

ICICI Pru Protect N Gain

A Linked, Non-Participating, Individual, Savings Life Insurance Plan

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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

Key Features

- Available in two plan options - Life & Growth
- Life Insurance cover: Life cover¹ for the entire policy term for financial security of loved ones.
- Accidental Death cover: Accidental Death cover⁵ paid as lump sum in case of death due to an accident.
- Accidental Disability cover: Accidental Disability cover⁵ paid as lump sum in case of permanent disability due to an accident.
- Term Booster Benefit option (if applicable): Sum Assured under Term Booster option is paid as lumpsum in case death or terminal illness, whichever is earlier.
- Maturity Benefit: Lump-sum based on market-linked returns will be paid out at maturity of the policy equal to the policy fund value.

The above maturity benefit is inclusive of the following additions to the policy:

Parameter/Variant		Life	Growth
Return of Charges ²	Mortality	1.5X from 11 th year 3.5X from 26 th year	1X from 11 th year 2.5X from 26 th year
	Premium Allocation	2X from 11 th year	1X from 11 th year
Maturity Boosters ³		20% of FV	20% of FV



For complete details of the policy, please refer to the policy document and sales literature.
 ICICI Pru Protect N Gain UIN: 105L191V06; ICICI Pru Linked Accidental Death and Disability Rider
 UIN:105A043V03

Get additional flexibilities with:

- Portfolio Strategies: Choice of 4 portfolio strategies and wide range of funds across equity, balanced and debt to suit the investment needs.
- Unlimited free Switches: Switch between the funds as many times for Fixed Portfolio Strategy, completely free of cost.
- Systematic withdrawals: Option to get regular money from the fund value with Systematic Withdrawal Plan⁴
- Tax Benefits: Tax benefits⁶ may be available as per the prevailing tax laws

Boundary conditions

Plan Options	Minimum Premium	Minimum Sum Assured	Premium Payment option	Premium Payment Term (in years)	Policy term (in years)	Minimum/Maximum age at entry (in years)	Minimum/Maximum age at maturity (in years)
Life	₹40,000 p.a.	₹4,00,000 p.a.	Limited Pay	5-12	30-40	18/55	48/85
Growth	₹1,00,000 p.a.	₹10,00,000 p.a.				18/50	

Disclaimers

Risk Factor Disclaimers :

- Linked insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. The 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.
- ICICI Prudential Life Insurance Company Limited is only the name of the Life Insurance Company and ICICI Pru Linked Accidental Death and Disability Rider 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.
- Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company.
- 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

Disclaimers

¹Life cover is the benefit payable on death of the life assured during the policy term. Death Benefit will be highest of:

- Sum Assured, including Top-up Sum Assured, if any
- Fund Value including the Top-up Fund Value, if any
- 105% of the total premiums paid, including top-up premiums

²Starting from the 11th policy year, you will receive 1X or 1.5X of return of mortality charges in Growth option and Life option respectively, at the beginning of each month, till the end of the policy term. These will be added in the form of units to the Fund Value. From 26th year onwards, you will receive 2.5X or 3.5X of return of mortality charges (excluding taxes) in Growth option and Life option respectively, at the beginning of each month, till the end of the policy term. Stating on 11th year you will get 1X and 2X Premium Allocation charges for Growth and Life variant, respectively.

³At policy maturity, an addition, known as Maturity Booster in the form of extra units (Units mean a specific portion or part of the Unit Linked Fund(s) in which you have saved your money) will be made to boost your Fund Value. This Maturity Booster will be equal to 20% of the average of the Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters

Disclaimers

⁴Systematic Withdrawal Plan is allowed only after the first five policy years

⁵Available through additional rider 'ICICI Pru Linked Accidental Death and Disability Rider'. Please refer to the rider brochure for more details.

⁶Tax benefits under the policy are subject to conditions under Section 123 (read with Schedule XV, Sr. No. 1, 2 & 4), Section 11 (read with Schedule II, Sr. No. 2), Section 202 and other provisions of the Income Tax Act, 2025. Goods and Services tax and Cesses, 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 details

Past performance is not indicative of future performance



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Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India)

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For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.

IRDAI disclaimer:

BEWARE OF SPURIOUS PHONE CALLS AND FICTICIOUS/ 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.



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