CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product and Unique Identification Number (UIN)	ICICI Life Guaranteed Indexed Pension UIN:<UIN>	Policy schedule
2	Policy number	<Application Number>	Policy schedule
3	Type of Insurance Policy	A Non-Participating Non-Linked Individual Savings General Annuity Plan	Policy schedule
4	Basic Policy details	Premium Instalment (in ₹): <Amount> Premium Payment frequency: <Payment Frequency> Premium payment term: <PPT> years	Policy schedule
5	Policy Coverage/benefits payable	Benefits payable on maturity- Not applicable Benefits payable on death- In case of death of Annuitant(s) Death Benefit is payable to the Claimant. It will be based on the annuity variant chosen. For further details, refer to Part C, Clause 1 of policy document. Surrender benefits- In case of Single Pay policy: You can Surrender the Policy any time after the Date of commencement of the Policy. In case of Limited Pay policy: 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. For further details, refer to Part D, Clause 2 of policy document.	Part C -Clause 1 Part D-Clause 2,7, 8

		Survival Benefits excluding that payable on maturity- Annuity will be paid for as long as the Primary Annuitant (in case of Single Life policy) and the Primary Annuitant and/or the Secondary Annuitant (in case of Joint life policy) is/are alive, as per the chosen annuity variant. For further details, refer to Part C, Clause 1 of policy document. Options to policyholders for availing benefits, if any, covered under the policy- In case of "Life Annuity with Return of Purchase Price" variant You have Annuity Advance option under which a portion of the future Guaranteed Annuity payments can be advanced as a lumpsum amount instead of receiving the same on their respective due dates. For further details, refer to Part D, Clause 7. Flexi Save option: At any point during the Annuity payout period, You shall have an option to accumulate the total annuity amount with the Company instead of Annuity payout in a "Flexi Save Wallet".. The money within the Flexi Save Wallet will be accumulated with daily accrual of a loyalty addition at the Reverse Repo Rate published by Reserve Bank of India (RBI). For further details, refer to Part D, Clause 8 of policy document. Other benefits/options payable, specific to the policy, if any- Not applicable.	
6	Options available (in case of Linked Insurance Products)	Not applicable	
7	Option available (in case of Annuity product)	Type of Immediate/Deferred annuity option on single life or joint life basis: a) Life Annuity	Policy schedule

		b) Life Annuity with Return of Balance Purchase Price c) Life Annuity with Return of Purchase Price The annuity option applicable to you is mentioned in policy schedule. Proportion of annuity amount guaranteed for variable pay-out option: <XXX> Any other option: Not applicable	
8	Riders opted, if any	Not applicable	
9	Exclusions (events where insurance coverage is not payable), if any	In case of death of the Annuitant (for Single Life policies)/Primary Annuitant (for Joint Life policies) due to suicide within 12 months from the Policy Commencement Date 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 annuity instalments have already been paid out during the 12 months after the Policy Commencement Date or date of revival, as applicable, such amount already paid out shall be deducted from the amount payable on such death. For further details, refer to Part F, Clause 11 of policy document	Part F, Clause 11
10	Waiting /lien Period, if any	Not Applicable	
11	Grace Period	15 days-For monthly frequency of premium payment 30 days- For other frequencies of premium payment Refer to Part D, Clause 10 of policy document	Part D-Clause 10
12	Free Look Period	30 days Refer to Part D, Clause 1 of policy document	Part D -Clause 1

13	Lapse, paid-up and revival of the Policy	Lapse: In case of single pay policy, lapsation clause is not applicable In case of non-single pay policy, the Policy shall lapse if any Premium instalment is not paid within the grace period before at least one full year's premium is paid and the insurance cover will cease. No benefits are payable under a lapsed Policy. In case the lapsed policy is not revived by the end of Revival Period, the Policy shall terminate and no benefits will be payable. For further details, refer to Part D, Clause 11 of policy document Paid up: In case of single pay policy, paid up clause is not applicable In case of non-single pay policy, if premium payment is discontinued, before the end of the Premium payment term, but after You have paid at least one full year's Premium, the Policy can continue as a paid-up policy with reduced benefits as described below. i. Annuity Benefit Paid-up guaranteed annuity instalment payable shall be equal to guaranteed annuity instalment x Reduced Paid-Up (RPU) factor. Under the 'Life Annuity with Return of Purchase Price' variant, in case the Guaranteed Proportion is chosen to be less than 100%, in addition to the paid-up guaranteed annuity instalment, the paid-up variable annuity instalment shall be payable. Paid-up Variable Annuity instalment = Paid-up Variable Annuity Amount x Annuity Modal Factor ÷ Annuity Frequency Factor For further details, refer to Part D, Clause 3. ii. Benefits payable on death	Part D-Clause 11 , 3, 9 Part C -Clause 1

		In case of death of Annuitant(s) death benefit is payable to the Claimant. It will be based on the annuity variant chosen. Refer to Part C, Clause 1 of policy document. Revival: In case of single pay policy, revival clause is not applicable In case of non-single pay policy, a Policy which has discontinued payment of Premium may be revived subject to Board Approved Underwriting Policy and the certain conditions The application for revival is made within 5 years from the due date of the first unpaid premium, or before end of the Deferment Period, whichever is earlier. Revival will be based on the prevailing Board Approved Underwriting Policy (BAUP). Refer to Part D, Clause 9 of policy document	
14	Policy Loan, if applicable	Facility of loan is available under 'Life Annuity with Return of Purchase Price' variant and is allowed during the Deferment Period only, provided a positive Surrender Value is available on Surrender at the time of availing loan. Loan amount of up to 50% of the Surrender Value as on date of request can be availed. For further details, refer to Part D, Clause 5 of policy document	Part D -Clause 5
15	Claims/Claims Procedure	Turn around Time – For TAT details for death claim refer to https://www.icicilife.com/contact-us/our-services-turn-around-times.html For any assistance on Claims, you can call Us on 18002660 (for calls within India) or +91 8069385555 (for calls outside India). You can also register a health or a death claim by sending us an email at claimsupport@icicilife.com	Part F-Clause 10

		The claim form can be downloaded from the following links: Digital Claim Form Link: https://buy.icicilife.com/buy/Claim-Intimation.htm?execution=e2s1 Physical Claim Form Link: https://www.icicilife.com/insurance-library/life-insurance-claims-related-faqs.html#linked_content For information on documents required to process claims, please refer to the policy document (Part F, Clause 11) under the section 'Specimen Policy Document' available on our website at https://www.icicilife.com/services/download-centre.html	
16	Policy Servicing	Turn around Time – For TAT details for policy servicing - refer to https://www.icicilife.com/contact-us/our-services-turn-around-times.html 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 1800-2660 or visit Our website: www.icicilife.com. Alternatively, You may communicate with Us at any of our branches or the customer service helpline number 18002660 or email at lifeline@icicilife.com. For updated contact details, we request You to regularly check Our website.	Part G
17	Grievances /Complaints	You may write to gro by visiting the grievance redressal page of our website: https://www.icicilife.com/services/grievance-redressal.html. Alternatively, you can contact the Grievance redressal officer at our branches or write to us at gro@iciciprulife.com https://www.icicilife.com/services/grievance-redressal.html	Part G

		Kindly refer the Insurance Ombudsman details under part G under the 'Specimen Policy Document' available at Download Centre | ICICI life. This is subject to change from time to time Additionally, the contact details of Ombudsman can be accessed through https://www.cioins.co.in/Ombudsman The concerns of senior citizens will be resolved on priority ensuring there is a speedy disposal of the grievances.	

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place: (Signature of the Policyholder)
Date: