



ICICI Pru

**GUA[₹]ANTEED
PENSION PLAN
FLEX)[₹]**

A Non-Participating, Non-Linked,
Individual, Savings, Deferred Annuity Product

How GPP Flexi works



Premium Payment Tenure

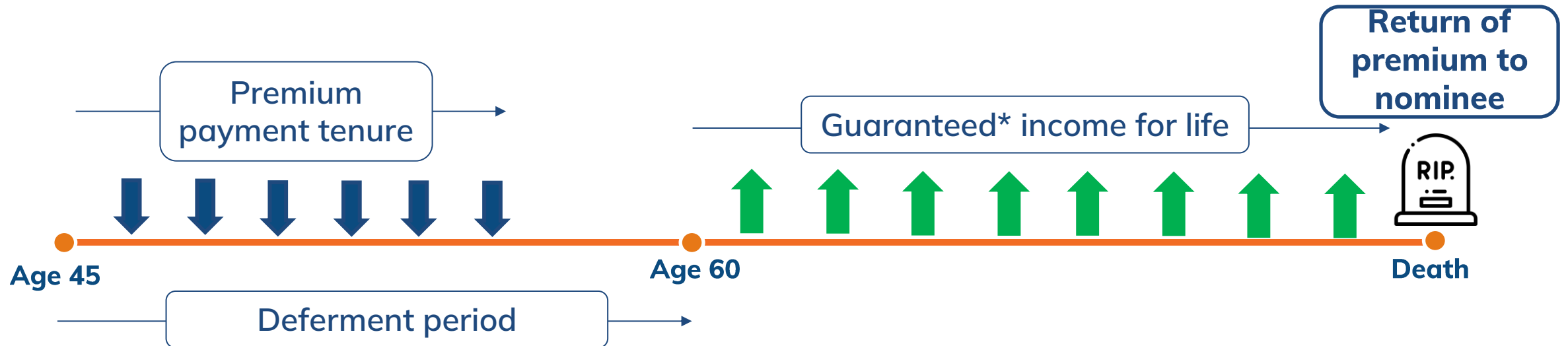
Ranging from 2 years to 15 years

Lifelong guarantee* of annuity/income

Annuity starts after end of deferment period and is guaranteed* for life

Legacy transfer through return of premium (Optional)

Total premiums paid returned to nominee on demise of annuitant



Power to choose



Increasing annuity³:

Annuity amount increases by 5%(of the 1st annuity amount) every year



Joint Life¹: After death of primary annuitant, annuity/income continues for joint life. Option to add spouse /child/parent/sibling as joint life



Return of premium (ROP)

Total premiums paid returned to nominee post demise of annuitant



Special Withdrawal⁴:

Withdraw up to 60% of premiums for any emergency once income starts



Waiver of premium² on joint life:

On demise of primary annuitant remaining premiums are waived off



Return of Premium on Critical Illness (CI) or Permanent Disability (PD):

On occurrence of any 7 CI or PD, min. 105% of total premiums paid returned to the annuitant

Other benefits



Special Withdrawal⁴:

Withdraw up to 60% of premiums for any emergency after the end of deferment period



Top-up⁶ contributions:

Enhance your retirement savings by making additional top-up contributions, offering the flexibility to boost your annuity/income stream in line with your financial goals



Loan against policy⁷:

Access a loan against your policy without disrupting your regular annuity payouts



Save the date⁵:

Select a specific date to receive your annuity payouts, ensuring predictability and seamless alignment with your financial planning needs

Boundary conditions

Premium Payment Term

2 years to 15 years

Deferment Period

PPT chosen to 15 yrs (in multiples of 1 yr)
(Number of years from start of policy after which the annuity will begin)

Minimum age at entry

40 years (Primary annuitant) , 30 years (Secondary annuitant)

Maximum age at entry

80 years

Minimum Premium

Premium to be such that the minimum annuity amount is not less than
₹ 12,000 per annum (₹ 1000 per month)

