENTS RISK IN THE INVESTMENT PORTFOLIO  
IS BORNE BY THE POLICYHOLDER



## **ICICI Pru Group Unit Linked Superannuation**

Non-Participating, Linked, Pension, Savings,  
Group Annually Renewable product

UIN:105L136V03

# Group Unit Linked Superannuation

## Product criteria

- Age at entry
  - Minimum – 20 years
  - Maximum – 85 years
- Age at maturity
  - Minimum – 20 years
  - Maximum – 86 years
- New members can join the group and outgoing member can leave the group



For complete details of the policy, please refer to the policy document and Sales literature.



# Group Unit Linked Superannuation

Events	How and when benefits are payable	Size of such benefits / policy monies
Retirement/Death/leaving Service before Retirement	Payable at the time of Retirement or Death or at the time of leaving service	DB Scheme: Amount calculated as per the rules of the Superannuation Scheme DC Scheme: The higher of the following is used to provide benefits: Member's Account value and Guaranteed benefit
Policy Surrender	Payable at the time of surrender.	Surrender Value as applicable.

IN UNIT LINKED INSURANCE PLANS, THE INVESTMENTS RISK IN THE INVESTMENT PORTFOLIO  
IS BORNE BY THE POLICYHOLDER



# ICICI Pru Group Unit Linked Superannuation Plus

Non-Participating, Linked, Pension, Savings,  
Group Annually Renewable product

UIN:105L200V01

# Group Unit Linked Superannuation Plus

## Product criteria

- Age at entry
  - Minimum – 20 years
  - Maximum – 85 years
- Age at maturity
  - Minimum – 20 years
  - Maximum – 86 years
- New members can join the group and outgoing member can leave the group



For complete details of the policy, please refer to the policy document and Sales literature.

# Group Unit Linked Superannuation Plus

Events	How and when benefits are payable	Size of such benefits / policy monies
Retirement/Death/leaving Service before Retirement	Payable at the time of Retirement or Death or at the time of leaving service	DB Scheme: Amount calculated as per the rules of the Superannuation Scheme DC Scheme: Member's Account value
Policy Surrender	Payable at the time of surrender.	Surrender Value as applicable.



# **ICICI Pru Group Immediate Annuity Plan**

Group Annuity product

UIN: 105N009V22

# Group Immediate Annuity Plan

## Key Benefits

- Guaranteed lifelong income: Pay once (Purchase Price) and get guaranteed regular income for life (Annuity)
- Flexibility: Flexibility to receive income monthly, quarterly, half-yearly or yearly
- Return of Purchase Price: Return of Purchase Price option on death, Critical Illness or Permanent Disability due to accident
- Higher annuity rates: Higher annuity rates for large Purchase Price
- Wide range of annuity options: Product offers 11 annuity option to choose from to suit your financial needs.
- Benefit of 1 % increased annuity for National Pension Scheme (NPS) subscribers



For complete details of the policy, please refer to the policy document and Sales literature.

# How does the product work?

- Purchase price to be chosen by the Member (Primary Annuitant)
- Member will choose an annuity option and the annuity payout frequency from Monthly, Quarterly, Half-yearly or Yearly payouts.
- Enter the basic details for Member & his/her spouse/parent/child/sibling (if applicable)
- Pay the Purchase Price and Member will receive his/her annuity payout for life



For complete details of the policy, please refer to the policy document and Sales literature.

# Boundary conditions

Parameter	Minimum	Maximum
Age at Entry	<b>Annuitant:</b> 20 Years last birthday in case of single life annuity 30 Years last birthday in case of joint life annuity  <b>Claimant:</b> 0 years last birthday	<b>Annuitant/ Claimant:</b> For 'Life Annuity with Return of Purchase Price on Critical illness (CI) or Permanent Disability due to accident (PD) or Death' option: 70 Years last birthday For other options: 100 Years last birthday
Group Size	10 members	No limit
Annuity payout amount	₹12,000 p.a. (₹ 1,000 per month) for policies other than Government sponsored insurance scheme and National Pension Schemes where annuity shall be as per respective scheme	No limit
Purchase Price	Subject to minimum annuity amount and will vary as per the plan option chosen	Subject to Board Approved Underwriting Policy (BAUP)

Annuity payout frequency: Monthly, Quarterly, Half-Yearly, Yearly.

