



# Sukh Samruddhi

March 27, 2026

# Par offers best of both the worlds



Comfort of guarantee through partially guaranteed benefits

Growth potential through bonuses which are declared periodically

Par products offer:  
Guarantee ✓  
Growth ✓

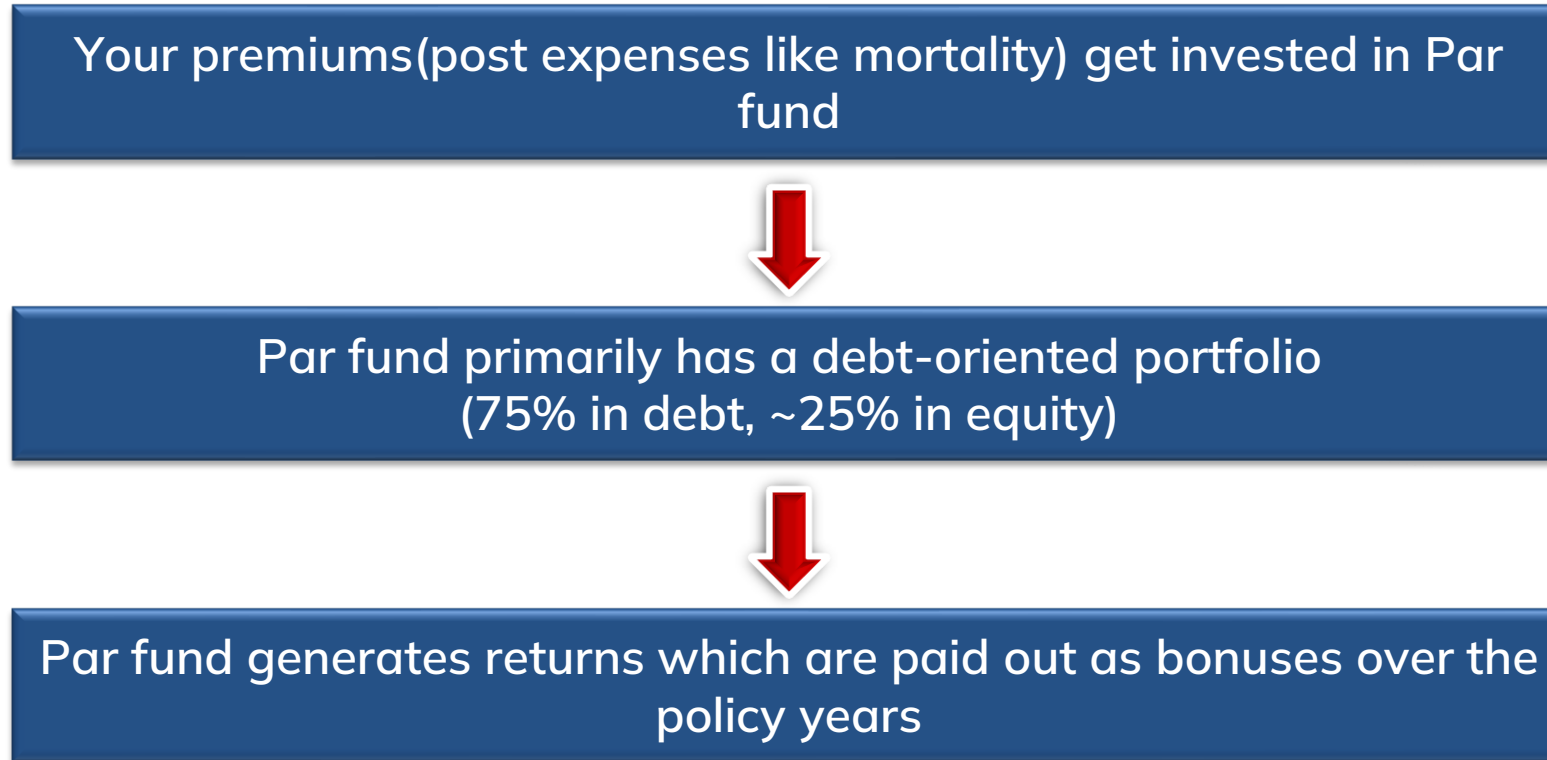
# Let's now understand how bonuses are generated?

Your premiums(post expenses like mortality) get invested in Par fund

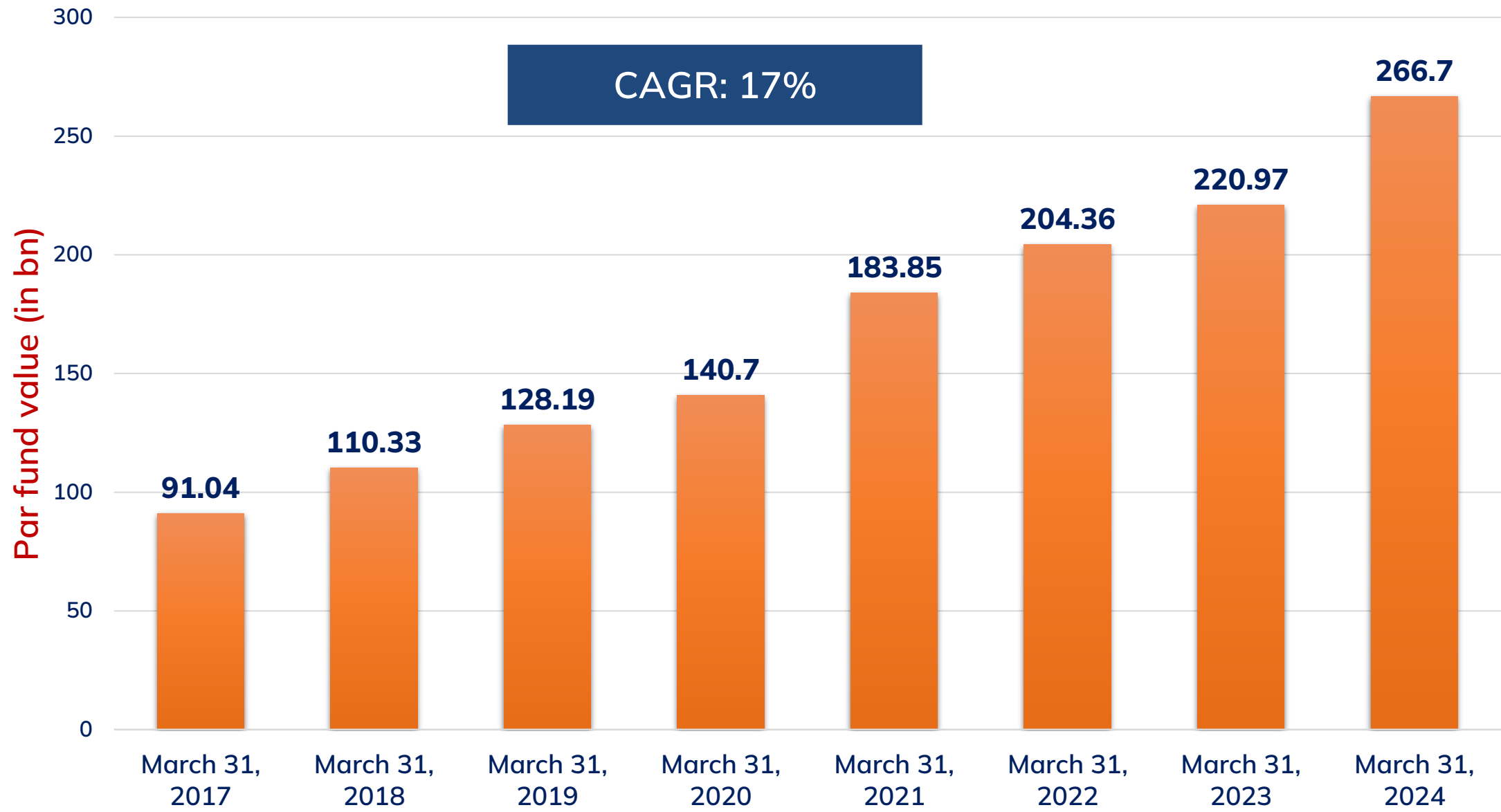


Par fund primarily has a debt-oriented portfolio  
(75% in debt, ~25% in equity)

