Now give your goals the GIFT of GUA₹ANTEE



Life is all about enjoying and creating moments of joy with your loved ones. To live these moments to the fullest you need to have assurance of a life cover to protect your loved ones in case of any uncertainties and also plan for various life goals like marriage, parenthood, child's education or a peaceful retirement. These are sacrosanct goals, for which you would need a financial plan that gives you the reassurance of a guarantee.

Keeping this in mind, we present ICICI Pru Guaranteed Income For Tomorrow*. A protection and savings oriented life insurance plan with guaranteed benefits to help you achieve your life goals.





What makes ICICI Pru Guaranteed Income For Tomorrow suitable for you?



Pay once and get a guaranteed lump sum benefit to help you save for your goals¹



Life insurance cover for financial security of your family



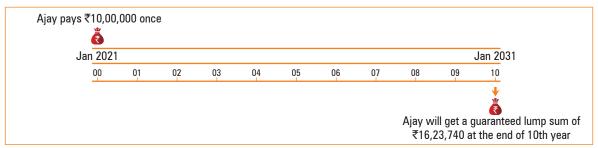
Tax³ benefits on premium paid and benefits received as per the prevailing tax laws



Option of taking loan⁴ against policy to help you in case of financial emergencies

Illustration

Ajay is a 40-year-old male, who wants to create a corpus for his son's education. He pays ₹10 lakh as a one-time premium under ICICI Pru Guaranteed Income For Tomorrow.



Goods and Services tax and cesses (if any) will be charged extra, as per applicable rates.

Life Insurance Benefit (Death Benefit)

If the person whose life is covered by this policy (known as the Life Assured) passes away, during the term of the policy, the insurance cover amount will be paid out as a lump sum to the person specified (known as the Claimant) in the policy.

Life Insurance Benefit is higher of:

- a. Sum Assured on Death
- b. Sum Assured on Maturity X Death Benefit factor for Lump sum plan option, where,

Sum Assured on Death is 10 X Single Premium or 1.25 X Single Premium as chosen by you.

Plan at a glance

Details of the premium payment term and the policy term are shown in the table below:

Pay premiums for	You can choose to get guaranteed lump sum at the end of (Policy Term)	Minimum Age at Entry (in years)	Maximum Age at Entry (in years)	Min/Max Age at Maturity (in years)
One Time (Single Pay)	5, 10 or 15 years	18 minus Policy Term	For Sum Assured on Death: 10X: 45 1.25X: 60	18/For Sum Assured on Death: 10X: 60 1.25X:75

Minimum Premium: ₹50,000

Terms & Conditions

- 1 ICICI Pru Guaranteed Income For Tomorrow offers four plan options namely 'Lump sum', 'Income', 'Early Income' and 'Single Pay Income'. The customer can choose any plan option from the four available options. Please refer to the product brochure for more details.
- 2 A guaranteed lump sum will be payable under this plan option.
- 3. Tax benefits under the policy are subject to conditions under Section 80C, 10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Goods and Services tax and cesses (if any) will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time. Please consult your tax advisor for details, before acting on above.
- 4. You can take a policy loan after your policy acquires a surrender value. The maximum loan amount will be 80% of the surrender value.
- * The payout dates shown in the illustrations in this document are only indicative and the actual payouts will be within a period of one week from the stated dates. Policy term chosen at inception of policy cannot be changed.





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