The Purchase Price paid will vary depending on the annuity option chosen at inception.



# Plan Options

**Life Annuity:** This option pays you annuity for life.

**Life Annuity with Return of Purchase Price:** This option pays you annuity for life and on death the Purchase Price is returned to your nominee.

**Life Annuity with Return of 50% Purchase Price:** This option pays you annuity for life and on death, 50% of the Purchase Price is returned to your nominee.

**Life Annuity with Return of 75% Purchase Price:** This option pays you annuity for life and on death, 75% of the Purchase Price is returned to your nominee.

**Life Annuity with Return of Balance Purchase Price:** This option pays you annuity for life and on death, the Balance Purchase Price is returned to your nominee. Balance Purchase price will be equal to Purchase Price (premium paid by you in the beginning excluding taxes) less sum total of the annuities already paid. If the balance is negative, then no benefit will be payable on death.

**Life Annuity with an annual increase of 5%:** This option pays you annuity for life. Annuity payout increases at a simple rate of 5% for each complete policy year throughout the life of the annuitant.

**Joint Life, Last Survivor without Return of Purchase Price:** This option pays you annuity for life and on death the annuity continues for the life of the named spouse. Where the named spouse has pre-deceased or where the named spouse is no longer a legal spouse at the time of your demise, no further benefits are payable.



For complete details of the policy, please refer to the policy document and Sales literature.

# Plan Options

**Joint Life, Last Survivor with Return of Purchase Price:** This option pays you annuity for life and on death the annuity continues for the life of the named spouse. On the demise of the last survivor the Purchase Price is returned to your nominee. Where the named spouse is no longer a legal spouse at the time of your demise, no benefits shall be payable except the Return of Purchase Price to the nominee.

**Joint Life, Last Survivor with Return of Purchase Price in parts:** In this option annuity is paid to you for life and thereafter your spouse for his/her life. On the earlier of either your or your spouse's demise, 50% of the Purchase Price is returned to the survivor (you/your spouse). After the death of the last survivor balance 50% of the Purchase Price is returned to the nominee. Where named spouse is no longer a legal spouse at the time of your demise, 100% of the Purchase Price shall be returned to the nominee and not further benefits are payable.

**Annuity guaranteed for a period of 5 years, 10 years or 15 years and thereafter for life:** This option pays you annuity for a guaranteed period of 5, 10 or 15 years (as chosen by you), and life thereafter. In case of demise during the guaranteed period, annuity for the remaining guaranteed period will be paid to your nominee

**Life Annuity with return of Purchase Price on Critical illness (CI) or Permanent Disability due to accident (PD) or Death:** This option pays you annuity till earlier of first occurrence of any of the 7 specified CI after policy inception or PD, before the age of 80 years, or death. Further, the Purchase Price is returned to you/nominee, in case of first occurrence of any of the 7 specified CI or PD before the age of 80 years, or death.



For complete details of the policy, please refer to the policy document and Sales literature.



# ICICI Pru Group Non-Linked Critical Illness Rider

A Non-Linked Non-Participating Group Renewable  
Health Insurance Rider UIN: 105B047V02



ICICI Pru

**GROUP NON-LINKED  
CRITICAL ILLNESS  
RIDER**

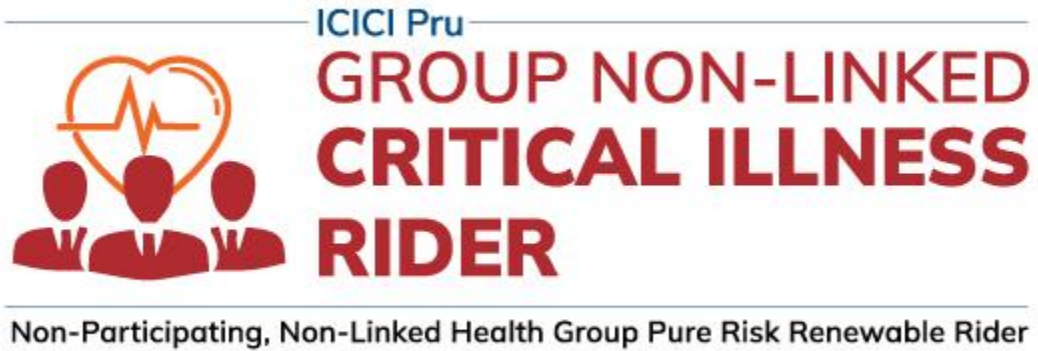
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Non-Participating, Non-Linked Health Group Pure Risk Renewable Rider