# Let's now understand how bonuses are generated?



# Our Par fund has a sizeable AUM



Fund value as on

Excluding Future Perfect

# Important highlights about our par product funds

✓ Zero NPAs since inception

✓ Zero value erosion

✓ >98% of investments in govt. bonds & AAA rated instruments



# Some of your life goals can be:



Child's  
education



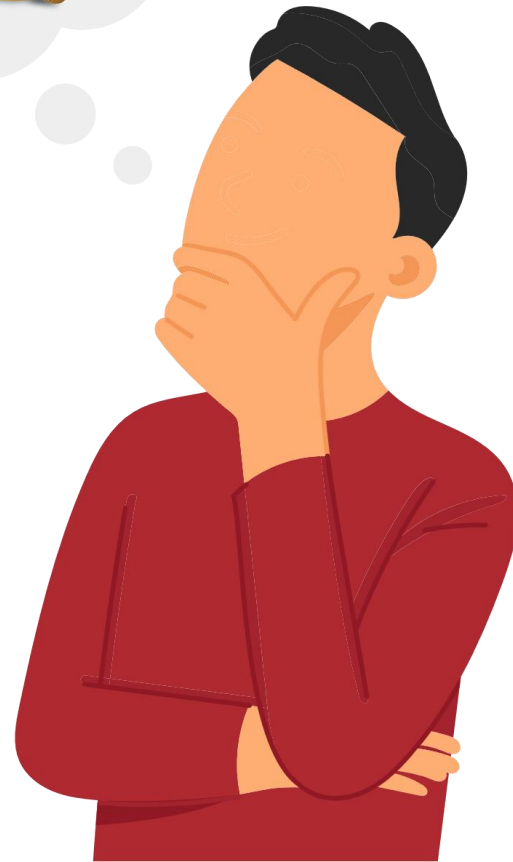
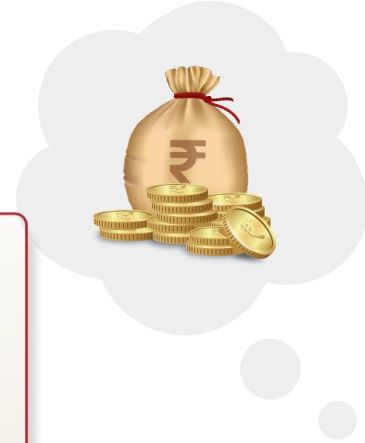
Child's  
wedding



Buying your  
own house



Buying your  
dream bike/car



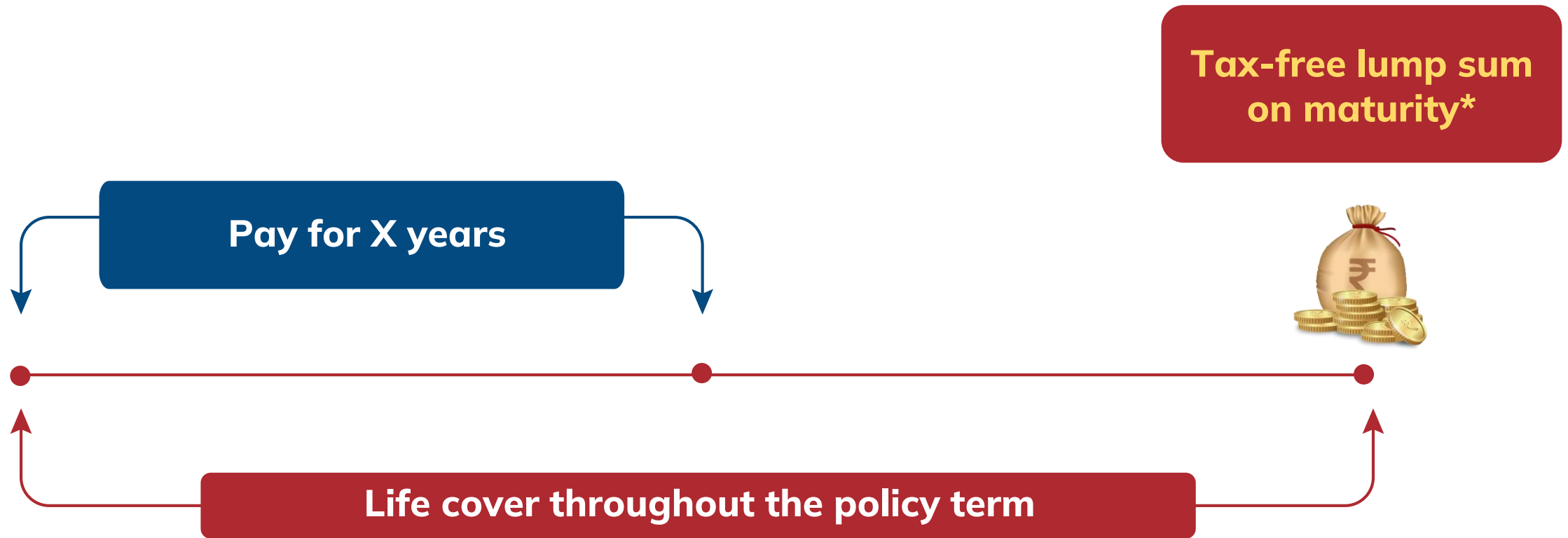
**Need a lump sum at the right time  
to fulfill these life goals**

