

Key Features



A Participating Non-Linked Life Individual Savings Product

- 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



For complete details of the product, please refer to the Policy Document and Sales Literature
ICICI Pru Gold UIN: 105N190V07

Plan Option 1: Immediate Income

1) Regular income: The life assured will receive a regular income (Survival Benefit) on the respective due dates . This income will comprise of:

- Guaranteed⁷ Income (GI) and
- Income which will be linked to Bonus⁸, 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.

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

2) Lump sum on maturity: On survival of the life assured till the end of the policy term for a fully paid policy, a Maturity Benefit will be payable which will be equal to:

- Sum Assured on Maturity (set as a percentage of sum of all Annualized Premiums payable), plus
- Terminal Bonus⁸ (if declared)



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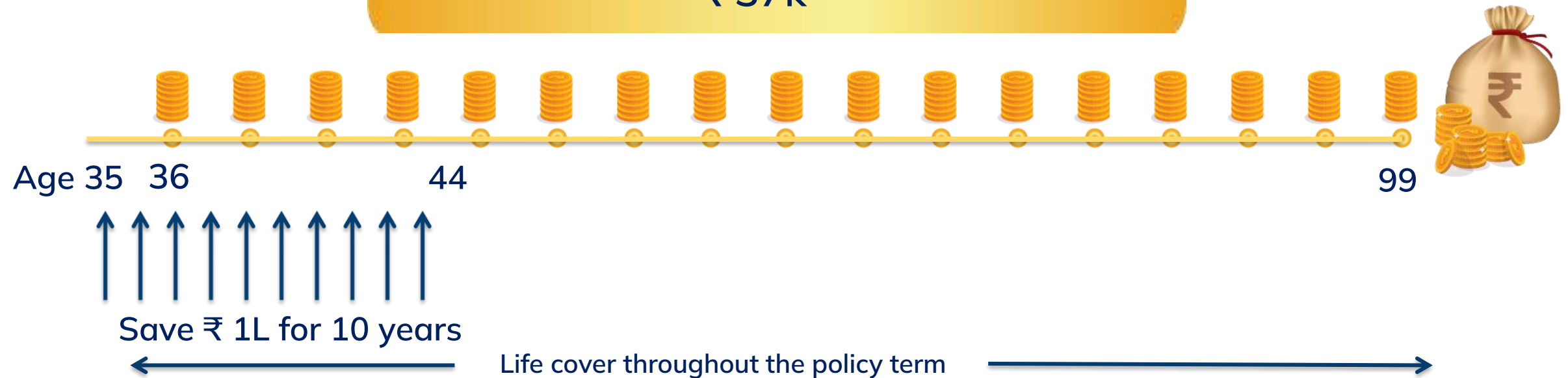
⁷Conditions apply

Sample Illustration

For a 35 year old male life paying annual premium of ₹1L p.a. for 10 years

Receive regular income (guaranteed + bonus based) of:
₹ 37k

Maturity benefit:
₹1.50 Cr



You pay:
₹10L



You get: Total benefits
(Total income + Maturity benefit):
₹ 1.74 Cr

Boundary Conditions

Plan option	Immediate Income		
	5	6 to 8	9 to 12
PPT			
Min/Max age	0/55	0/60	0/60
Policy maturity age	20 years to (99-Age) years		30 years to (99-Age) years
Min Premium	₹ 50K		

Plan Option 2: Immediate Income with Booster

1) **Regular income and Guaranteed⁷ Booster:** The life assured will receive a regular income similar to option 1. Along with the regular income, life assured will also receive a benefit (known as Guaranteed Booster) every 5th policy year, provided the policy is in-force. This Annual Guaranteed Booster will be equal to 100% of the Guaranteed Income, as applicable for the year of payment.

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

2) **Lump sum on maturity:** On survival of the life assured till the end of the policy term for a fully paid policy, a Maturity Benefit will be payable which will be equal to the sum of:

- Sum Assured on Maturity (set as a percentage of sum of all Annualized Premiums payable), plus
- Terminal Bonus⁸ (if declared)



