

Now give your goals the GIFT of GUA²ANTEE



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?



Guaranteed Income in annual or monthly installments to help you save for your goals



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 a loan⁴ against the policy to help you in case of financial emergencies

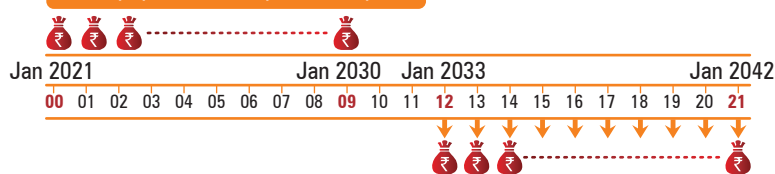
ILLUSTRATION

Smita is a 35-year-old female, paying an annual premium of ₹1 lakh in ICICI Pru Guaranteed Income For Tomorrow. She wants to create an alternate source of income for herself so that she can retire early.

The table below shows the Guaranteed Income that Smita will receive, for different combinations of premium payment term and Income Period.

Pay for	Income Period		
	5 years	7 years	10 years
5 years	₹1,38,983	₹1,05,528	₹81,236
7 years	₹2,08,833	₹1,58,244	₹1,20,660
10 years	₹3,32,236	₹2,51,735	₹1,93,058

Smita pays ₹1,00,000 p.a. for 10 years



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 highest of:



Sum Assured
on Death



105% of Total Premiums Paid
up to the date of death



Annual Guaranteed Income X Death Benefit
factor for Income plan option, where,

Sum Assured on Death is 10 X Annualised Premium

In case of death of the Life Assured during the Income Period, the Claimant will continue to receive the income. The Claimant shall have an option to receive the future income as a lump sum, which shall be the present value of the future income discounted⁵ at a rate of 9% p.a.

PLAN AT A GLANCE

Choose to pay premiums for	Get Life Cover for policy term of	Get Guaranteed Income	Minimum Age at Entry (in years)	Maximum Age at Entry (in years)	Min/Max Age at Maturity (in years)	Choose to get Guaranteed Income for
5 years	6 years	From end of 7th year (for example, if your last premium is paid in Jan 2025, your Guaranteed Income will start from Jan 2028)	18 minus Policy Term	60	18/71	5, 7 or 10 years
7 years	8 years	From end of 9th year (for example, if your last premium is paid in Jan 2027, your Guaranteed Income will start from Jan 2030)				
10 years	11 years	From end of 12th year (for example, if your last premium is paid in Jan 2030, your Guaranteed Income will start from Jan 2033)				

Minimum Annual Premium: ₹30,000 p.a.

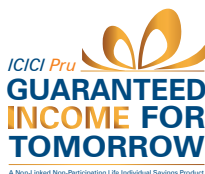
- **Save the Date⁶:** You can choose the date on which you want to receive the Guaranteed Income.
- Option of taking future income as a one-time lump sum⁵ at the time of maturity or during Income Period.

TERMS & CONDITIONS

- 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.
- A guaranteed regular income will be payable under this plan option.
- 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.
- 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 future income, if taken as a lump sum shall be the present value of the future income discounted at a rate of 9% p.a. The discount rate is not guaranteed. However, any change in the discount rate shall be subject to prior approval from IRDAI.
- You can choose to receive income on any one date succeeding the due date of first income to coincide with any special date. If you have chosen a specific date to receive Guaranteed Income, the Guaranteed Income payable from this date will be increased for the deferment period i.e. the period between the due date of first GI pay-out and the specific date chosen, at an interest rate of 3.00% p.a. compounded monthly. Any change in interest rate will be subject to prior approval from IRDAI.

* 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.
Premium, premium payment term and policy term chosen at inception of policy cannot be changed. You have the flexibility to change the frequency of premium payment.
The proportion of applicable Guaranteed Income payable for monthly and half-yearly modes of premium payments, expressed as a percentage of the annual premium are given below.

Mode of Premium Payment	Proportion of benefits
Monthly	94%
Half-yearly	97%
Yearly	100%



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IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.