# Here's our offering to help achieve your life goals



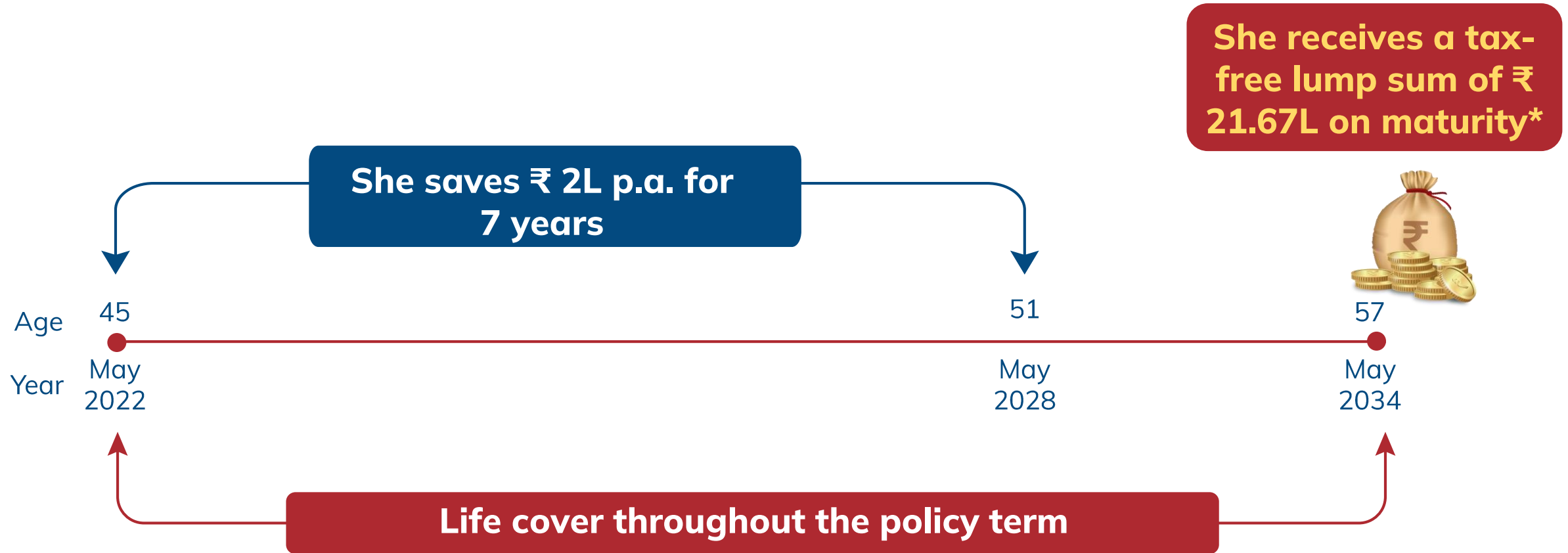
**Lump sum plan option provides  
a tax-free lump sum on maturity**

# How does it work?



\*Maturity benefit includes Guaranteed benefit (Sum Assured on Maturity) and Bonuses