Maximum premium

Subject to board approved underwriting policy

Premium payment frequency

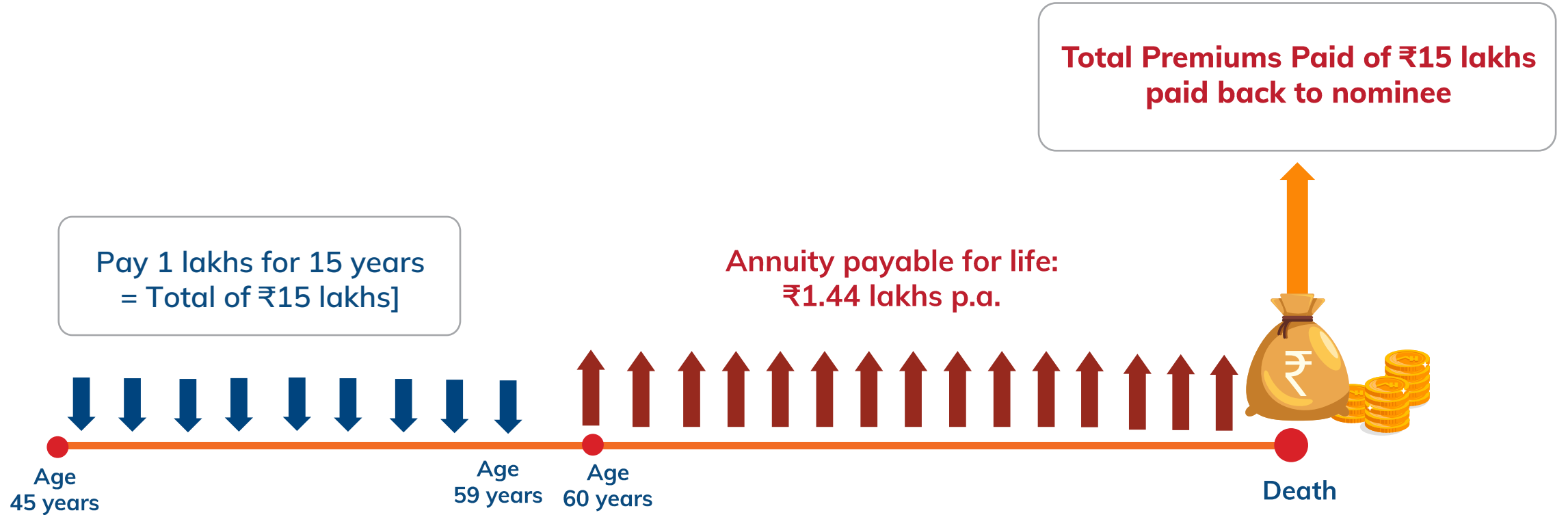
Annually, Half-yearly, Monthly

Annuity payout frequency

Annually, Half-yearly, Quarterly, Monthly

Single life with Return of Premium

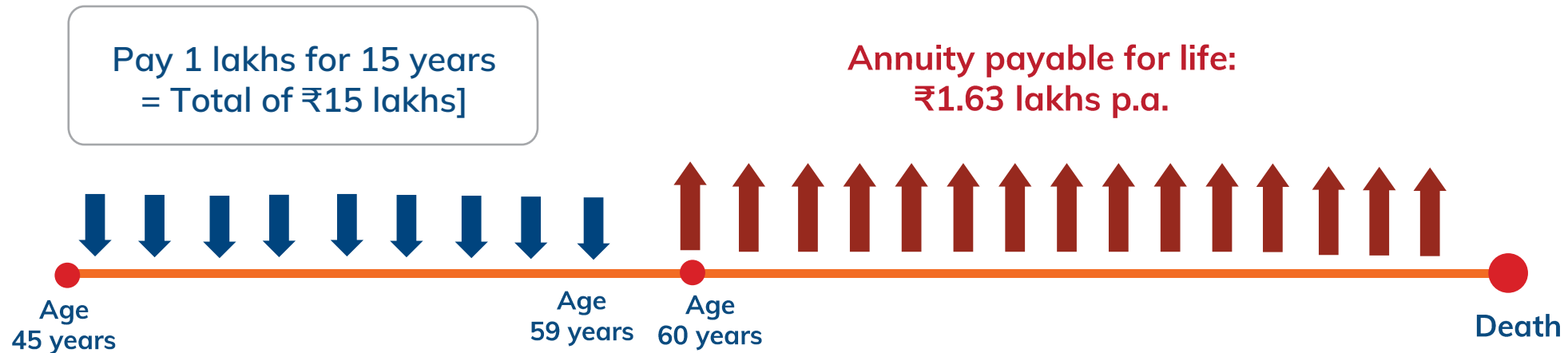
