ICICI Life

GOLD

A Participating Non-Linked Life Individual Savings Product

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ICICI Life

INSURANCE

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A Participating Non-Linked Life Individual Savings Product

This is a Participating Non linked Life Individual Savings Product

Goals. **O**bjectives. **L**ife **D**reams. Words and themes around which we spend most of our lives. We want to provide the best to our loved ones. In order to ensure that we are able to live a carefree life, a financial plan that provides protection of life cover becomes extremely important. This would become even more special if it comes combined with the benefits of a savings plan that can help you plan for various goals in life.

Presenting **ICICI Life Gold**, a protection and savings oriented participating life insurance plan that provides the protection of life cover along with a regular income for whole of life that can be used to meet your long-term recurring financial needs through participation in bonus.

What makes ICICI Life Gold suitable for you?

Protection through **life cover** with policy term up to 99 years of age

Income up to 99 years of age, with option to start receiving income immediately or after a few years as per your needs. This income will be a combination of Guaranteed[$] Income and income linked to bonus declaration

Option to receive income instantly on policy issuance

Option to get Increasing Guaranteed income @5% p.a. compounding to protect your regular income against inflation, with Immediate income or Deferred income plan variant

Option to get **Guaranteed boosters after every 5 years** to boost your savings with Immediate Income with Booster plan variant

Option to **accumulate/withdraw income any time or adjust future premiums from the income thus accumulated**

Tax benefits may be applicable on premiums paid and benefits received as per prevailing tax laws

[$]In all plan options, guarantee is in the form of 'Guaranteed income' as regular income and 'Sum assured on maturity' as a part of Maturity Benefit. Additionally, in 'Immediate Income with booster' plan option, the 'Guaranteed booster' also forms a part of guaranteed benefits. Guaranteed returns are payable subject to all due premiums being paid and survival of the life assured.

Plan at a glance

Plan Variants	Premium Payment Term (PPT) (in years)	Min/Max Policy Term (PT) (in years)	Min/Max Age at Entry (in years)	Min/Max Age at Maturity (in years)	Min/Max Annualized Premium
Immediate Income	5	20/99	0/55	20/99	₹50,000 p.a.*/ Subject to Board Approved Under-writing Policy
	6 to 8	20/99	0/60	20/99	
	9 to 12	30/99	0/60	30/99	
Immediate Income with Booster	6	30/99	0/60	30/99	
	7		0/60		
	8 to 12		0/60		
Deferred Income	7		0/60		
	8		0/60		
	9 to 12		0/60		

*Applicable Tax will be charged separately, as per applicable rates. The tax laws are subject to amendments from time to time.

The minimum Basic Sum Assured on Death will correspond to the minimum annualized premium and vary by the Death Benefit multiple as per age of entry of the Life Assured. The maximum Basic Sum Assured on Death will be subject to board approved underwriting policy.

Premium Payment Frequency: Yearly, Half-Yearly, Monthly

Premium and Benefits will vary depending upon the plan variant chosen.

Benefits in detail

This policy comes with 3 different plan variants that you can choose from. Read on to understand the benefits that you will receive under each of these options:

Plan Variant 1: **Immediate Income**

Under this option, starting from the first policy year, you will receive a regular income (Survival Benefit) on the respective due dates , , subject to the policy being in-force. and realization of all due premium(s) by the company.

This **regular income** will comprise the following:

- Guaranteed[$] Income (GI) and
- Income which will be linked to Bonus, if declared; referred to as Cash Bonus (CB)

You will receive this income till the date of maturity, death, surrender or lapse of the policy, whichever happens first.

You can read more about policy benefits on lapsation, death and surrender in upcoming clauses in the document: "What happens if you stop paying premiums?", "Death Benefit(Insurance cover amount)", and "Surrender" respectively.

Type of Guaranteed Income:

You will receive this income till the date of maturity, death, surrender or lapse of the policy, whichever happens first.

- If the option of Level Guaranteed Income has been chosen by you, you will receive a guaranteed income which remains constant throughout the Income term.
- If the option of Increasing Guaranteed Income has been chosen by you, your guaranteed income will increase every policy year at the rate of 5% p.a. on a compounding basis, throughout the Income term.

The annual Guaranteed Income (GI) will be set as Guaranteed Income rate multiplied by Annualized Premium and will remain guaranteed to be paid every year/month throughout the income term, basis the age at entry bands, premium payment term, policy term, plan variant chosen, annualized premium, Type of Guaranteed Income and Percentage of Sum Assured on Maturity, as selected by You at Policy inception.

The Cash Bonus (CB) will be computed as Cash Bonus rate multiplied by Annualized Premium where the bonus rate will be as declared by the Company. The Cash Bonus rate may vary by the plan variant chosen, age at entry band of the Life Assured, premium payment term, policy term, and the Deferment Period chosen under the "Deferred Income" variant. The Cash Bonus rate will be as declared by the Company at the end of each financial year.

[$]In all plan options, guarantee is in the form of 'Guaranteed income' as regular income and 'Sum assured on maturity' as a part of Maturity Benefit. Additionally, in 'Immediate Income with booster' plan option, the 'Guaranteed booster' also forms a part of guaranteed benefits. Guaranteed returns are payable subject to all due premiums being paid and survival of the life assured.

For details on Bonuses, please refer Clause 7 under Terms and Conditions mentioned below.

Further, at the end of the policy term, you will get a lump sum benefit (known as the Maturity Benefit) which will be equal to

- Sum Assured on Maturity (set as a percentage ofsum of all Annualized Premiums payable), plus
- A lump sum benefit which is linked to Bonus, if declared, and is paid out on policy termination; referred to as Terminal Bonus (if declared)

Sum Assured on Maturity is chosen by You at policy inception.