# Illustration 1: Mrs. Verma wants to save for her daughter's dream wedding



\*Amount shown at 8% ARR. At 4% ARR, the maturity benefit will be ₹ 16.38L

## Illustration 2: Mr. Sushant wants to save for his dream house

**He receives a tax-free lump sum of ₹ 55.37L on maturity\***



**He saves ₹ 5L p.a. for 7 years**

**Life cover throughout the policy term**

Sushant Age 30  
Year May 2022

36  
May 2028

42  
May 2034

\*Amount shown at 8% ARR. At 4% ARR, the maturity benefit will be ₹ 41.87L

# Sukh Samruddhi: Announcing bonus as promised

|                | What we promised               |                       | What we delivered              |                    |
|----------------|--------------------------------|-----------------------|--------------------------------|--------------------|
|                | Bonus# shown in EBI            |                       | Actual declared bonus#         |                    |
| Financial Year | Bonus rate<br>(as a % of SAM*) | Absolute value<br>(₹) | Bonus rate<br>(as a % of SAM*) | Absolute value (₹) |
| FY'23          | 2.50%                          | 17,673                | 2.50%                          | 17,673             |
| FY'24          | 2.50%                          | 18,114                | 2.50%                          | 18,114             |
| FY'25          | 2.50%                          | 18,567                | 2.50%                          | 18,567             |

SAM is Sum Assured on maturity  
Above calculations are for a 35-year old health male life, paying premium of ₹1 lakh for premium payment term of 7 years and policy term of 12 years.(lump sum) (Purchased in 2023)  
#Bonus are applied through the compounding reversionary bonus method. All bonuses are declared as a proportion of the sum of the Sum Assured on Maturity and the Accrued Reversionary bonus for Lump sum Plan..

# Savings Suraksha year on year bonus

Total bonus declared in 11 years is 50% higher than that shown in EBI

What we  
promised

What we  
delivered

| FY    | Reversionary Bonus<br>% in EBI* | Absolute Reversionary<br>Bonus as per EBI | Actual Reversionary<br>Bonus % declared | Actual Reversionary Bonus declared |
|-------|---------------------------------|-------------------------------------------|-----------------------------------------|------------------------------------|
| FY'14 | 2.00%                           | 12055                                     | 3.50%                                   | 21096                              |
| FY'15 | 2.00%                           | 12296                                     | 3.25%                                   | 20275                              |
| FY'16 | 2.00%                           | 12542                                     | 3.00%                                   | 19323                              |
| FY'17 | 2.00%                           | 12793                                     | 3.00%                                   | 19903                              |
| FY'18 | 2.00%                           | 13049                                     | 3.00%                                   | 20500                              |
| FY'19 | 2.00%                           | 13310                                     | 3.00%                                   | 21115                              |
| FY'20 | 2.00%                           | 13576                                     | 2.75%                                   | 19936                              |
| FY'21 | 2.00%                           | 13847                                     | 2.75%                                   | 20485                              |
| FY'22 | 2.00%                           | 14124                                     | 2.50%                                   | 19134                              |
| FY'23 | 2.00%                           | 14407                                     | 2.50%                                   | 19613                              |
| FY'24 | 2.00%                           | 14695                                     | 2.50%                                   | 20103                              |
| FY'25 | 2.00%                           | 14989                                     | 2.50%                                   | 20606                              |
| Total |                                 | 161681                                    |                                         | 242089                             |

Age : 35 year old male PPT: 7 years PT: 12 years Premium : ₹1L  
(A Savings Suraksha policy purchased in 2014)

# Cash advantage

Total bonus declared in 12 years is 27% higher than that shown in EBI

| FY    | Reversionary Bonus % in EBI | Absolute Reversionary Bonus as per EBI | Actual Reversionary Bonus % declared | Actual Reversionary Bonus declared |
|-------|-----------------------------|----------------------------------------|--------------------------------------|------------------------------------|
| FY'14 | 3.90%                       | 9420                                   | 5.25%                                | 12680                              |
| FY'15 | 3.90%                       | 9787                                   | 5.25%                                | 13346                              |
| FY'16 | 3.90%                       | 10169                                  | 5.00%                                | 13378                              |
| FY'17 | 3.90%                       | 10565                                  | 4.75%                                | 13344                              |
| FY'18 | 3.90%                       | 10977                                  | 4.75%                                | 13978                              |
| FY'19 | 3.90%                       | 11405                                  | 4.75%                                | 14642                              |
| FY'20 | 3.90%                       | 11850                                  | 4.50%                                | 14530                              |
| FY'21 | 3.90%                       | 12312                                  | 4.50%                                | 15184                              |
| FY'22 | 3.90%                       | 12793                                  | 4.50%                                | 15867                              |
| FY'23 | 3.90%                       | 13291                                  | 4.50%                                | 16582                              |
| FY'24 | 3.90%                       | 13810                                  | 4.50%                                | 17328                              |
| FY'25 | 3.90%                       | 14348                                  | 4.50%                                | 18107                              |
| Total |                             | 140728                                 |                                      | 178967                             |

