

Trusted
by over
20 crore
Indians in

25
YEARS

ICICI Life EzyGrow

October 1, 2026



Growth + Security

that's easy on your pocket



Key Benefits

- **Life Cover to provide a safety net for your family**
- **Start saving with a minimum premium of Rs. 12000 p.a.**
- **Zero premium allocation charges**
- **Return of Policy Administration charges at maturity**
- **Choice of 4 portfolio strategies and wide range of funds across equity, balanced and debt to suit your savings needs**
- **Maturity Booster to boost your fund value**
- **Settlement option: Option to receive the Maturity Benefit either as a lump sum or as a regular income over a period of one to five years**
- **Tax benefits may be applicable on premiums paid and benefits received as per prevailing tax laws**

For complete details of the policy, please refer to the policy document.

Plan at a glance

Wealth Variant

Minimum/ Maximum Premium Payment Term	Limited pay : 5 /15years Regular pay: 15 (equal to minimum policy term)/ 40 years(equal to maximum policy term)
Minimum Policy term	Limited pay; Maximum of (Premium payment term + 5 years) or 10 years Regular pay: 15 years
Maximum Policy term	Limited pay & Regular pay: 40years
Minimum/ Maximum age at entry (in years)	0 years/ 55 years
Minimum Premium	₹ 12,000 p.a.
Minimum/Maximum Age at maturity	18/70 years

Assure Variant

Minimum/ Maximum Premium Payment Term	Limited pay : 5 /15years
Minimum/Maximum Policy term	Limited pay : 15/25 years
Minimum/ Maximum age at entry (in years)	18 years/ 45 years
Minimum Premium	₹ 12,000 p.a.
Minimum/Maximum Age at maturity	33/60 years

For complete details of the policy, please refer to the policy document.

Benefits in Detail

Maturity Benefit

Under both the Plan Options, On survival of the Life Assured till the Date of Maturity, customer will receive the Fund Value including Top-up Fund Value if any, Maturity booster and return of policy administration charges provided the Policy has not already been terminated.

Death Benefit

On the death of the Life Assured during the Policy Term provided the Policy is in-force and the monies are not in the Discontinued Policy Fund Death Benefit will be payable to the Claimant. Death Benefit payable will depend upon the plan option chosen by the Policyholder and as mentioned in the policy schedule.

Under Wealth plan option, Death Benefit payable will be the highest of:

- Sum Assured, including Top-Up Sum Assured, if any
- Fund Value, as available on date of intimation of death or Date of Foreclosure or Date of Maturity whichever is earlier
- Minimum Death Benefit

For complete details of the policy, please refer to the policy document.

Benefits in Detail

Death Benefit

Under Assure plan option, Death Benefit as described below will be payable to the claimant :

☐ Lumpsum Benefit

It is defined as the higher of the following two amounts:

- Sum Assured, including Top-up Sum Assured (if any) or
- Minimum Death Benefit.

The Minimum Death Benefit will be 105% of the total premiums paid up to the date of death.

☐ Smart Benefit

Smart Benefit is comprised of two components, namely, Future Secure and Family Income benefits. The benefits available under each of these components are outlined below:

- **Future Secure:** Following the death of the Life Assured the company shall waive all future premiums as and when payable under the policy (after the date of death) and the policy shall continue till the end of policy term.
- **Family Income:** An amount equal to a percentage of the Sum Assured will be paid out to the claimant as regular income on each subsequent policy anniversaries following the date of death till the end of the policy term. This percentage can vary between 0% and 10% (both inclusive) and once chosen at the time of purchase of the policy, shall remain fixed through the policy term.

For complete details of the policy, please refer to the policy document.

Charges

Premium Allocation Charges: NIL

Fund Management Charges:

Money Market Fund: 0.75% p.a. of the Fund Value

All other funds: 1.35% p.a. of the Fund Value

Policy Administration charge

Policy Administration Charge will be levied at the beginning of every month by redemption of units, subject to a maximum of Rs 500 per month (Rs 6,000 p.a.)

- **The policy administration charges are 0.25% of Annual Premium for the entire policy year.**

Charges

Mortality Charges:

Mortality charges will be levied every month by redemption of units based on the Sum at Risk

Discontinuance Charges:

Where the policy is discontinued during the policy year	Maximum Discontinuance Charge	
	Annualized premium $\leq$ ₹ 50,000	Annualized premium $>$ ₹ 50,000
1	Lower of 20% of (AP or FV), subject to a maximum of ₹ 3,000	Lower of 6% (AP or FV), subject to a maximum of ₹ 6,000
2	Lower of 15% of (AP or FV), subject to a maximum of ₹ 2,000	Lower of 4% of (AP or FV), subject to a maximum of ₹ 5,000
3	Lower of 10% of (AP or FV), subject to a maximum of ₹ 1,500	Lower of 3% of (AP or FV), subject to a maximum of ₹ 4,000
4	Lower of 5% of (AP or FV), subject to a maximum of ₹ 1,000	Lower of 2% of (AP or FV), subject to a maximum of ₹ 2,000
5 and onwards	NIL	NIL

Where AP is Annualized Premium and FV is the total Fund Value on the Date of Discontinuance. No Discontinuance Charge is applicable for Top-up premiums.

For complete details of the policy, please refer to the policy document.

Disclaimers

- i. The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.**
- ii. Linked insurance products are different from the traditional insurance products and are subject to the risk factors.**
- iii. The premium paid in linked insurance policies, or the annuity offered under the annuity policies with variable annuity pay-out option are subject to investment risks associated with capital markets and publicly available index. The annuity amount/NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions.**
- iv. ICICI Life Insurance Company Limited is only the name of the Life Insurance Company and ICICI Life EzyGrow is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.**
- v. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company.**
- vi. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.**

For complete details of the policy, please refer to the policy document.



**For more information, call our customer service toll free number on 1800 2660 from your MTNL or BSNL lines.
(Call Centre Timings: 10:00 A.M. to 7:00 P.M. Monday to Saturday, except National Holidays)
To know more, please visit www.icicilife.com**

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**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.**

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Thank You