Annualized Premium is the premium amount payable in a year, excluding the taxes, rider premiums, underwriting extra premium and loadings for modal premium, if any

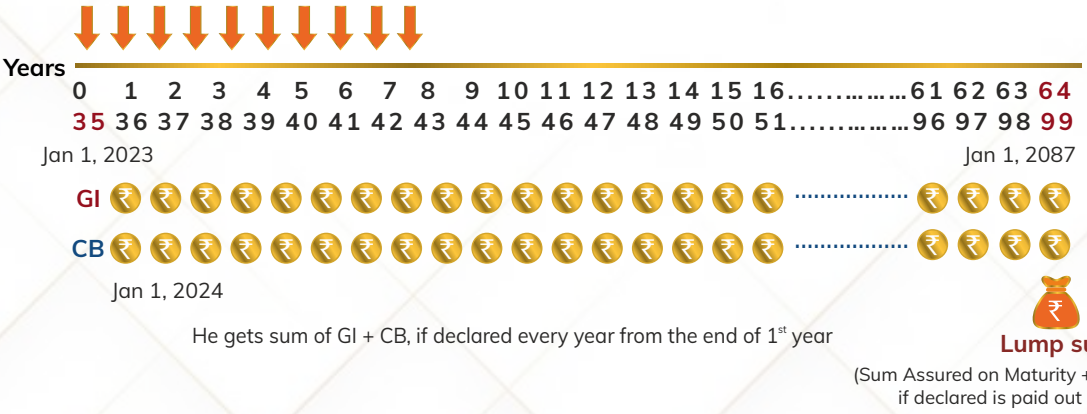
To understand this variant in greater detail, let us take an example.

Illustration:

Mr. Animesh, a 35 year old, wants to save for his son's regular expenses. He decides to pay the premium of ₹ 1,00,000 every year for 10 years and chooses to take life insurance cover till the age of 99 years at 100% Sum Assured on Maturity with Level Guaranteed Income.

The Bonuses in the product are not guaranteed in nature and the Company may declare these at its discretion. For the purpose of this illustration, we have assumed two different rates of returns, 4% p.a. and 8% p.a. and these are not the upper or lower limits that Mr. Animesh may receive as benefits.

Mr. Animesh pays[1] ₹ 1,00,000 p.a. for 10 years = total of ₹ 10,00,000



Benefits payable	Assumed at 4% p.a.	Assumed at 8% p.a.
Guaranteed[$] Income[2] (GI) (A)	₹ 12,500	₹ 12,500
Cash Bonus[3] (CB, if declared) (B)	₹ 760	₹ 24,500
Total Income (A + B)	₹ 13,260	₹37,000
Sum Assured on Maturity[2] (C)	₹ 10,00,000	₹ 10,00,000
Terminal Bonus[3], if declared (D)	₹ 64,51,036	₹ 1,40,75,617
Total Maturity Benefit (C+D)	₹ 74,51,036	₹ 1,50,75,617

[1] Taxes applicable on premium will be charged extra as per prevailing tax laws.

[2] Some benefits are guaranteed and some benefits are variable with returns based on future investment performance. The guaranteed benefits are clearly marked as "guaranteed" in the illustration on this page.

[3] For variable benefits, the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed, and they are not the upper or lower limits of what you might get back.

In the illustration above, it is assumed that Mr. Animesh has opted to receive the income annually in arrears. He also has the flexibility to receive this income annually in advance and monthly in arrears. Please refer to Clause 14 under Terms and Conditions for details on the income payout frequencies.

The regular income is paid to Mr. Animesh on the policy anniversary. However, he also has the option to receive the income on any Special Date as per his choice by opting for Save the Date feature. The Special Date could be any date of his choice like his birthday, marriage anniversary or any other date. Please read Clause 1 Save the Date, under Additional flexibilities for more details.

What's more?

At any given time, Mr. Animesh can choose to accumulate the regular income (GI + CB) or a part of them, instead of receiving the same as periodic payments. As and when Mr. Animesh desires, he can withdraw the accumulated amount or he can use this accumulated amount to adjust any of his remaining future premiums against the accumulated amount. Please read Clause 2 Savings Wallet, under Additional flexibilities for more details.

[$]In all plan options, guarantee is in the form of 'Guaranteed income' as regular income and 'Sum assured on maturity' as a part of Maturity Benefit. Additionally, in 'Immediate Income with booster' plan option, the 'Guaranteed booster' also forms a part of guaranteed benefits. Guaranteed returns are payable subject to all due premiums being paid and survival of the life assured.

Plan Variant 2: **Immediate Income with Booster**

While your plan may be to receive a regular flow of income every year, it will always be a delight to get something in addition. Hence, under this variant, while you will enjoy regular income similar to option 1 from the first policy year, you will also receive a benefit (known as Guaranteed[$] Booster) every 5th policy year, subject to the policy being in-force and realization of all due premium(s) by the company.. This Annual Guaranteed[$] Booster will be equal to 100% of the Guaranteed[$] Income, as applicable for the year of payment.

To sum it up, you will receive the sum of

- Guaranteed[$] Income (GI)
- Guaranteed[$] Booster (GB), and
- Cash Bonus, if declared (CB)

You will receive these benefits till the date of maturity, death, surrender or lapse of the policy, whichever happens first.

Just like the previous plan variant, at the end of the policy term, you will get a lump sum benefit at the end of the policy term equal to the

- Sum Assured on Maturity (Set as a percentage of sum of all Annualized Premiums payable), plus
- Terminal Bonus (if declared)

Sum Assured on Maturity is chosen by You at policy inception.

Annualized Premium is the premium amount payable in a year, excluding the taxes, rider premiums, underwriting extra premium and loadings for modal premium, if any

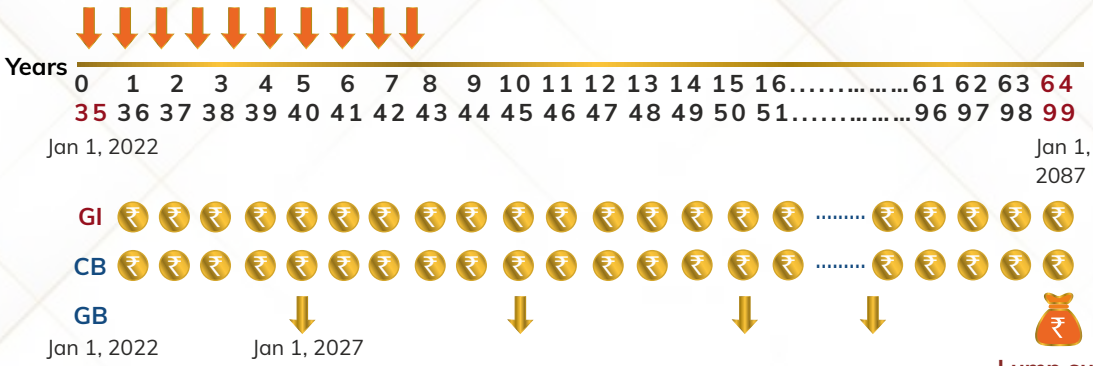
To understand this variant in greater detail, let us take an example.