Single Life with ROP



- Annuity Rate @9.64% for 45-year-old male

Single life without Return of Premium

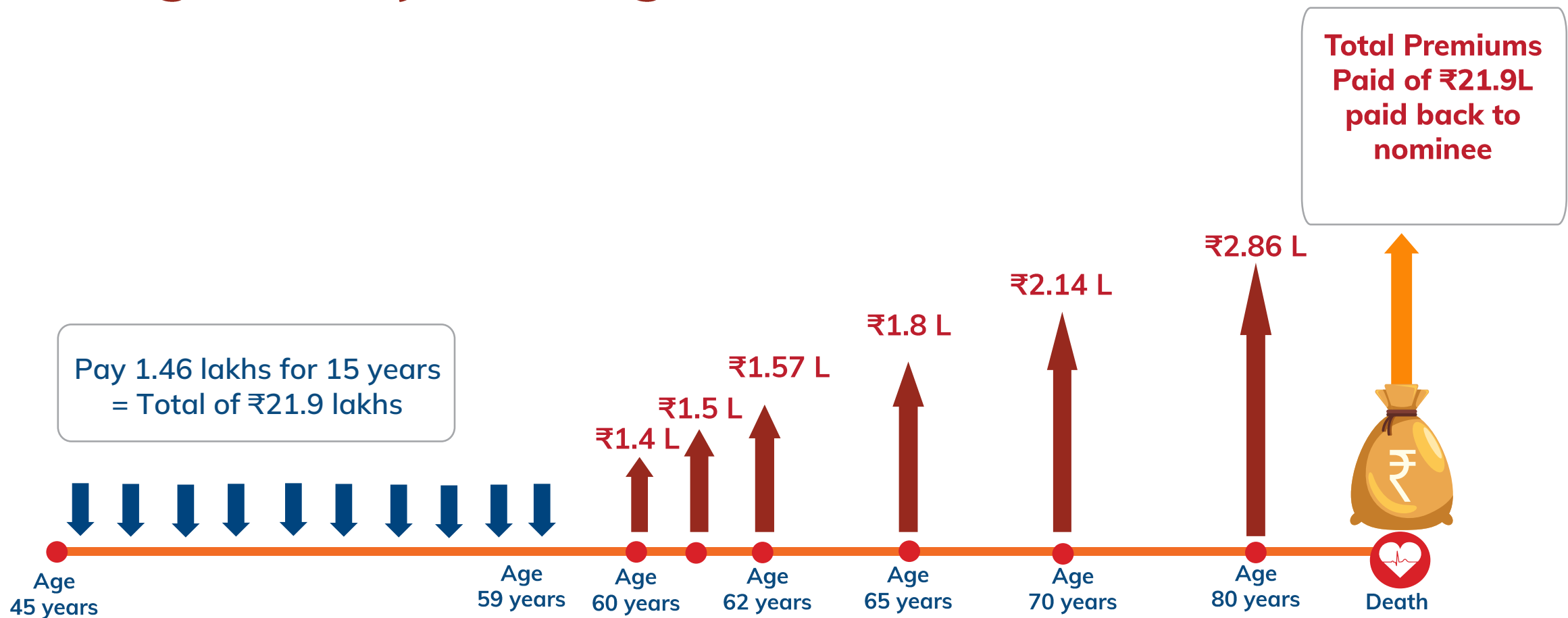
Single Life without ROP



- Annuity Rate @10.87% for 45-year-old male

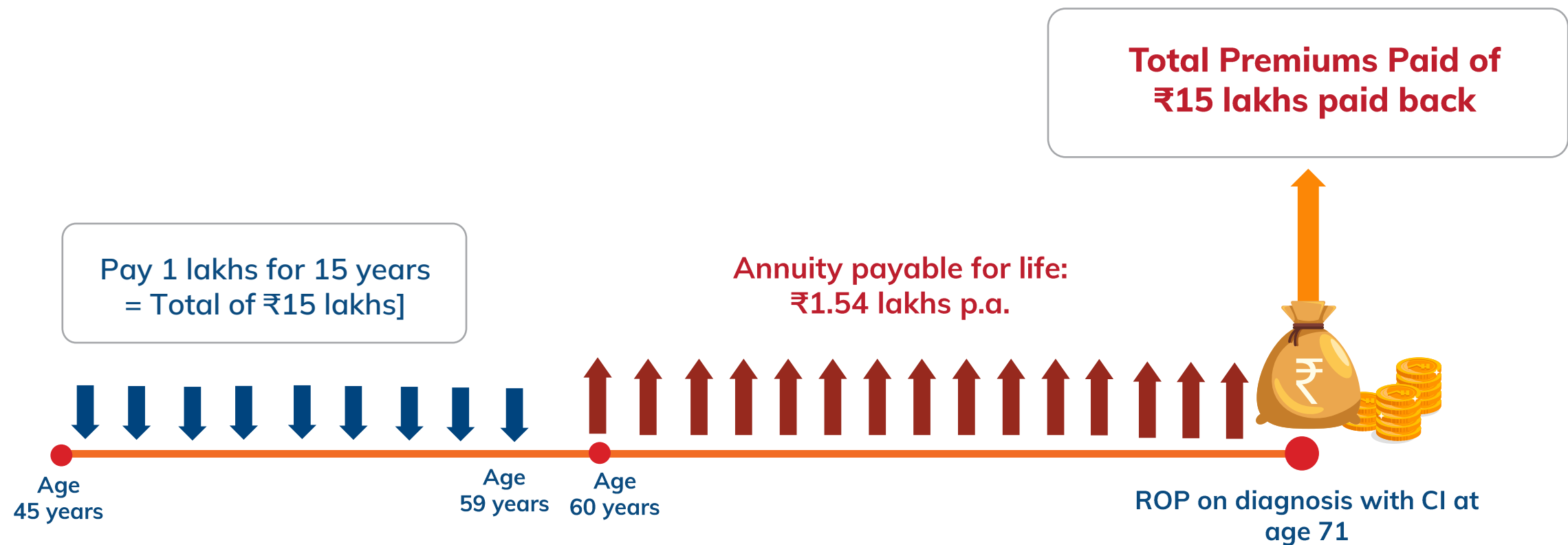
Increasing annuity for Single life with Return of Premium

