

Protect your capital and watch it grow

Key Benefits

ICICI Pru
Savings Suraksha

A Participating Non-Linked Life Individual Savings Product

- 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) - During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
 - Vested reversionary bonuses³, if declared
 - Terminal bonus³, if declared
- Flexibility - Choose premium payment term, premium payment mode, and policy term as per your need
- Tax benefits⁴ – Tax benefits may be applicable to premiums paid and benefits received as per the prevailing tax laws



For complete details of the policy, please refer to the policy document and Sales literature. UIN: 105N135V04. ICICI Pru Savings Suraksha is a participating life insurance plan

#Conditions apply

Benefits in Detail

Death Benefit: On death of the life assured during the policy term, the following will be payable:

Death Benefit = Highest of (A, B, C), Where

A = Sum Assured on death plus accrued Guaranteed[#] Additions² and Bonuses³

B= GMB plus accrued Guaranteed [#] Additions² and

Bonuses^{*}

C= Minimum DeathBenefit

^{*}Bonuses consist of vested reversionary bonuses³, interim bonus³ and terminal bonus³, if any.

Minimum Death Benefit is equal to 105% of the total premiums paid up to the date of death.

All policy benefits cease on payment of the death benefit.



For complete details of the policy, please refer to the policy document and Sales literature. UIN: 105N135V03. ICICI Pru Savings Suraksha is a participating life insurance plan

[#]Conditions apply

Boundary Condition

Premium payment option	Limited Pay			
Premium payment term (years)	5	7	10	12
Policy term (years)	10 to 30	12 to 30	15 to 30	17 to 30
Minimum annual premium (Rs.)	30,000			
Min / Max age at entry	0 / 50 years			
Min / Max age at maturity	18 / 70 years			
Sum Assured on death	10 X Annualised Premium			
Premium paying mode	Annual / Half -yearly / Monthly			

Illustration

Limited Pay

Age at entry: 35 years

Premium paying term: 10years

Annual premium: Rs. 30,000

Total Premium Paid: Rs 3,00 ,000

Policy term: 20 years

Premium paying mode: Yearly

Sum Assured on death: Rs.

3,00,000

Benefits	Benefits @4% ARR^(Rs.)	Benefits @ 8%ARR^(Rs.)
Guaranteed# Maturity Benefit ¹ (A)	2,24,329	2,24,329
Guaranteed# Additions ² (B)	56,082	56,082
Estimated vested reversionary bonuses ³ (C)	63,26	2,91,383
Estimated terminal bonus ³ (D)	74,924	1,16,720
Estimated Maturity Benefit (A+B+C+D)	4,18,605	6,88,514

These illustrations are for a 35-year-old 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.



#Conditions apply

For complete details of the policy, please refer to the policy document and Sales literature. UIN: 105N135V04. ICICI Pru Savings Suraksha is a participating life insurance plan

Terms & Conditions

*Life Cover is the benefit payable on death of the life assured during the policy term

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

2 Guaranteed Additions (GAs) totaling 5% of GMB each year will accrue during the first five policy years if all due premiums are paid. GAs accrue on payment of due premium.

3 Reversionary bonuses, if any, 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 vested reversionary bonuses. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on 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.
UIN: 105N135V04. ICICI Pru Savings Suraksha is a participating life insurance plan



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