Illustration:

Let's say Mr. Animesh from the previous example now pays the premium of ₹ 1,00,000 every year for 10 years and takes life insurance cover till age 99 years with Immediate Income with Booster plan variant with 100% Sum Assured on Maturity.

[$]In all plan options, guarantee is in the form of 'Guaranteed income' as regular income and 'Sum assured on maturity' as a part of Maturity Benefit. Additionally, in 'Immediate Income with booster' plan option, the 'Guaranteed booster' also forms a part of guaranteed benefits. Guaranteed returns are payable subject to all due premiums being paid and survival of the life assured.

Mr. Animesh pays[1] ₹ 1,00,000 p.a. for 10 years = total of ₹ 10,00,000



He gets sum of GI + CB, if declared every year from the end of 1st year and GB every 5 years

(Sum Assured on Maturity + Terminal bonus, if declared is paid out at maturity)

Benefits payable	Assumed at 4% p.a.	Assumed at 8% p.a.
Guaranteed[$] Income[2] (GI) (A)	₹ 12,500	₹ 12,500
Cash Bonus[3] (CB), if declared (B)	₹ 730	₹ 23,500
Total Income (A+B)	₹ 13,230	₹36,000
Guaranteed[$] Booster[2] (GB) (C)	₹ 12,500	₹ 12,500
Sum Assured on Maturity[2] (D)	₹ 10,00,000	₹ 10,00,000
Terminal Bonus[3], if declared (E)	₹ 56,82,604	₹ 1,21,04,433
Total Maturity Benefit (D+E)	₹ 66,82,604	₹ 1,31,04,433

[1] Taxes applicable on premium will be charged extra as per prevailing tax laws.

[2] Some benefits are guaranteed and some benefits are variable with returns based on future investment performance. The guaranteed benefits are clearly marked as "guaranteed" in the illustration on this page.

[3] For variable benefits, the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back.

Just like plan variant 1, the following flexibilities are available with Mr. Animesh in this variant too:

a. In the above example , Mr. Animesh has opted to receive the income "annually in arrears". He also has the flexibility to receive this income "annually in advance" or "monthly in arrears".

b. Choosing Save the Date to receive income on any Special Date

c. Option to accumulate/withdraw income (GI +CB) along with Guaranteed Boosters (GB) and/or adjust the accumulated amount against future premiums using Savings Wallet

[$]In all plan options, guarantee is in the form of 'Guaranteed income' as regular income and 'Sum assured on maturity' as a part of Maturity Benefit. Additionally, in 'Immediate Income with booster' plan option, the 'Guaranteed booster' also forms a part of guaranteed benefits. Guaranteed returns are payable subject to all due premiums being paid and survival of the life assured.

Plan Variant 3: **Deferred Income**

Under this option too, similar to option 1, you will receive regular income in the form of Guaranteed Income and Cash Bonus, if declared, on the respective due dates, subject to the policy being in-force and realization of all due premium(s) by the company.. However, here you can choose to start receiving the benefits after a few years (known as the deferment period) instead of starting immediately, as per your income requirements. You can start this income as early as 2nd policy year or as late as Premium Payment Term plus 1 year.

Type of Guaranteed Income:

You can choose to receive the Guaranteed Income as Level or Increasing at policy inception.

- If the option of Level Guaranteed Income has been chosen by you, you will receive a guaranteed income which remains constant throughout the Income term.
- If the option of Increasing Guaranteed Income has been chosen by you, your guaranteed income will increase every policy year at the rate of 5% p.a. on a compounding basis, throughout the Income term.

You will receive this income till the date of maturity, death, surrender or lapse of the policy, whichever happens first.

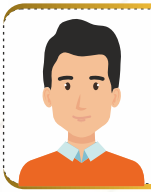
Similar to the other plan variants, at the end of the policy term, you will get a lump sum benefit at the end of the policy term equal to the

- Sum Assured on Maturity (Set as a percentage of sum of all Annualized Premiums payable), plus
- Terminal Bonus (if declared)
- Sum Assured on Maturity is chosen by You at policy inception.

Annualized Premium is the premium amount payable in a year, excluding the taxes, rider premiums, underwriting extra premium and loadings for modal premium, if any

To understand this variant in greater detail, let us take an example.

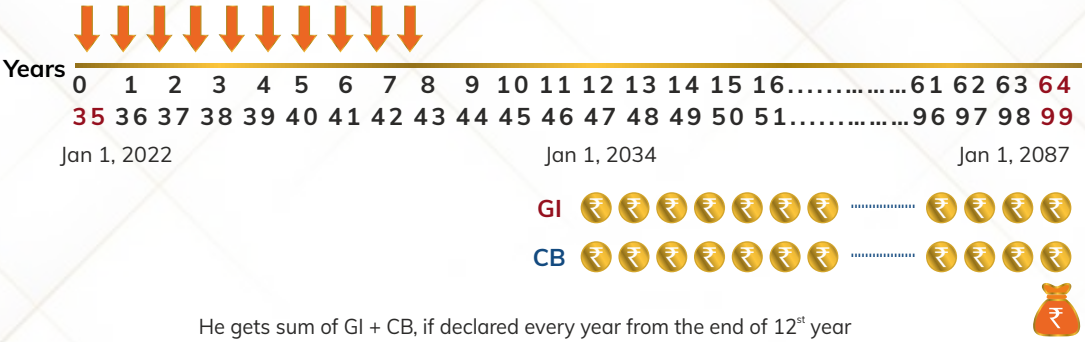
Illustration:



Mr. Rishabh a 35 year old, plans to pay the premium of ₹ 2,00,000 every year for 10 years. He wants to start receiving income from 12th year and hence he chooses a deferment period of 11 years and life insurance cover till age 99 years with 100% Sum Assured on Maturity and Level Guaranteed Income.

[$]In all plan options, guarantee is in the form of 'Guaranteed income' as regular income and 'Sum assured on maturity' as a part of Maturity Benefit. Additionally, in 'Immediate Income with booster' plan option, the 'Guaranteed booster' also forms a part of guaranteed benefits. Guaranteed returns are payable subject to all due premiums being paid and survival of the life assured.