Increasing Annuity for Single Life with ROP



Single life with Return of Premium on CI / PD / Death

Single life with Return of Premium on CI / PD / Death



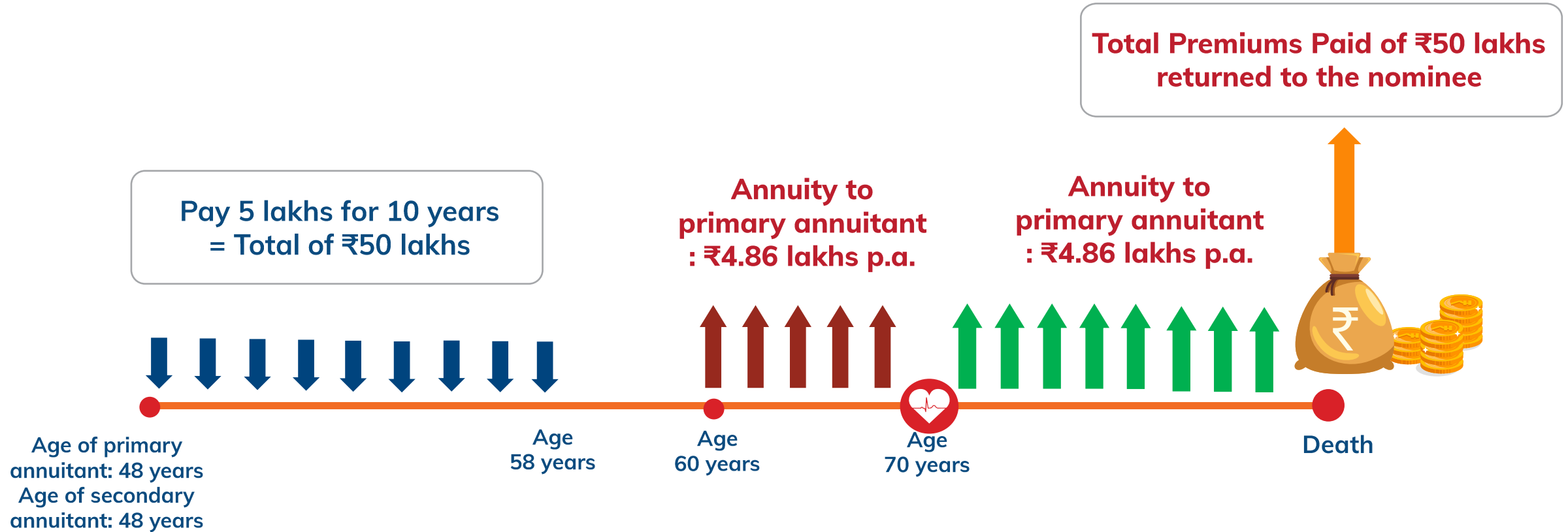
• Annuity Rate @10.31% for 45-year-old male