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⁷Conditions apply

Sample Illustration

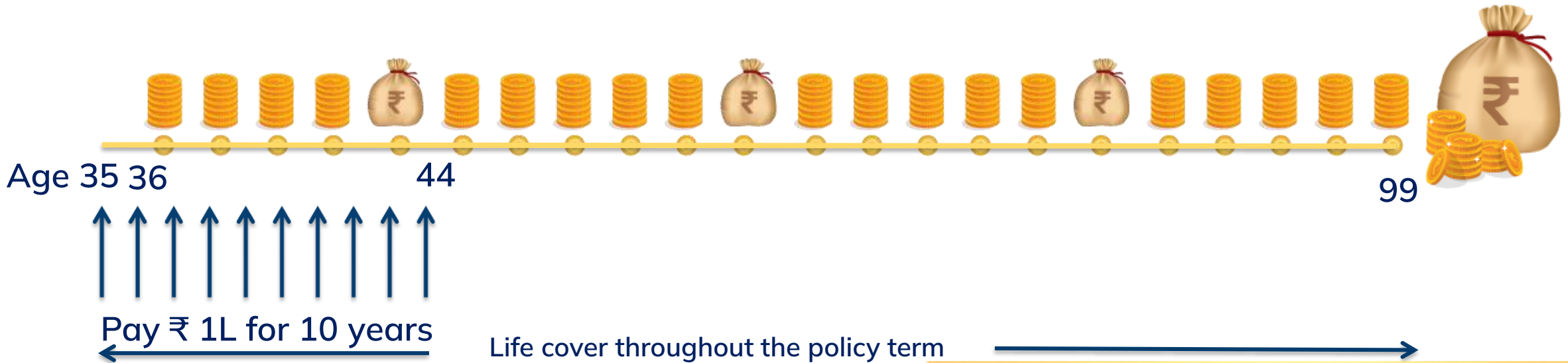
For a 35 year old male life paying annual premium of ₹ 1L p.a. for 10 years

Receive regular income
(guaranteed + bonus based) of:
₹36K



Guaranteed Booster
of ₹12.5K every
5 years

Maturity benefit:
₹1.31 Cr



You pay
₹10L



You get:
Total benefits (Total income + Maturity benefit)
₹1.55 Cr

Boundary Conditions

Plan option	Immediate Income with Booster		
	6	7	8 to 12
Min/Max age at entry	0/60	0/60	0/60
Policy maturity age	30 years to (99-Age) years		
Min Premium	₹ 50K		

Plan Option 3: Deferred Income

1) Regular income: The life assured will receive a regular income in the form of Guaranteed⁷ Income and Cash Bonus⁸, if declared, on the respective due dates. You can choose to start receiving the income 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.

To sum it up, you will receive the sum of:

- Guaranteed⁷ Income (GI) and
- Income which will be linked to Bonus, if declared; referred to as Cash Bonus⁸ (CB)

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

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

2) Lump sum on maturity: On survival of the life assured till the end of the policy term for a fully paid policy, a Maturity Benefit will be payable which will be equal to the sum of:

- Sum Assured on Maturity (set as a percentage of sum of all Annualized Premiums payable), plus
- Terminal Bonus⁸ (if declared)