# Key Features

- ICICI Pru Group Non-Linked Critical Illness Rider is offered to employer-employee groups and non-employer-employee groups, as an attachment to their underlying group policy. The coverage may be voluntary or compulsory.
- This Rider offers two types of Benefit Options –Accelerated<sup>1</sup> Critical Illness Benefit option and Additional<sup>2</sup> Critical Illness Benefit Option
- In addition to the Benefit Options, this Rider also offers four packages based on the number of Critical Illnesses<sup>3</sup> covered . The packages offered under this Rider are as follows:
  - Basic – Covers 4 Critical Illness (CI) Benefit
  - Essential – Covers 7 Critical Illness (CI) Benefit
  - Classic – Covers 19 Critical Illness (CI) Benefit
  - Comprehensive – Covers 33 Critical Illness (CI) Benefit
- Flexibility to pay premiums in single pay, yearly (annual), half-yearly, quarterly or monthly mode.
- Tax<sup>4</sup> benefits may be available as per prevailing tax laws.

For complete details of the rider, please refer to the Policy Documents



**Rider Now available with ICICI Pru Group Term Plus**



For complete details of the rider, please refer to the Policy Documents

# Boundary conditions

Min /Max Entry Age	Minimum Entry Age – 18 years , Maximum Entry Age – 69 years
Min/Max Coverage Term offered	Minimum coverage term is 1 month. Maximum coverage term permissible under each of the benefit option(s) offered within the rider is 1 year.
Min/Max Premium Payment Term	Minimum Premium Paying Term – 1 month Maximum Premium Paying Term – 1 year In the case of one-year renewable rider, the premium payment term will be set to 1 year, same as that of the base one-year renewable plan. In the case of Master Base policy term less than one year, the premium payment term for rider will be same as the Master Base policy.
Min/Max Basic Sum Insured(in INR)	Minimum offered – ₹ 10,000 Maximum offered - The maximum Sum Assured under each benefit option will be as per Board-approved Underwriting Policy (BAUP), but not exceeding the Sum Assured on Death at inception for the member cover of master base policy.

For complete details of the rider, please refer to the Policy Documents

# Disclaimers

The products are available standalone with the option of adding ICICI Pru Non-Linked Accidental Death and Disability Rider. The rider can only be attached to a base policy and can't be purchased standalone.

<sup>1</sup>Accelerated Critical Illness Benefit option: : Under this Benefit Option, upon confirmatory diagnosis of any of the covered Critical Illness, the Accelerated Critical Illness Sum Assured of the Member prevailing at the time of diagnosis will be paid to the Claimant provided the Rider is in force. Upon payment of the Accelerated Critical Illness Sum Assured to the Claimant by the Company, the Rider shall terminate for the Member.

i. If ACI Sum Assured is less than the Base Sum Assured then the Member Base Policy will continue with Base Sum Assured

reduced to the extent of ACI Sum Assured payout.

ii. If ACI Sum Assured is equal to the Base Sum Assured then the Member Base Policy as well as this Member Rider will terminate upon payment of this benefit.

Claim payment will only be made with confirmatory diagnosis of the conditions covered while the insured is alive (i.e., a claim would not be admitted if the diagnosis is made post-mortem)

<sup>2</sup>Additional Critical Illness Benefit option: Under this Benefit Option, upon confirmatory diagnosis of any of the covered Critical Illness, the Additional Critical Illness Sum Assured of the Member prevailing at the time of diagnosis will be paid to the Claimant, provided the Rider is in force. Upon payment of the Additional Critical Illness Sum Assured to the Claimant by the Company, the Rider shall terminate for the Member and the Base Sum Assured under the Base Member Policy remains unchanged.



# Disclaimers

<sup>3</sup> Refer Rider policy document for the list of critical illnesses available under each package.

<sup>4</sup> Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to conditions under provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details.



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