

Personalised proposal for securing your guaranteed income needs



Hi ,

Congratulations on taking the first step towards meeting your protection and guaranteed income needs.

Please go through your personalised **ICICI Pru Gift Pro** proposal and reach out to your financial planner in case you need any further details.



Benefit Illustration of ICICI Pru GIFT Pro

Name of the Policyholder	: Mr.	Name of the Product	: ICICI Pru GIFT Pro
Age of the Policyholder at policy inception	: 03-Jan-1994 (31 years)	Tag Line	: A Non-Participating Non-Linked Life Individual Savings Product
Gender of the Policyholder	: MALE	Unique Identification No.	: 105N201V05
Name of the Life Assured	: Mr.	GST Rate for Year 1	: 4.50%
Age of the Life Assured at policy inception	: 03-Jan-1994 (31 years)	GST Rate For Year 2 Onwards	: 2.25%
Gender of the Life Assured	: MALE	Sales Channel	: Corporate Agent
Policy Term	: 10 years		
Premium Payment Term	: 10 years		
Annualized Premium	: Rs. 100,000/-		
Frequency of premium payment	: Yearly		

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

Policy Details	
Option of Low Cover Income Booster chosen :	No
Sum Assured on Death (at inception of the policy) :	Rs. 1,074,000
Guaranteed Income option chosen by you (Level Guaranteed Income or Increasing Guaranteed Income) :	Level Guaranteed Income
Option of Save the Date selected (Yes/No) :	No
MoneyBack Benefit percentage chosen by you :	100%
Year of MoneyBack Benefit chosen by you :	At the end of 10 years

Summary of Benefits payable	
Guaranteed Income as per frequency chosen by you :	Rs. 15,080
Frequency of Guaranteed Income :	Annual
Guaranteed Income payable in a year :	Rs. 15,080
Income Period :	5 years
MoneyBack Benefit :	Rs. 1,000,000

Premium Summary					
	Base Plan	ICICI Pru Non-Linked Accidental Death and Disability Rider (Accidental Death Benefit option)	ICICI Pru Non-Linked Accidental Death and Disability Rider (Accidental Total & Permanent Disability Benefit option)	ICICI Pru Non-Linked Waiver of Premium Rider	Total Instalment Premium
Instalment Premium without GST and Cesses, if any	Rs. 100,000/-	-	-	-	Rs. 100,000/-
Instalment Premium with First Year GST and Cesses, if any	Rs. 104,501/-	-	-	-	Rs. 104,501/-
Instalment Premium with GST and Cesses, if any 2nd Year Onwards	Rs. 102,251/-	-	-	-	Rs. 102,251/-

Policy year	Annualized premium	Guaranteed Benefits					Non-Guaranteed Benefits	
		Guaranteed Income (A)	MoneyBack Benefit (B)	Maturity Benefit (A+B)	Death Benefit	Min. Guaranteed Surrender Value (C)	Special Surrender Value (D)	Surrender Value Payable (Higher of C and D)
1	100,000	0	0	0	1,074,000	15,000	54,656	54,656
2	100,000	0	0	0	1,074,000	60,000	117,553	117,553
3	100,000	0	0	0	1,074,000	105,000	189,637	189,637
4	100,000	0	0	0	1,074,000	200,000	271,950	271,950
5	100,000	0	0	0	1,074,000	250,000	365,637	365,637
6	100,000	0	0	0	1,074,000	300,000	471,964	471,964
7	100,000	0	0	0	1,074,000	350,000	592,324	592,324
8	100,000	0	0	0	1,074,000	560,000	728,254	728,254
9	100,000	0	0	0	1,074,000	810,000	881,444	881,444
10	100,000	0	1,000,000	1,000,000	1,074,000	900,000	1,053,759	1,053,759
11	0	15,080	0	15,080	0	0	0	0
12	0	15,080	0	15,080	0	0	0	0
13	0	15,080	0	15,080	0	0	0	0
14	0	15,080	0	15,080	0	0	0	0
15	0	15,080	0	15,080	0	0	0	0

Note: Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any and Goods and Service Tax and Cesses.

Note:

1. In case of death of the Life Assured during Income Period, the Claimant shall continue to receive the benefits as and when due.
2. The Claimant shall also have an option to receive future benefits as a lump sum benefit which will be the present value of future payouts. Please

refer the policy document for more details. The Guaranteed Income, MoneyBack Benefit, surrender values and Death Benefit mentioned above are illustrated assuming that the event occurs at the end of the year.

3. Please refer to your sales brochure and policy document for more details.

Important points to note:

Example To understand When Do benefits become payable (If Save the Date Is Not chosen) : If your last annual premium is paid on Jan 15, 2031 Then Guaranteed Income will start from :

- For Annual mode: Jan 15, 2033
- For Monthly mode: Feb 15, 2032

The surrender values and Death Benefit mentioned above are illustrated assuming that the event occurs at the end of the year.

Please refer to your sales brochure and policy document for more details.

I, _____, have explained the premiums, and benefits under the policy fully to the prospect / policyholder.

I, _____, having received the information with respect to the above, have understood the above statement before entering into the contract.

Place

Date

Signature of Agent / Intermediary / Official

Place :

Date:

Signature of Prospect / Policyholder

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