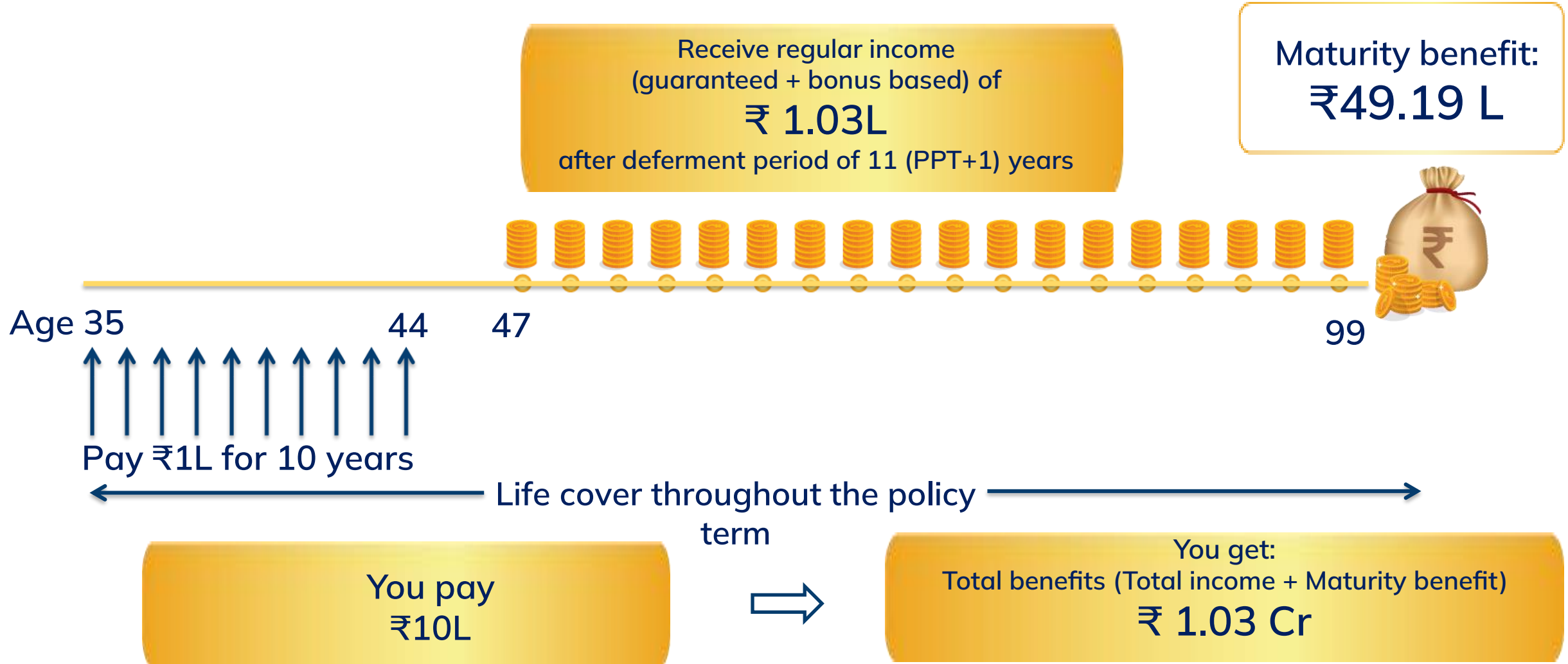


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⁷Conditions apply

Sample Illustration

For a 35 year old male life paying annual premium of ₹ 1L p.a. for 10 years



Boundary Conditions

Plan option	Deferred Income		
PPT	7	8	9 to 15
Min/Max age at entry	0/60	0/60	0/60
Policy maturity age	30 years to (99-Age) years		
Deferment Periods	1 to PPT + 1		
Min Premium	₹ 50K		

Additional flexibilities

1. Save the Date⁵: If You have opted for annual premium payment frequency, then You can choose to receive the Survival Benefits annually on anyone '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..

2. Savings Wallet⁴:

- Income accumulation:
- You have an option to accumulate benefits, instead of taking as payment during the policy term.
- Income withdrawal:
- You can choose to withdraw, completely or partially, the balance in the wallet anytime during the Income Term.
- Premium Offset⁹:
- You also have the option to utilize the balance in the Savings Wallet to offset any premiums due to be paid during the premium payment term.

Additional flexibilities

3. Low cover income Booster^{II}

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



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Disclaimers

¹Life cover is the benefit payable on death of the life assured during the policy term.

²This regular income will consist of Guaranteed Income (GI) and Cash Bonus (CB) linked to declared bonuses, payable until policy maturity, death, surrender, or lapse, whichever occurs first.

³This is income in advance income frequency chosen at policy inception with annual premium payment mode. : 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. 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.

Disclaimers

⁴You have an option to accumulate the Survival Benefit, instead of taking the same as a periodic payment during the policy term. You need to opt in for this feature through explicit consent vide request submitted to Us, whereby the Survival Benefit when due will be transferred to the 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 any 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. 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. In case the balance in the wallet is not withdrawn completely during the income term, such balance will be paid to the claimant in the event of death, surrender or maturity, whichever is earlier along with other benefit payments (if any). On payment of this benefit, the policy will terminate, and all rights, benefits and interests under the policy will stand extinguished.

Disclaimers

⁵Save the date: 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 Save the Date factors, varying by the policy month in which the Special Date falls.

⁶Tax benefits may be applicable as per the prevailing tax laws.

⁷In all plan options, guaranteed benefits include 'Guaranteed income' with it being level or increasing and 'Sum assured on maturity'; 'Guaranteed booster' is also included in 'Immediate Income with booster' option; returns are guaranteed upon payment of all premiums and survival of the life assured.

Disclaimers

⁸Bonuses 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 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 may 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 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.



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Disclaimers

⁹You 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 by You as on the premium due date. We shall recognize the settlement of due premium only after receipt of the same in full.

^{!!!} Low Cover Income Booster: 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. This option needs to be selected at policy inception and cannot be changed during the Policy Term.



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Call us on 18002660 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).

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