Premium exclusive of taxes for annual annuity payout

Joint life with Return of Premium

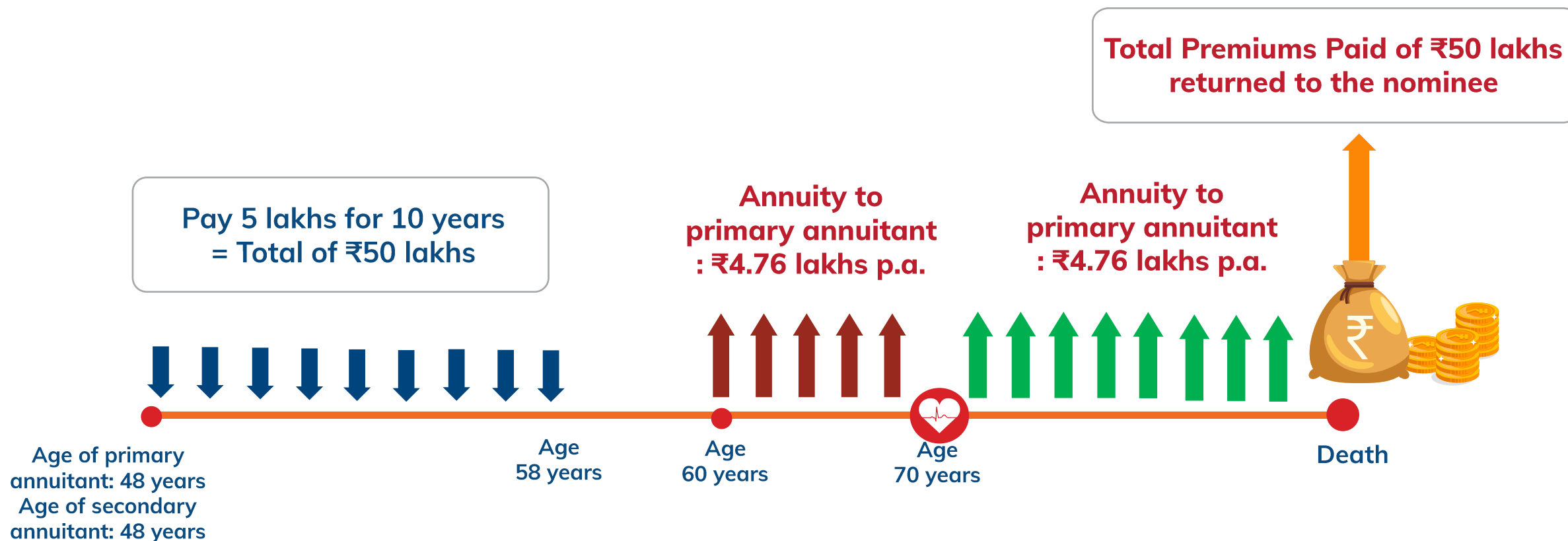
Joint Life with ROP



- Annuity Rate @9.73% for 48-year-old male and 48-year-old female

Joint life with Return of premium with waiver of premium

Joint Life with ROP + Waiver of Premium

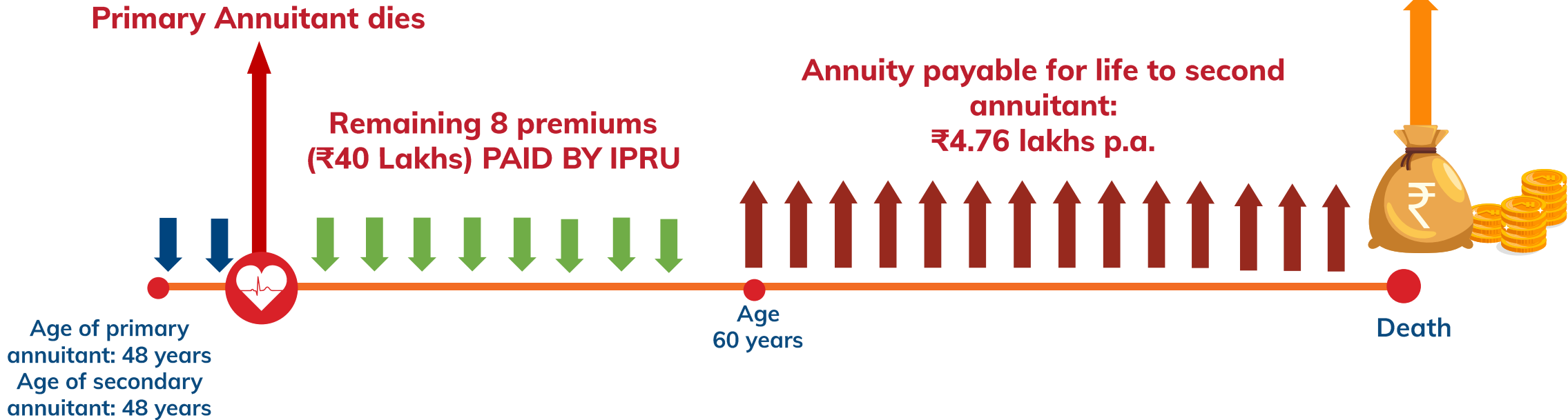


- Annuity Rate @9.52% for 48-year-old male and 48-year-old female

Joint Life with ROP + Waiver of Premium

Pay 5 lakhs for 2 years
= Total of ₹10 lakhs

Total Premiums Paid of ₹50 lakhs
returned to the nominee



- Annuity Rate @9.52% for 48-year-old male and 48-year-old female

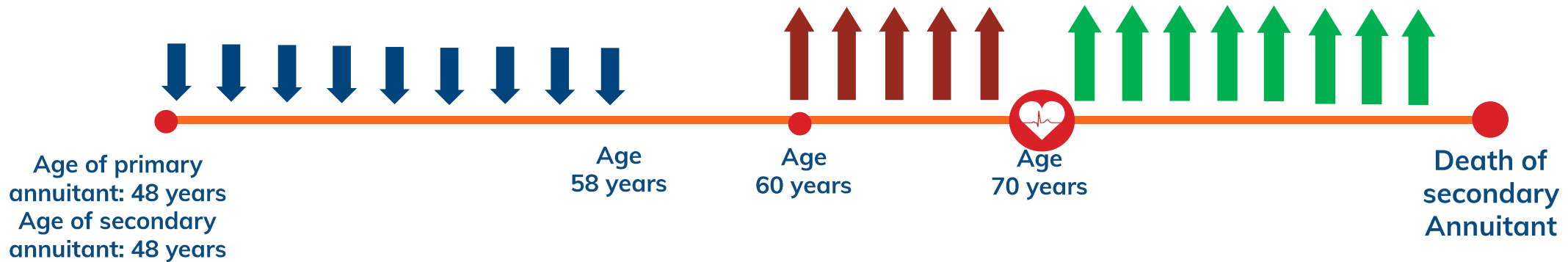


Premium exclusive of taxes for GA-II option for annual annuity payout
Declaration of Good Health required for this option