Mr. Rishabh pays[1] ₹ 2,00,000 p.a. for 10 years = total of ₹ 20,00,000



Benefits payable	Assumed at 4% p.a.	Assumed at 8% p.a.
Guaranteed[$] Income[2] (GI) (A)	₹ 69,500	₹ 69,500
Cash Bonus[3] (CB), if declared (B)	₹ 4,300	₹ 1,37,500
Total Income (A+B)	₹ 73,800	₹2,07,000
Sum Assured on Maturity[2] (C)	₹ 20,00,000	₹ 20,00,000
Terminal Bonus[3], if declared (D)	₹ 70,65,072	₹ 89,69,916
Total Maturity Benefit (C+D)	₹ 90,65,072	₹ 1,09,68,916

[1] Tax applicable on premium will be charged extra as per prevailing tax laws.

[2] Some benefits are guaranteed and some benefits are variable with returns based on future investment performance. The guaranteed benefits are clearly marked as "guaranteed" in the illustration on this page.

[3] For variable benefits, the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back.

Just like above plan variants, the following flexibilities are available with Mr. Rishabh in this variant too:

a. In the above example , Mr. Rishabh has opted to receive the income "annually in arrears". He also has the flexibility to receive this income "monthly in arrears".

b. Choosing Save the Date to receive income on any Special Date

c. Option to accumulate/withdraw income (GI +CB) and/or adjust the accumulated amount against future premiums using Savings Wallet

[$]In all plan options, guarantee is in the form of 'Guaranteed income' as regular income and 'Sum assured on maturity' as a part of Maturity Benefit. Additionally, in 'Immediate Income with booster' plan option, the 'Guaranteed booster' also forms a part of guaranteed benefits. Guaranteed returns are payable subject to all due premiums being paid and survival of the life assured.

Death Benefit (Insurance cover amount):

For all the three plan variants discussed above, If the person whose life is covered by this policy (known as the Life Assured) passes away, during the policy term, the Death Benefit (insurance cover amount) will be paid out as a lump sum to the person specified (known as the Claimant) in the policy.

Death Benefit is equal to the sum of::

a. Highest of
   - Sum Assured on Death i.e. Death Benefit multiple (as provided in Appendix I) times Annualized Premium
   - 105% of total premium paid as on the date of death

b. Interim Survival Benefit (if any), plus*

c. Terminal Bonus (if declared)

Annualized Premium is the premium amount payable in a year excluding the taxes, rider premiums, underwriting extra premium and loadings for modal premium, if any.

Total Premiums Paid means the total of all the premiums paid under this base product, excluding any extra premium, and taxes, if collected explicitly

In the event of death of the Life Assured on the Date of Maturity, then only the last Guaranteed Income, Cash Bonus (if declared) and Maturity Benefit (if applicable) is payable, and the Death Benefit shall not be payable.

*The Interim Survival Benefit is applicable where Survival Benefit is payable Annually in Arrears and shall be computed in the following manner:

- For "Immediate Income" and "Deferred Income" variants:

  Interim Survival Benefit = (Interim Cash Bonus Rate * Annualized Premium + Guaranteed[$] Income) * Months elapsed since last Survival Benefit payout date / 12

- For "Immediate Income with Booster" variant:

  Interim Survival Benefit = (Interim Cash Bonus Rate * Annualized Premium + Guaranteed[$] Income + Guaranteed[$] Booster) * Months elapsed since last Survival Benefit payout date / 12, where the Guaranteed[$] Booster will be applicable in case death happens in the policy year when the same is payable.

For policies issued on minor's life, the date of commencement of risk will be the date of commencement of the policy.

[$]In all plan options, guarantee is in the form of 'Guaranteed income' as regular income and 'Sum assured on maturity' as a part of Maturity Benefit. Additionally, in 'Immediate Income with booster' plan option, the 'Guaranteed booster' also forms a part of guaranteed benefits. Guaranteed returns are payable subject to all due premiums being paid and survival of the life assured.

Additional Flexibilities

We understand that your financial plan needs to align with your goals and hence should enable you to utilize your money whenever you want and exactly the way you want! Keeping this in mind, the following flexibilities are available under all the three plan variants:

1. Save the Date:

While planning your future goals, you would want to keep in mind the specific needs of your loved ones and customize your plan accordingly.

If You have opted for annual premium payment frequency, then You can choose to receive the Survival Benefits annually on any one 'Special Date', during the policy year prior to the policy anniversary, as per your choice. The benefit will be paid within seven working days of realization of the respective Policy Year's premium (if due) by Us or on this chosen date every year, whichever is later through the income term till policy termination.

In case you opt for a Special Date, the Survival Benefit payable each year would be adjusted by multiplying the amount with the following Save the Date factors, varying by the policy month in which the Special Date falls.

Save The Date factors					
Policy Month	Factor	Policy Month	Factor	Policy Month	Factor
1	92%	5	94%	9	97%
2	93%	6	95%	10	98%
3	93%	7	96%	11	98%
4	94%	8	96%	12	99%

In case you have selected the “Immediate Income with Booster” plan variant at inception where you will receive Guaranteed Booster (GB) benefit as part of the Survival Benefit, then the same shall be paid (adjusted as above) on the Special date in the policy year when it is due.

This option needs to be selected at policy inception and cannot be changed during the Policy Term.

2. Savings Wallet:

You may have planned for a goal which would have required benefits to continue for the chosen time-frame, but your needs at times change with changing life stages.

As you would have previously read in the 'Benefits in detail' section about Savings Wallet, this feature gives you the flexibility to realign your benefits as per your changing needs. You have an option to accumulate the benefits instead of taking as payment during the policy term. You can opt in for this feature through explicit consent vide request submitted to the Company, whereby the Survival Benefit when due will be transferred to your Savings Wallet. Upon crediting the Survival Benefit in the Savings Wallet on the due date, the Survival Benefit will be deemed to have been paid and amount within the Savings Wallet will be non-participating in nature. This option can be opted for and opted out at any time during the Income Term

This option to accumulate Survival Benefit can be availed for both in-force as well as paid-up policies. At any point of time, you will be able to check the balance available in your wallet.

The money within the wallet will be accumulated daily at an interest rate linked to the Reverse Repo Rate published by Reserve Bank of India (RBI). The interest rate used for accumulation under this feature will be reviewed twice every year on 1st of June and 1st of December, and will be set equal to Reverse Repo Rate published on RBI's website as on the review date. The current Reverse Repo Rate as at December 1, 2025 is 3.35% p.a. Any change in bases used for determination of applicable interest rate will be subject to prior approval from IRDAI and will be disclosed to policyholders.

