

Protect your capital and watch it grow



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) - 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, Sum Assured on death 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



#Conditions apply

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

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 received up to the date of death. All policy benefits cease on payment of the death benefit.

Surrender Benefit: If all premiums have been paid for at least two consecutive years, the policy will acquire a Guaranteed [#] Surrender Value.

On policy surrender, you will get higher of the following:

- Guaranteed [#] Surrender Value (GSV) plus cash value of accrued GAs and cash value of vested bonuses, if any.
- Non Guaranteed Surrender Value(NGSV).



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Boundary conditions

Premium payment option	Limited Pay				Regular Pay
Premium payment term (years)	5	7	10	12	Policy term
Policy term (years)	10 to 30	12 to 30	15 to 30	17 to 30	10 to 30
Minimum annual premium (Rs.)	30,000				
GMB for: minimum entry age, minimum annual premium, minimum term, annual premium payment mode (Rs.)	125,328	183,161	270,148	335,120	234,375
Min / Max age at entry	0 / 60 years				
Min / Max age at maturity	18 / 70 years				
Sum Assured on death	Age at entry (years)		Sum Assured on death		
	<45		10 times annual premium		
	45 to 54		7 times annual premium Or 10 times annual premium		
	>54		7 times annual premium		
Premium paying mode	Annual / Half-yearly / Monthly				

Benefit 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: 20years
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)	3,03,336	3,03,336
Guaranteed [#] Additions ² (B)	75,834	75,834
Estimated vested reversionary bonuses ³ (C)	0	1,47,405
Estimated terminal bonus ³ (D)	63,381	1,90,929
Estimated Maturity Benefit (A+B+C+D)	4,42,551	7,17,504

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.



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Illustration

Regular Pay

Age at entry: 35 years
Premium paying term: 20years
Annual premium: Rs. 30,000
Total premiums paid : 6,00,000

Policy term: 20years
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)	5,52,384	5,52,384
Guaranteed [#] Additions ² (B)	1,38,906	1,38,906
Estimated vested reversionary bonuses ³ , if declared (C)	0	1,48,831
Estimated terminal bonus ³ , if declared (D)	84,294	2,71,224
Estimated Maturity Benefit (A+B+C+D)	7,74,774	11,10,536

These illustrations are for a 35-year healthy male life assured.

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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. The bonuses declared for ICICI Pru Savings Suraksha may differ between Limited Pay and Regular Pay options

4 Tax benefits under the policy are subject to conditions under Sec. 80C and Sec 10(10D) of the Income Tax Act, 1961. Goods and Service tax and applicable cesses will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.

^ 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.



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