Joint life without Return of Premium

Joint Life without ROP

Pay 5 lakhs for 10 years
= Total of ₹50 lakhs



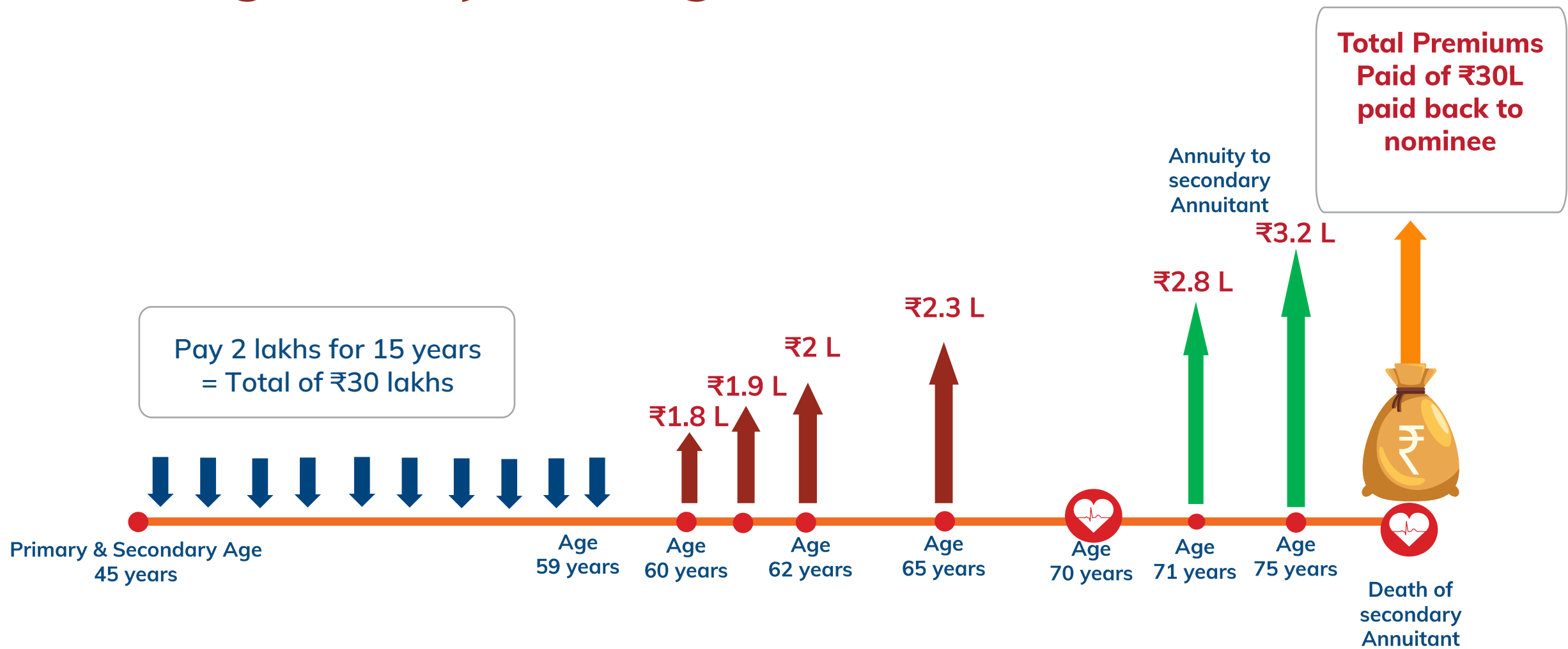
- Annuity Rate @10.29% for 48-year-old male and 48-year-old female



Premium exclusive of taxes for GA-II option for annual annuity payout
Declaration of Good Health required for this option