You will also have an option to withdraw, completely or partially, the balance in the wallet anytime during the Income Term.

You have the option to utilize the balance in the Savings Wallet to offset any premiums due to be paid during the premium payment term. The same has to be provided to Us as a request prior to the premium due date. Upon receipt of such request and confirmation of the same, We shall automatically deduct the authorized amount on the premium due date from the Savings Wallet. If the amount available for offset is not sufficient to adjust the due premium, the balance due premium shall remain payable as on the premium due date. We shall recognize the settlement of due premium only after receipt of the same in full.

In case the balance in the wallet is not withdrawn completely during the income term, such balance will be paid along with the benefit to the claimant at the time of termination of the Policy on of death, surrender or maturity, whichever happens first On payment of this benefit, the policy will terminate.

3. Low Cover Income Booster Option:

Your needs can vary based on your financial plan wherein you may want either a higher Guaranteed Income or a higher Sum Assured on Death. Hence, at the inception of the policy, you can choose to opt for Low Cover Income Booster wherein you will be able to enjoy additional Guaranteed Income for opting a lower life cover (low cover Income booster death benefit multiple as provided in Appendix I).

This option needs to be selected at policy inception and cannot be changed during the Policy Term

Additional benefits:

Higher Premium Benefit

You will receive something extra for contributing more towards your savings goals. As your commitment towards savings increases, you will receive an additional benefit every year. This additional benefit is expressed as additional guaranteed[$] income rate and is % of Annualized Premium, provided in the table below:

Annualized Premium	Additional rate
₹ 50,000	0.00%
₹ 100,000	0.25%
₹ 200,000	0.50%
₹ 300,000	0.50%
₹ 500,000	0.75%
>= ₹ 1,000,000	0.75%

For premiums in between band thresholds (i.e. premiums that fall between two adjacent Annualized Premiums mentioned in table above), the additional rate will be linearly interpolated. The additional benefit will be applicable for Guaranteed[$] Income and Guaranteed[$] Booster, if any.

Policy loan

You can take a policy loan after your policy acquires a surrender value.

a. Loans are available provided a positive surrender value is payable under the policy at the time of disbursement of the same.

b. Loan amount up to 80% of the surrender value can be availed from the Company.

c. For other than in-force and fully paid policies, if the outstanding loan amount including interest exceeds the surrender value, the policy will be foreclosed . The policyholder shall be given due intimation/ notice prior to the policy foreclosure as a reasonable opportunity for continuing the policy. On Foreclosure, the Policy will terminate, and all rights, benefits and interests under the policy will stand extinguished.

d. For inforce and/or fully paid-up policy, the policy can't be foreclosed on the ground of outstanding loan amount including interest exceeding the surrender value. For availing this feature of loan, the policy shall be assigned to Company

e. Before any benefits are paid out, loan outstanding together with the interest thereon if any will be deducted and the balance amount will be payable.

f. Applicable interest rate will be equal to 1.5% in addition to prevailing yield on 10 year Government Securities. The yield on 10 year Government Securities will be sourced from www.bloomberg.com. The loan interest rate for May 2026 is 8.52% p.a. compounded half-yearly.

g. The loan interest rate will be reviewed monthly by Us and any change in the interest rate shall be effective from 15th of the month.

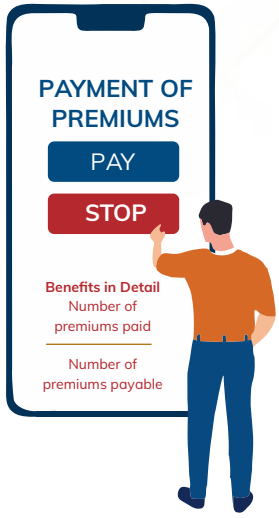
h. The basis for computing loan interest will be reviewed from time to time and may be revised subject to the prior approval of the IRDAI.

What happens if you stop paying your premiums?

It is recommended that you pay all premiums for the period selected to be able to enjoy all policy benefits. However, at any stage if you stop paying premiums the following shall be applicable:

I) If you have not paid premium of at least one full policy year then the policy will lapse on expiry of grace period. If you do not revive the lapsed policy by the end of revival period, it will terminate and no benefits will be payable.

ii) If you stop paying premiums after you paid premiums for first full year, your policy is said to have become "paid-up". A paid-up policy is one where you are entitled to get benefits, but the benefits will be lower than full benefits, since you would have paid lesser than the total premiums supposed to be paid.



Please read the section on Policy Revival mentioned below, which specifies how one can pay due premiums and revive the benefits of the policy.

iii) Paid-up benefits are as explained below:

a. Paid-up Death Benefit:

On death during the policy term, the death benefit shall be equal to the sum of:

1. Higher of
   - Paid-up sum assured on death
   - 105% of total premiums paid as on the date of Death
2. Interim Paid-up Survival benefit (If any), plus*
3. Contingent terminal bonus (if declared)

Paid-up Sum Assured on Death = ={Sum Assured on Death X {number of months for which premiums are paid / (12 X Premium Payment Term)

*The Interim Paid-up Survival Benefit will be computed as below:

- For "Immediate Income" and "Deferred Income" variants:

  Interim Paid-up Survival Benefit = Paid-up GI * Months elapsed since last Survival Benefit payout date / 12

- For "Immediate Income with Booster" variant:

Interim Paid-up Survival Benefit = (Paid-up GI + Paid-up GB) * Months elapsed since last Survival Benefit payout date / 12, where the Paid-up GB will be applicable in case death happens in the policy year when the same is payable. In the event of death of the Life Assured on the Date of Maturity, then only the last Paid - Up Guaranteed Income and Paid - up Maturity Benefit (if applicable) is payable, and the Paid – Up Death Benefit shall not be payable.

b. Paid-up Survival Benefit:

On survival of the Life Assured, on the respective due dates of the payment during the Income Term, paid-up survival benefit in the form of paid-up GI will be payable as per the prevailing income payment frequency after the Policy has become Paid-up , till termination of the policy due to death, surrender or maturity, whichever happens first. The frequency of paid-up GI will be as chosen by You.

Paid-up GI = Annual GI X Reduced Paid-up factor X Survival Benefit modal factor / Survival Benefit frequency factor

In case you have selected the "Immediate Income with Booster" plan variant at inception where you will receive Guaranteed[$] Booster (GB), then the same shall be paid in the form of paid-up GB in the policy years' when it is due to be paid otherwise.

