

A safe journey to a rising future

Key Benefits

- Protection - Get life cover for the entire policy term
- Savings with the comfort of guarantees - At maturity of the policy, you receive:
 - Guaranteed Maturity Benefit (GMB¹)
 - Accrued Guaranteed Additions (GAs²)
 - Vested reversionary bonuses³, if any
 - Terminal bonus³, if any
- Flexibility - Choose premium payment term, premium payment mode, and policy term as per your need
- Tax benefits⁴ – Tax benefits apply to premiums paid and benefits received as per the prevailing tax laws.

Benefits in Detail

Death Benefit(Insurance cover Amount)

On death of the life assured during the policy term, for a premium paying or fully paid policy , the following will be payable:

Death Benefit = Higher of (A,B)

Where

A = Sum Assured on Death, plus subsisting bonuses* already accrued, plus accrued guaranteed additions

B = 105% of all the premiums received till the date of death

Sum Assured on Death is defined as, highest of

- 10 X Annualised Premium
- Guaranteed Maturity Benefit (GMB)

*Bonuses consist of accrued reversionary bonuses, interim bonus and terminal bonus, if any.



For complete details of the policy, please refer to the policy document and Sales literature.
UIN: 105N153V03

Boundary conditions

Premium payment option	Limited Pay				
Premium payment term (PPT) (years)	5	7	10	15	20
Policy term (years)	10 to 15	12 to 17	15 to 20	20 to 25	25 to 30
Minimum annual premium (Rs.)	Rs 30,000				
Min / Max age at entry (years)	3/45	1/55	91 days / 55	91 days / 50	91 days / 45
Min / Max age at maturity (years)	18 / 60		18 / 70		
Minimum Sum Assured on Death	Rs 3,00,000				
Premium paying frequency	Annual / Half-yearly / Monthly				

Illustration

Limited Pay

Age at entry: 35 years
Premium paying term: 10 years
Annual premium: Rs. 30,000

Policy term: 20 years
Premium paying mode: Yearly
Sum Assured on death: Rs. 3,00,000

Benefits	Benefits @4%	Benefits @ 8%
Guaranteed Maturity Benefit (A)	2,73,05	2,73,052
Guaranteed Additions (B)	82,500	82,500
Estimated vested reversionary bonuses (C)	0	1,53,048
Estimated terminal bonus (D)	1,10,442	2,61,829
Estimated Maturity Benefit (A+B+C+D)	4,65,994	7,70,429

These illustrations are for a healthy male life assured. “If your policy offers guaranteed returns, then these will be

clearly marked “guaranteed” in the Benefit Illustration on this page. Since your policy offers variable returns, the given illustration shows different rates of assumed future investment returns.

The maturity benefit of your policy is dependent on a number of factors, including future performance.



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

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Terms & Conditions

¹ GMB will be set at policy inception and will depend on policy term, premium, premium payment term, Sum Assured and gender. Your GMB may be lower than your Sum Assured. GMB is the Sum Assured on maturity.

² Guaranteed Additions (GAs) as a percentage of annualized premium.

o During PPT: GA will accrue on premium payment*

o After PPT: GA will accrue at the beginning of policy year

³ Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid. Reversionary bonuses will be applied through the compounding bonus method. All reversionary bonuses will be declared as a proportion of the sum of the GMB and the accrued reversionary bonuses, if any. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. Contingent reversionary bonus may be declared every financial year and will explicitly accrue only when a policy is made paid-up or a fully paid policy is surrendered. Contingent reversionary bonus will be a part of the paid up benefit and will be paid on maturity, surrender or earlier death. A terminal bonus may also be payable at maturity or on earlier death.

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

^ ARR stands for Assumed rate of return. If the policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the Benefit Illustration. Since the policy offers variable returns, the given illustration shows two different rates of assumed future investment returns. The returns shown above are not guaranteed and they are not the upper or lower limits of what you might get back, as the maturity value of policy depends on a number of factors including future investment performance.



For complete details of the policy, please refer to the policy document and Sales literature.
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For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.

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