Increasing annuity for Joint life with Return of Premium

Increasing Annuity for Single Life with ROP



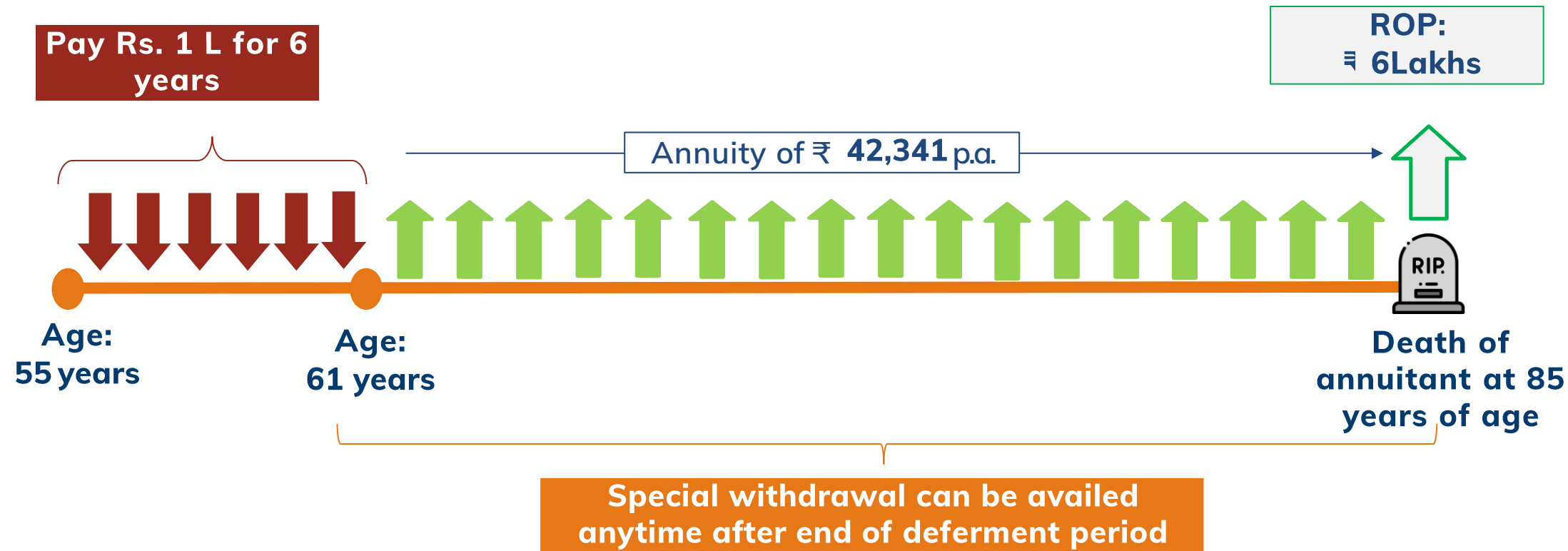
Special Withdrawal

Special Withdrawal

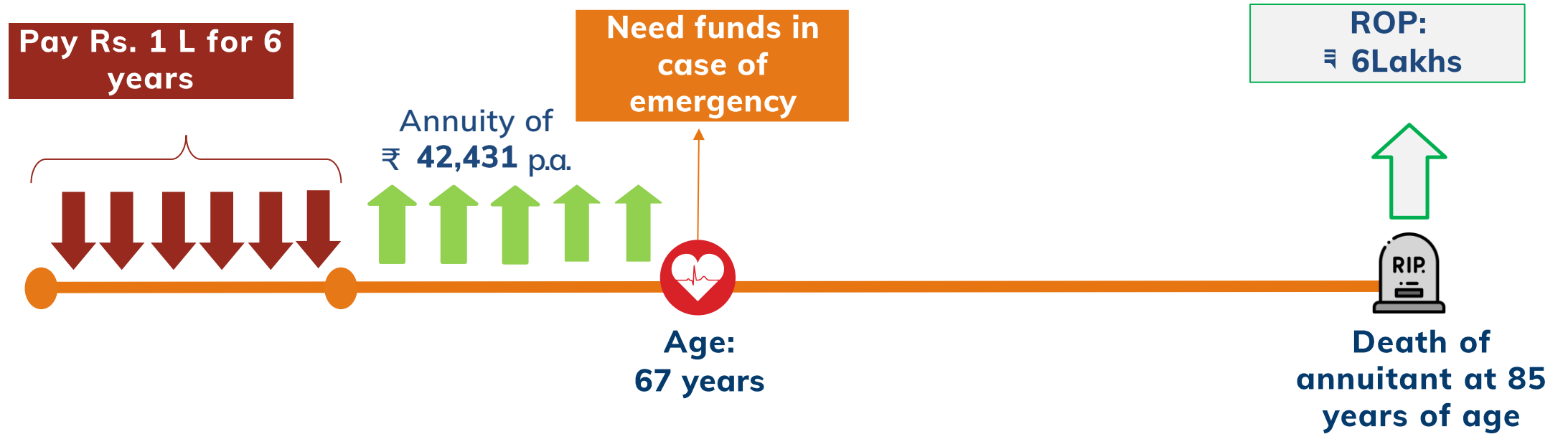
Option to withdraw up to 60% of Total premiums paid

- **Special withdrawal can be exercised after the end of the deferment period**
- **Maximum of 3 withdrawals allowed during the policy term**
- **Can be availed only with :**
 - **Single life with ROP**
 - **Joint Life with ROP**
 - **Single Life with ROP on CI or PD or Death**
- **Annuity and ROP amount reduced based on the amount withdrawn and surrender value at the time of withdrawal**

