

ICICI Prudential (Ipru GOLD)

A Participating Non- Linked Life Individual Savings Product Goals. We want to provide the best to our loved ones. In order to ensure that we are able to live a carefree life, financial plan that provides protection of life cover becomes extremely important. This would become even more special if it comes combined with the benefits of a savings plan that can help you plan for various goals in life. Presenting ICICI Pru Gold, a protection and savings oriented participating life insurance plan that provides the protection of life cover along with a regular income for whole of life that can be used to meet your long-term recurring financial needs through participation in bonus.

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 accumulate/withdraw income any time or adjust future premiums from the income thus accumulated
- Option to get Guaranteed boosters after every 5 years to boost your savings with Immediate Income with Booster plan variant
- Option to receive income instantly on policy issuance
- Tax benefits may be applicable on premiums paid and benefits received as per prevailing tax laws

- Plan Variant 1: Immediate Income

Under this option, starting from the first policy year, you will receive a regular income (Survival Benefit) on the respective due dates, subject to the policy being in-force. and realization of all due premium(s) by the company. This regular income will comprise the following:

Guaranteed Income (GI) and

Income which will be linked to Bonus, 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.

- Plan Variant 2: Immediate Income with Booster

under this variant, while you will enjoy regular income similar to option 1 from the first policy year, you will also receive a benefit (known as Guaranteed Booster) every 5th policy year, subject to the policy being in-force and realization of all due premium(s) by the company.. This Annual Guaranteed Booster will be equal to 100% of the Guaranteed Income, as applicable for the year of payment.

- Plan Variant 3: Deferred Income

Under this option too, similar to option 1, you will receive regular income in the form of Guaranteed Income and Cash Bonus, if declared, on the respective due dates, subject to the policy being in-force and realization of all due premium(s) by the company.. However, here you can choose to start receiving the benefits 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.

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

UIN:105N190V05

Criteria

Entry Age - Min: 0 years, Max: 60 years

Maturity Age - Min: 30 years, Max: 99 years

Policy and Premium Payment Term (PPT)

5 PPT to 12 PPT - 30/99 PT

Annual Premium - Min. 50000 Max - No Limit(Subject to UW)

Premium Payment Mode - Yearly, Half yearly, Monthly