Paid-up GB = Annual GB X Reduced Paid-up factor X Survival Benefit modal factor / Survival Benefit frequency factor.

The first payment of paid-up GI (and paid-up GB, if due) benefit(s) will be made after the Policy converting to reduced paid-up status or due date of payment, whichever is later. Subsequently, each paid-up GI (and Paid-up GB, if due) payment(s) will be made on the respective due dates, as per the income payment frequency chosen.

The Reduced Paid-up Factor shall be a ratio calculated as the total period for which premiums have already been paid, divided by the maximum period for which premiums were originally payable, multiplied by an adjustment factor to allow for any excess guaranteed survival benefits paid before the policy was converted to reduced paid-up status.

c. Paid-up Maturity Benefit::

On survival of the life assured till the end of the policy term, for a paid-up policy, the following will be payable:

Maturity Benefit is the sum of

- Paid-up Sum Assured on Maturity, plus
- Contingent Terminal Bonus (if declared).

Paid-up Sum Assured on Maturity = Sum Assured on Maturity X {number of months for which premiums are paid / (12 X Premium Payment Term)}

iv) On revival of a lapsed policy, all benefits under the policy will be restored. All applicable Survival Benefits (GI, CB (if declared) and GB, if any) since premium discontinuance up to the date of revival shall become payable to you.

v) In addition, on revival of a paid-up policy, the paid-up Sum Assured on Death, paid-up Sum Assured on Maturity and paid-up Survival Benefit will be restored to the original Sum Assured on Death, Sum Assured on Maturity and Survival Benefit, respectively. In addition, the difference between the Paid-up Survival Benefit already paid out during the revival period and the Survival Benefit for a premium paying or fully paid policy (as applicable) will also be payable to you. The above will include all applicable Cash Bonuses (or Fixed Cash Income, if applicable) declared since premium discontinuance up to the date of revival. The Contingent Terminal Bonus (if any) attached to the policy will be reversed.

Policy revival

You can revive your policy benefits for their full value within five years from the due date of the first unpaid premium by paying all due premiums together with interest before the termination date of the policy subject to underwriting and the following conditions:

A policy which has discontinued payment of premium may be revived subject to underwriting and the following conditions:

- The application for revival is made within 5 years from the due date of the first unpaid premium or the policy term, whichever is earlier. Revival will be based on the prevailing Board approved underwriting policy.
- You furnish, at your own expense, satisfactory evidence of health of the Life Assured as required by the prevailing Board approved underwriting policy.
- The arrears of premiums together with interest at such rate as the Company may charge for late payment of premiums are paid. Revival interest rate will be equal to 1.5% in addition to the prevailing yield on 10 year Government Securities. The yield on 10 year Government Securities will be sourced from www.bloomberg.com. The revival interest rate for May2026 is 8.52% p.a. compounded half-yearly.

- The revival interest rate will be reviewed on the 15th day of every month by the company based on the 10-year G-Sec yield of one day prior to such review.

The revival of the policy may be on terms different from those applicable to the policy before premiums were discontinued; for example, extra mortality premiums or charges may be applicable. The revival will take effect only if it is specifically communicated by the Company to you. The Company reserves the right to refuse to revive the policy.

Any change in revival conditions will be subject to prior approval from IRDAI and will be disclosed to policyholders.

Surrender

You can surrender the policy any time after payment of at least one full policy year's premium(s). Prior to receipt of one full year's premium, no surrender value is payable.

If any premium remains unpaid after the expiry of the grace period and at least one full policy years' premium has not been paid the policy's status shall be altered to lapsed status and the insurance cover will cease. No benefits are payable under a lapsed policy.

If any premium remains unpaid after the expiry of the grace period and at least one full policy years' premium has been paid the policy's status shall be altered to paid-up status. Once a policy is altered to paid-up status, benefits under the policy shall get reduced as described later in this Section.

On policy surrender, a Surrender Value equal to the higher of the following will be payable:

- Guaranteed[$] Surrender Value (GSV)
- Special Surrender Value (SSV)

On payment of Surrender Value the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

Guaranteed[$] Surrender Value

GSV will be calculated as follows:

GSV = GSV Factor X Total Premiums Paid, less Survival Benefits (if any) paid till date, subject to a minimum of zero.

For details on GSV factors for total premiums paid, please refer Clause 16 under Terms and Conditions below.

All the factors applicable to Guaranteed[$] Surrender Value calculation are guaranteed[$] throughout the policy term.

For more details on Special Surrender Value and surrender benefit, please refer to the policy document.

Terms & Conditions

1. **Suicide clause:** In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the Claimant shall be entitled to 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force. In case any survival benefits have already been paid out, such amount already paid out shall be deducted from the amount payable on such death. The Policy will terminate on making such a payment and all rights, benefits and interests under the Policy will stand extinguished.
2. **Free look period:** On receipt of the Policy Document, whether received electronically or otherwise, You have an option to review the policy terms and conditions. If You are not satisfied or have any disagreement with the terms and conditions of the Policy or otherwise and have not made any claim, the Policy Document needs to be returned to the Company with reasons for cancellation within 30 days from the date of receipt of the Policy Document
   - On cancellation of the policy during the free look period, we will return the premium subject to the deduction of:

   a. Stamp duty under the policy,

   b. Expenses borne by the Company on medical examination, if any

   c. Proportionate risk premium for the period of cover

   In case any survival benefits have already been paid out, such amount already paid out shall be deducted from the amount payable on free-look cancellation.

   The policy shall terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.
3. **Tax Benefits:** 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, 2025. Taxes, 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.
4. **Grace Period:** If the policyholder is unable to pay an installment premium by the due date, a grace period of 15 days will be given for payment of due installment premium for monthly frequency, and 30 days will be given for payment of due installment premium for any other frequency commencing from the premium due date. The life cover continues during the grace period. In case of Death of Life Assured during the grace period, the Company will pay the applicable Death Benefit.

   If the premium is not paid within the grace period before payment of at least one full policy years' premium the policy shall lapse, no benefits will be payable and the cover will cease. If the policy is not revived within the Revival Period then the policy shall be foreclosed and all rights and benefits under the policy shall be terminated.
5. The payout dates shown in the illustrations in this document are only indicative and the actual payouts will be within a period of one week from the stated dates. The total premium mentioned in the illustrations in this document is exclusive of taxes, if any.
6. All ages mentioned are calculated as 'age as on last birthday'.
7. **Bonuses:**

   Bonuses will be applied through the simple bonus method.