Special Withdrawal Illustration



Special Withdrawal Illustration



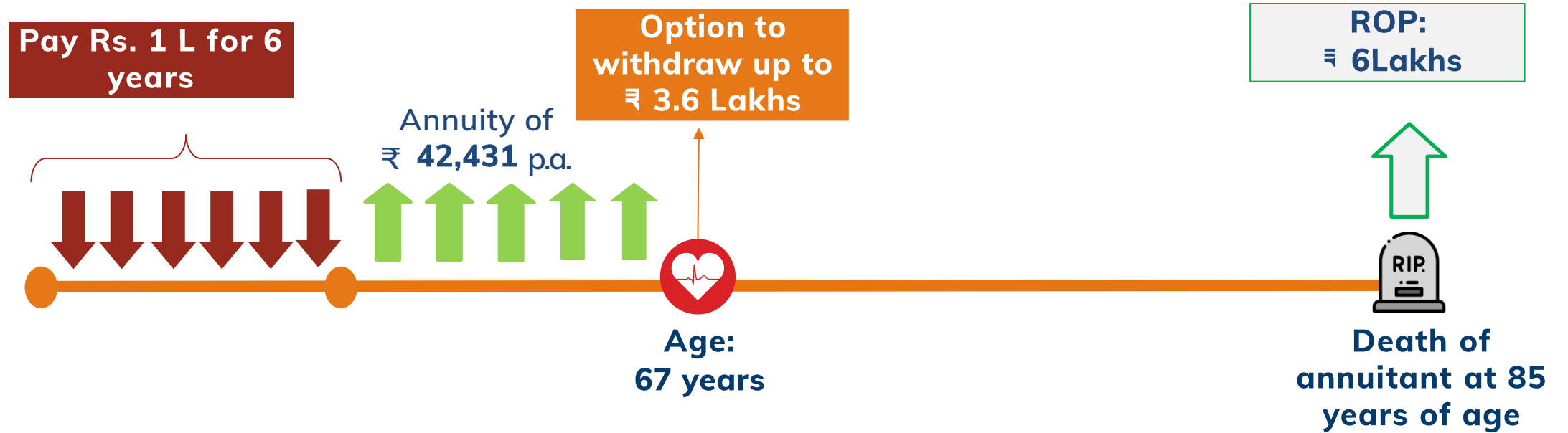
Total Premiums Paid (TPP) = Rs. 6 Lakh

60% of TPP = Rs. 3.6 Lakh

Surrender Value after 5 annuity payouts = Rs. 5.89 Lakhs (S)

Maximum withdrawal allowed = Rs. 3.6 Lakh

Special Withdrawal Illustration



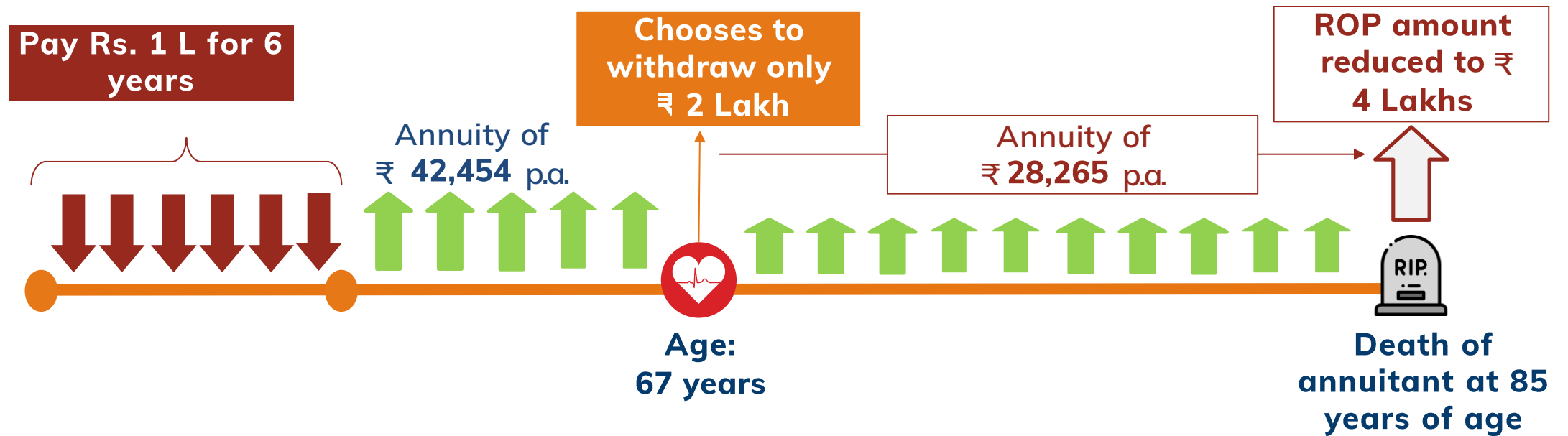
Total Premiums Paid (TPP) = Rs. 6 Lakh

60% of TPP = Rs. 3.6 Lakh

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Special Withdrawal Illustration



Total Premiums Paid (TPP) = Rs. 6 Lakh

60% of TPP = Rs. 3.6 Lakh

Surrender Value after 5 annuity payouts = Rs. 5.89 Lakhs (S)

Maximum withdrawal allowed = Rs. 3.6 Lakh

Withdrawal amount = Rs. 2 lakh (W)

% reduction to be done in annuity and ROP = $W/S = 2,00,000 / 6,00,000 = 33.33\%$

Reduced annuity amount = Rs. 28,265

Reduced ROP value = Rs. 4 Lakhs

Disclaimers

¹Under Joint Life Annuity options, after the death of the Primary Annuitant, the annuity amount continues to be paid to the Secondary Annuitant.

²Waiver of Premium feature is available with Joint Life options – Joint Life with Return of Premium & Joint Life without Return of Premium.

³Under Increasing annuity option, the annuity amount increases every year at a rate of 5% p.a. of the annuity amount payable in the first year after completion of deferment period.

⁴The maximum withdrawal permitted at any time shall not exceed 60% of Total Premiums Paid as on date of request, less the amount previously withdrawn (if any) as Special withdrawals. The number of times you will be permitted to make part withdrawals over the policy term is limited to 3.

⁵This option needs to be selected at policy inception or before the first annuity payment. The date chosen should be succeeding the due date of first annuity payment.

⁶This option can be chosen anytime during the deferment period only and while the policy is in force. The additional annuity payable will be calculated as per the then prevailing annuity rates and age of the Annuitant at the time of payment of additional premium

⁷Loan is available for all options except Single Life without Return of Premium & Joint Life without Return of Premium. Loan amount of up to 60% of the Surrender Value can be availed.



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Do not prefix this number with “+” or “91” or “00”

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0777 Monday to Saturday, except National Holidays.

Call Centre Timings: 10.00 am to 7.00 pm

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