



WEALTH CREATION
FOR ALL LIFE GOALS

ASSURED[#]

**PROTECT YOUR LOVED ONES
AND SECURE YOUR DREAMS**

PROTECTION
FOR FAMILY

ASSURED[#]



[#]T&C apply

ICICI Pru
**Assured Savings
Insurance Plan**

A Non-Participating Non-Linked Life Individual Savings Product

ICICI PRUDENTIAL 
LIFE INSURANCE

[#]Guaranteed benefits are payable subject to all due premiums being paid and the policy being in force on the date of maturity.

Protection and savings are the two most essential needs for a secure future. Saving is always a good habit as it gives us a sense of security.

It provides us the means to meet emergencies in the future and to fulfil our critical long term goals like looking after our children's education, our children's marriage or being able to live comfortably after retirement.

Keeping this in mind we present **ICICI Pru Assured Savings Insurance Plan**, a plan which gives you guaranteed savings benefits to meet your non-negotiable goals. It also provides you life insurance cover to take care of your family in case of your unfortunate demise.

Key Benefits

ICICI Pru Assured Savings Insurance Plan provides you:



Guaranteed[#] Additions: Every year a percentage of total premiums paid will be added to your policy benefits depending on your policy term



Guaranteed[#] Maturity Benefit (GMB): A guaranteed lump[#] sum payable at the end of the policy term



Flexibility: Choose premium payment term and policy term as per your need



Protection: Get life cover for the entire policy term



Tax benefits: Tax benefits apply to premiums paid and benefits received as per prevailing tax laws^{T&C²}

ICICI PRU Assured Savings Insurance Plan, At A Glance

Premium payment term (years)	Policy term (years)	Minimum annual premium (₹)	Minimum / Maximum age at entry	Minimum / Maximum age at maturity	Premium paying mode
5	10	50,000	8/ 50	18/ 80	Annual/ Half-yearly/ Monthly
	15		3/ 50		
6	12		6/ 50		
	15		3/ 50		
7	12		6/ 50		
	15		3/ 50		

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[#]T&C apply

Premium payment term (years)	Policy term (years)	Minimum annual premium (₹)	Minimum / Maximum age at entry	Minimum / Maximum age at maturity	Premium paying mode
8	15	50,000	3/ 50	18/ 80	Annual/ Half-yearly/ Monthly
	16		2/ 50		
	20		0/ 50		
10	15		3/ 50		
	20		0/ 50		
	25		0/ 50		
	30		0/ 50		
12	15		3/ 50		
	20		0/ 50		
	25		0/ 50		
	30		0/ 50		

Benefits in detail



Maturity benefit

On survival of the life assured till the Date of Maturity for a fully paid policy, the following will be payable:

$$\text{Maturity Benefit} =$$

Accrued Guaranteed Additions + Guaranteed Maturity Benefit (GMB)



Guaranteed Additions

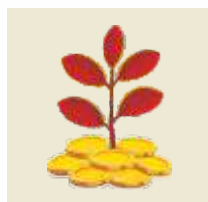
Guaranteed Additions (GAs) will be added to the policy at the end of every policy year if all due premiums have been paid. Each Guaranteed Addition is equal to Guaranteed Addition rate multiplied with Total Premiums Paid till the date of accrual. GA rate depends on policy term as below.

Policy Term	Guaranteed Addition rate
10 years	10%
12 years	12%
15 years	13%
16 years	14%
20 years	15%
25 years	17%
30 years	20%

Calculation of Guaranteed Additions

Example: If you choose a policy term of 12 years, the GA rate will be 12% p.a. If your Premium Payment Term is 7 years and Annual Premium is ₹ 50,000, Guaranteed Additions will be as below.

Policy year	Premiums paid for the year (₹)	Total premiums paid till date (₹)	Guaranteed Addition
1	50,000	50,000	$12\% \times 50,000 = 6,000$
2	50,000	1,00,000	$12\% \times 1,00,000 = 12,000$
—	—	—	—
9	—	3,50,000	$12\% \times 3,50,000 = 42,000$
10	—	3,50,000	$12\% \times 3,50,000 = 42,000$
11	—	3,50,000	$12\% \times 3,50,000 = 42,000$
12	—	3,50,000	$12\% \times 3,50,000 = 42,000$



Guaranteed Maturity benefit

Your GMB will be set at policy inception and will depend on policy term, premium, premium payment term, age and gender.

Death benefit

On death of the life assured during the policy term, for a premium paying or fully paid policy, the following will be payable:

Death Benefit is equal to A or B or C or D, whichever is highest

Where,

A= Sum Assured plus accrued Guaranteed Additions

B= GMB plus accrued Guaranteed Additions

C= Minimum Death Benefit

D= Surrender Value payable as on date of death

Sum Assured on death is equal to 10 times of annualized premium.

Annualized Premium means the premium amount payable by you in a year, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Minimum Death Benefit is equal to 105% of sum of premiums paid till date (excluding extra mortality premiums, Goods & Services Tax and Cess (if any)).

Illustration for ICICI Pru Assured Savings Insurance Plan

Age at entry: 30 years

Premium paying term: 10 years

Policy term: 20 years

YOU PAY
₹2,00,000 p.a.
(Exclusive of taxes)

Premium paying mode: Yearly

Sum Assured: ₹ 20,00,000

YOU GET

Benefit summary

Guaranteed [#] Additions	₹ 46,50,000
Guaranteed [#] Maturity Benefit	₹ 5,16,756
Maturity Benefit: Total amount payable at maturity	₹ 51,66,756

The above illustration is for a healthy male life assured and assumes all due premiums until maturity are paid.

What happens if you discontinue your premiums?

If you discontinue premium payment before one full years' premium has been paid then your policy will lapse and no benefits will be paid. However, you can revive the policy within five years from the due date of the first unpaid premium.

If premium payment is discontinued after one full years' premium has been paid then your policy will continue as a 'paid-up' policy with reduced benefits as explained below:

$$\text{Paid-up Sum Assured} = \frac{\text{Sum Assured} \times \text{number of months for which premiums are paid}}{(12 \times \text{Premium Payment Term})}$$

$$\text{Paid-up Guaranteed Maturity Benefit} = \frac{\text{GMB} \times \text{number of months for which premiums are paid}}{(12 \times \text{Premium Payment Term})}$$

$$\begin{aligned} \text{Paid-up Guaranteed Addition} = \\ \text{Guaranteed Addition rate} \times \text{Total Premiums Paid till the date of accrual} \times \\ \left(\frac{\text{number of months for which premiums are paid}}{(12 \times \text{Premium Payment Term})} \right) \end{aligned}$$

Terms & Conditions

1. **Loans:** After the policy acquires a surrender value you can take a policy loan. Loan amount of up to 80% of the Surrender Value can be availed.
2. **Tax benefits:** Tax benefits under the policy may be available as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Taxes would be charged extra, as applicable. The tax laws are subject to amendments from time to time.
3. Premium, premium payment term and policy term chosen at inception of policy cannot be changed.
4. **For further details on product features such as surrender, revival and policy loan etc., please refer to the sales brochure and the benefit illustration.**
5. **Section 41 of the insurance act, 1938 as amended from time to time:** In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

For more details, please contact:

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**Assured Savings
Insurance Plan**

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



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