   Cash Bonuses may be declared annually throughout the policy term for all three variants, and will be expressed as a proportion of the Annualized Premium. For each variant, an Interim Cash Bonus may also be payable (if declared) at the time of death

benefit payout during the inter-valuation period. For a new policy sold with Date of Commencement of Risk on or after April 1 in any financial year, there may not be any Cash Bonus rate declared for such policies when the Survival Benefit becomes due to be paid. In such circumstances, the Company will pay a fixed cash income benefit in lieu of Cash Bonus. This fixed cash income benefit will be based on a non-participating Cash Income rate (declared by the Company annually in advance and same as the cash bonus rate declared) and once declared shall remain guaranteed to be paid as part of Survival Benefit as and when it is due. Such payments in the form of fixed benefit shall continue till a Cash Bonus rate (as applicable for the policy) is declared and the Cash Bonus benefit, if declared, becomes payable at the next benefit due date.

A separate Terminal Bonus may be declared under each variant, and will be payable on death, surrender and maturity, respectively, for a premium paying or a fully paid policy.

Such bonuses are non-guaranteed in nature and declaration of the same are at the discretion of the Company, and whilst the company intends to declare bonuses every year, it is possible that it may not declare any bonus for a given year. However, once declared, the bonus shall become guaranteed to be paid in accordance with the benefits offered under the product. The bonus rates declared (if any) may vary, as per discretion of the company, by:

- The contingency such as survival, death, surrender or maturity; and/or
- The policy status either in-force with no outstanding due premiums or in-force as reduced paid-up policy. The latter will be in the form of Contingent Terminal Bonus (if declared).

Contingent Terminal Bonus may only explicitly accrue to policies that become paid-up, if at least one full years' premiums is paid. The Contingent Terminal Bonus (if declared) will accrue to the policy at the time of policy becoming paid up and will be payable to these policies on termination due to death, surrender or maturity (whichever happens first).

The Contingent Terminal Bonus would be reversed on revival. Once a policy becomes a paid-up policy, no future cash or terminal bonuses shall be payable.

8. Premium, premium payment term, policy term and deferment period (if any) chosen at inception of policy cannot be changed. You have the flexibility to change the frequency of premium payment on policy anniversary.
9. A fully paid policy is a policy for which all premiums have been paid, as per the premium payment term selected, and no further premiums are due. A premium paying policy is policy for which all due premiums have been paid till date, but future premiums are payable for the rest of the premium payment term.
10. **Renewal Premium in advance**: Collection of renewal premium in advance shall be allowed within the same financial year for the premium due in that financial year. Provided, the premium due in one financial year may be collected in advance in earlier financial year for a maximum period of three months in advance of the due date of the premium. The renewal premium so collected in advance shall only be adjusted on the due date of the premium .
11. **Policy on the Life of a Minor**: If the policy has been taken on the life of a minor, on attaining the age of majority i.e. 18 years, the policy will vest on him/her. Thereafter, the Life Assured shall become the policyholder who will then be entitled to all the benefits and subject to all liabilities as per the terms and conditions of the policy. The Life Assured cum Policyholder can register due nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time. However, if the policy is assigned during the minority of the Life Assured, then the vesting of the policy shall be kept in abeyance till the assignment is valid and effective
12. Policies where Policyholder and Life Assured are different individuals: If the Policyholder and the Life Assured are different, then in the event of death of the Policyholder and upon subsequent intimation of the death with the Company:
    - if the Life Assured is a minor: the policy shall vest on the guardian of the minor life assured till he/she attains the age of majority. Upon attaining the age of majority the policy ownership shall be changed according to Clause 11 mentioned above;

- If the Life Assured is major: the policy shall vest on the Life Assured. Thereafter, the Life Assured shall become the Policyholder and will be entitled to all benefits and subject to all liabilities as per the terms and conditions of the policy. The Life Assured cum Policyholder can register due nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time.

13. The product is also available for sale through online mode.

14. All survival benefits shall be paid Annually in Arrears by default. You have an additional option to receive the survival benefits i.e. "Monthly in arrears" or "Annual in Advance" depending upon the plan option chosen:

I. **For Immediate Income and Immediate Income with Booster Options:** If you have chosen a non-annual premium payment frequency, You have the following options to receive the Survival Benefit.

a. **Annual in Arrears (Default Option):** The Survival benefit will be payable at the end of every Policy Year subject to the policy being in-force on the date of payment and realization of all due premium(s) by the Company.

b. **Monthly in arrears:** If this frequency is opted by You, then You shall receive the Survival Benefits at the end of each Policy Month (i.e. due date) commencing from the Income Start Date for the Income Term. During the Premium Payment Term, any Survival Benefits (if due) will be paid out within seven working days of realization of each due installmentpremium by the Company or on the due date, whichever is later. Post premium payment term, such Survival Benefits (if due) will be paid out on the respective due dates.

If you have chosen an annual premium payment frequency, then in addition to the above mentioned options, You have an additional option to receive the Survival Benefits i.e. "Annually in Advance".

- **Annual in advance:** If this frequency is opted by you, then You will receive the survival benefit at the beginning of each policy year (i.e. due date) during the income term commencing from the income start date for the income term. In case income term starts from the first policy year, such survival benefit will be paid out within seven working days of realization of the first year's premium by the company post issuance of the policy. For any subsequent policy year during the premium payment term, such survival benefits (if due) will be paid out within seven working days of realization of the respective policy year's renewal premium by the Company or on the due date, whichever is later. Post premium payment term, such survival benefits (if due) will be paid out on the respective due dates.

  The payout option chosen by You to receive the Survival Benefit is as mentioned in the Policy Schedule. This option needs to be selected at policy inception and cannot be changed by You during the Policy Term.

ii. **For Deferred Income Plan:: You have the following options to receive the Survival Benefit:**

a. **Annually in Arrears (Default Option):** The Survival Benefit shall be payable at the end of every Policy Year commencing from the end of the Deferment Period.

b. **Monthly in Arrears:** You also have an option to receive the Survival Benefit at the end of each Policy Month ("Monthly in Arrears") commencing from the end of the Deferment Period.

