This advertisement is designed for combination of benefits of two individual and separate products named, 1) ICICI Pru EzyGrow and 2) ICICI Pru Guaranteed Income For Tomorrow. These products are also available for sale individually without the combination offered/suggested. The benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer to the detailed sales brochure of respective individual product mentioned herein before concluding the sale.



We all have non-negotiable goals that we would like to achieve. These can include marriage, child's education and more. To achieve these goals, it is important to grow wealth. However, one needs a secure way to grow wealth - one that is low risk and offers maximum protection.

Presenting, **ICICI Prudential Save 'N' Grow**, a life insurance solution, which gives you the potential of wealth creation while letting you live carefree with the assurance of capital quarantee<sup>1</sup>.

# What makes ICICI Prudential Save 'N' Grow suitable for you?



# Capital Guarantee<sup>1</sup>

Return of all premiums at maturity ensures safety of capital



## Potential for wealth creation<sup>2</sup>

Potential to create wealth with exposure in equity and debt as per your risk appetite



### Life Insurance Cover<sup>3</sup>

Safety net for your loved ones through life cover



#### Tax⁴ Benefits

Tax benefits may be available on premiums paid and benefits received

## Benefits in detail:

Under this plan, you have to pay premiums for a certain period of time, wait for a few years, after which you will receive a lump sum amount. This lump sum will comprise of:

- a. Total Premiums Paid⁵ by you and,
- b. Market-linked returns to boost your savings

You can choose the premium payment term i.e. the number of years for which you have to pay premiums.

# Illustration:

Mr. Rahul is a 30-year-old salaried professional. He wants to grow his wealth and also ensure that his capital is safe in order to achieve his non-negotiable goals. He pays ₹50,000 p.a. in annual premium payment mode for 7 years for a policy term of 15 years.



<sup>\*</sup>ARR stands for assumed rate of return. For the purpose of illustration, the Company has assumed 8% and 4% as rates of investment returns. The returns shown in the illustration are not guaranteed and they are not the upper or lower limits that you may get, as the value of the policy depends on a number of factors including future investment performance.

Death benefit: On unfortunate death of the life assured during the policy term, the nominee will get the life cover amount of ₹2,66,420° from ICICI Pru Guaranteed Income For Tomorrow and ₹2,33,580° from ICICI Pru EzyGrow.

# Plan at a Glance:

Parameter	Boundary Condition	
Age at Entry (in years)	Min: 0   Max: 55	
Premium Payment Term (PPT in years)	5,7,10	
Policy Term (PT in years)	For 5 PPT:15 <sup>#</sup>   For 7 PPT: 15   For 10 PPT: 20	
Premium Payment Frequency	Yearly/ Half-yearly/ Monthly	
Sum Assured under ICICI Pru EzyGrow	10 times Annualized Premium	
Sum Assured on Death under ICICI Pru Guaranteed Income For Tomorrow:	10 times Annualized Premium	

#### Modal Premium (in ₹):

#### Minimum Premium:

PPT-PT/Frequency	Annual	Half-yearly	Monthly
5-15	50,000	21,500	3,917
7-15	50,000	14,500	2,500
10-20	28,000	11,000	1,850

#### **Maximum Premium:**

PPT-PT/Frequency	Annual	Half-yearly	Monthly
5-15	2,00,000	1,05,000	18,200
7-15	2,00,000	1,05,000	18,200
10-20	1,69,000	86,000	14,500

<sup>\*</sup>Combination of ICICI Pru GIFT Lump Sum PPT - 5 Years PT-10 Years and ICICI Pru EzyGrow PPT - 5 Years PT -15 Years.

# **Terms and Conditions:**

- 1. Guaranteed benefits will be payable, provided all due premiums have been paid. Guaranteed benefits are payable through ICICI Pru Guaranteed Income For Tomorrow.
- 2. Wealth creation is through maturity benefit of ICICI Pru EzyGrow.
- 3. Life cover is the benefit payable on death of the life assured during the policy term.
- 4. Tax benefits under the policy are subject to conditions under Sections 80C, 10(10D),115BAC and other provisions of the Income Tax Act, 1961. Goods and Service Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details.
- 5. Total Premiums Paid is excluding taxes paid under ICICI Pru Guranteed Income For Tomorrow. For ICICI Pru EzyGrow, applicable Goods and Services Tax & cesses, if any will be charged extra, as per applicable rates.
- 6. This is the minimum death benefit paid under ICICI Pru Guaranteed Income For Tomorrow
- 7. The amount shown here is the sum assured for ICICI Pru EzyGrow. If the fund value of ICICI Pru EzyGrow is higher than its Sum Assured, then Fund Value will be paid instead of Sum Assured.

### Additional points to note:

- This combination solution is applicable for Lump sum plan option of ICICI Pru Guaranteed Income For Tomorrow with online benefit and ICICI Pru EzyGrow.
- This combination solution comprises one set of policies each of two products named ICICI Pru Guaranteed Income For Tomorrow & ICICI Pru EzyGrow. These are also available individually with the Company and it is not mandatory for the customer to apply for this combination only.
- This is not a product brochure. The customer is requested to separately go through the product brochures of ICICI Pru Guaranteed Income For Tomorrow (UIN: 105N182V08, a non-linked non-participating life individual savings product) & ICICI Pru EzyGrow (UIN: 105L189V04, a unit-linked non-participating individual life insurance plan) to take the decision to opt for this combination solution after having fully understood the risk factors, product terms and conditions





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