Age : 35 year old male PPT: 5 years PT: 15 years Premium : ₹1L  
(A Savings Suraksha policy purchased in 2014)

# Sukh Samruddhi: Now secure your legacy at lower premiums

Sukh Samruddhi (Lumpsum), Premium: ₹1L p.a., Age 40, 7 Pay and 12 PT

| Parameter                         | Existing              | New         |                     |
|-----------------------------------|-----------------------|-------------|---------------------|
| 1 <sup>st</sup> year premium      | ₹1,00,000 + ₹4500 GST | ₹1,00,000   |                     |
| Premium from 2 <sup>nd</sup> year | ₹1,00,000 + ₹2250 GST | ₹1,00,000   |                     |
| Total premium paid                | ₹7.24 Lacs            | ₹7 Lacs     | 3.3% lower premiums |
| Maturity Benefit@8% ARR           | ₹10.92Lacs            | ₹10.92 Lacs |                     |
| IRR                               | 4.72%                 | 5.01%       | Higher returns      |

Pay lesser premiums and get increased IRR

At 8% ARR

# Sukh Samruddhi: Now secure your legacy with higher benefits at zero GST

Sukh Samruddhi (Lumpsum), Premium: ₹1L p.a., Age 40, 7 Pay and 12 PT

| Parameter               | Existing*   | New         |
|-------------------------|-------------|-------------|
| Premium                 | ₹1,02,250   | ₹1,02,250   |
| Maturity Benefit@8% ARR | ₹10.92 Lacs | ₹11.16 Lacs |
| IRR (Inclusive of GST)  | 4.76%       | 5.02%       |

Higher  
returns

- A higher legacy for your loved ones

\*2<sup>nd</sup> year Taxes is considered for all years.  
At 8% ARR

# Lump sum Plan

| Premium Payment Term (in years) | Policy Term (in years)     | Min / Max Age at Entry (in years) | Min / Max Age at Maturity (in years) | Min Premium  |
|---------------------------------|----------------------------|-----------------------------------|--------------------------------------|--------------|
| 5                               | 10, 12, 15                 | 0/60                              | 18/75                                | ₹24,000 p.a. |
| 6                               | 12                         |                                   | 18/72                                |              |
| 7                               | 12, 15                     |                                   | 18/75                                |              |
| 8                               | 16, 18                     |                                   | 18/75                                | ₹24,000 p.a. |
| 10                              | 15, 20, 25, 30             |                                   | 18/75                                |              |
| 12                              | 15, 20, 24, 25, 30         |                                   |                                      |              |
| RP                              | 15, 16, 18, 20, 24, 25, 30 |                                   |                                      |              |

Maximum premium will be as per Board Approved Underwriting Policy

# Sukh Samruddhi offers higher benefits to the Smart women of today



Females will be eligible for higher benefits.  
The benefits for females will be rated down by 2 years of age as compared to male life i.e. a 32 year old female will get the same benefits as a 30 year old male.

| Maturity Benefit | Mr. Kalra<br>(35 years old) | Mrs. Kalra<br>(35 years old) |
|------------------|-----------------------------|------------------------------|
| @8% ARR          | ₹ 5,43,415                  | ₹ 5,43,537                   |
| @4% ARR          | ₹ 4,10,982                  | ₹ 4,11,108                   |

The above scenario is for a female life assured, lump sum plan option, paying premiums for limited 7 years and 12 stay policy for a premium of ₹50,000 p.a.

## In summary..

- ✓ Par products offer best for both the worlds: **Guarantee and growth**
- ✓ Our par products have been consistently delivering **more bonuses than promised** through '**Par fund**'
- ✓ Strengthening our Par portfolio with **ICICI Pru Sukh Samruddhi**, tailor made to achieve your life goals
- ✓ It offers '**Lump sum on maturity**' with best in class returns