The Survival Benefit Payment frequency applicable to you is as mentioned in the Policy Schedule. This option needs to be selected at policy inception and cannot be changed by You during the Policy Term.

iiii. In the event Premium Payment Frequency is changed by You from an Annual to a non-annual mode during the Premium Payment Term and where You had originally chosen to receive the Survival Benefits as "Annual in Advance", then the Survival Benefits payment frequency will be altered by Us such that all future Survival Benefits payments will be paid "at the end of respective Policy Years (i.e "Annual in Arrears/ default option") effective from the same Policy Anniversary on which the premium frequency change takes effect.

iv. Following Survival Benefits modal factors would apply on the annual Survival Benefit (as defined in section above) depending on the income frequency chosen by the policyholder. Any change in modal factor will be subject to prior approval from IRDAI.

Frequency	Survival Benefit Frequency factor	Survival Benefit Modal
Monthly in arrears	12	96%
Annual in Advance	1	92%
Annual in Arrears	1	100%

Instalment Survival Benefit will be calculated as Annual Survival Benefit * Survival Benefit modal factor÷ Survival Benefit frequency factor.

15. For monthly and half-yearly modes of premium payments, additional loadings will be applied to both the base premium and the extra mortality premium. The additional loadings, expressed as a percentage of the annual premium will be as given below.

Mode of Premium Payment	Loading (% of Annualized Premium)
Monthly	4.5%
Half-yearly	2.5%
Yearly	Nil

16. GSV factors:

Policy Year of Surrender	**GSV factor**
1	15%
2	30%
3	35%
4 to 7	50%
8 to (Policy Term less 2)	50% + 40% × (Policy Year – 7) ÷ (Policy Term – 8)
Policy Term less 1 to Policy Term	90%

17. Nomination: Nomination shall be as per Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.

18. Assignment: Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.

19. Section 41: In accordance with Section 41 of the Insurance Act, 1938 as amended from time to time, no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of

any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

20. **Section 45:** 1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. 2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. 3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive. 4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation. 5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

    In case of fraud or misstatement, the policy shall be cancelled immediately by paying the surrender value, subject to the fraud or misstatement being established by the Company in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.

21. For further details, please refer to the policy document and the benefit illustration.

22. **Policy Servicing and Grievance Handling Mechanism:** For any clarification or assistance, You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on Our website: www.icicilife.com. For updated contact details, We request You to regularly check Our website. If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated grievance redressal officer (GRO) at gro@icicilife.com or 1800-2660.

    Address:
    ICICI Life Insurance Limited (formerly known as ICICI Prudential Life Insurance Company Limited.),
    Unit 901A & 901B, 1001A & 1002B, Prism Towers,
    Mindspace Link Road, Goregaon West, Mumbai – 400104

    For more details, please refer to the "Grievance Redressal" section on www.icicilife.com. If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may escalate the matter to Our internal grievance redressal committee at the address mentioned below:

ICICI Life Insurance Limited (formerly known as ICICI Prudential Life Insurance Company Limited.),
Unit 901A & 901B, 1001A & 1002B, Prism Towers,
Mindspace Link Road, Goregaon West, Mumbai – 400104.

If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach Policyholders' Protection and Grievance Redressal Department, the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (BIMA BHAROSA SHIKAYAT NIVARAN KENDRA)
155255 (or) 1800 4254 732
Email ID: complaints@irdai.gov.in

Address for communication for complaints by fax/paper:
Policyholders' Protection and Grievance Redressal Department – Grievance Redressal Cell
Insurance Regulatory and Development Authority of India
Survey No. 115/1, Financial District, Nanakramguda, Gachibowli,
Hyderabad, Telangana State – 500032

You can also register your complaint online at bimabharosa.irdai.gov.in.

This is subject to change from time to time.

Refer https://www.icicilife.com/services/grievance-redressal.html for more details.

Appendix I: Death Benefit Multiples

1) With low cover Income booster option

Age	Multiple	Age	Multiple	Age	Multiple	Age	Multiple
0	7.49	17	7.32	34	7.15	51	5.09
1	7.48	18	7.31	35	7.14	52	5.08
2	7.47	19	7.30	36	7.13	53	5.07
3	7.46	20	7.29	37	7.12	54	5.06
4	7.45	21	7.28	38	7.11	55	5.05
5	7.44	22	7.27	39	7.10	56	5.04
6	7.43	23	7.26	40	7.09	57	5.03
7	7.42	24	7.25	41	7.08	58	5.02
8	7.41	25	7.24	42	7.07	59	5.01
9	7.40	26	7.23	43	7.06	60	5.00
10	7.39	27	7.22	44	7.05		
11	7.38	28	7.21	45	7.04		
12	7.37	29	7.20	46	7.03		
13	7.36	30	7.19	47	7.02		
14	7.35	31	7.18	48	7.01		
15	7.34	32	7.17	49	7.00		
16	7.33	33	7.16	50	5.10		

2) Without low cover income booster option

Age	Multiple	Age	Multiple	Age	Multiple	Age	Multiple
0	10.60	17	10.43	34	10.26	51	10.09
1	10.59	18	10.42	35	10.25	52	10.08
2	10.58	19	10.41	36	10.24	53	10.07
3	10.57	20	10.40	37	10.23	54	10.06
4	10.56	21	10.39	38	10.22	55	10.05
5	10.55	22	10.38	39	10.21	56	10.04
6	10.54	23	10.37	40	10.20	57	10.03
7	10.53	24	10.36	41	10.19	58	10.02
8	10.52	25	10.35	42	10.18	59	10.01
9	10.51	26	10.34	43	10.17	60	10.00
10	10.50	27	10.33	44	10.16		
11	10.49	28	10.32	45	10.15		
12	10.48	29	10.31	46	10.14		
13	10.47	30	10.30	47	10.13		
14	10.46	31	10.29	48	10.12		
15	10.45	32	10.28	49	10.11		
16	10.44	33	10.27	50	10.10		

About ICICI Life Insurance

ICICI Life Insurance Limited[#] commenced operations in FY2001 after receiving approval from Insurance Regulatory Development Authority of India (IRDAI) in November 2000. With customer centricity at the core, the Company offers a comprehensive suite of Protection, Savings & Retirement solutions designed to meet the evolving life stage needs of the customers thereby safeguarding their families' financial security while also achieving long term financial goals.

For More Information:

Customers calling from anywhere in India, please dial 1800 2660

Do not prefix this number with "+" or "91" or "00"

Call Centre Timings: 10.00 am to 7.00 pm

Monday to Saturday, except National Holidays.

To know more, please visit www.icicilife.com

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BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.
Public receiving such phone calls are requested to lodge a police complaint.