

SmartKid Guarantee is combination of benefits of two individual and separate products named, 1) ICICI Pru GIFT Pro and 2) ICICI Pru Non-Linked Waiver of Premium Rider. ICICI Pru GIFT Pro is also available for sale individually without the combination offered/suggested. The customer is advised to refer to the detailed sales brochure of respective individual products mentioned herein before concluding the sale.

Your love never stops, neither should their dreams

Protect your child's higher education with
guaranteed income⁴ and premium waiver²

Introducing


**SmartKid
Guarantee**

with ICICI Pru GIFT Pro + ICICI Pru Non-Linked Waiver of Premium Rider

Guaranteed
returns⁴

Life
cover¹

Future premiums waived off²
in case of unforeseen event³

⁴Conditions apply



Introducing SmartKid Guarantee, a guaranteed savings plan for your child's goals that ensures security with continued benefits and future premiums waived² in case of unforeseen events³.
SmartKid Guarantee comprises of: ICICI Pru GIFT Pro and ICICI Pru Non-Linked Waiver of Premium (WoP) Rider.

Key features under ICICI Pru GIFT Pro



Life Insurance Cover¹ throughout the policy term



Flexibility of selecting duration of **Guaranteed Income⁴** required, as per your child's future goals



Option to receive Guaranteed income⁴ that either stays **level⁵** throughout the income duration or **increases⁵** every year



MoneyBack Benefit⁶: Get back 0% to 100% of sum total of all annualised premiums



MoneyBack Benefit⁶ year: Any year on or after completion of the policy term



Tax¹⁰ benefits are applicable as per prevailing tax laws

Key features under ICICI Pru Non-linked Waiver of Premium (WoP) Rider



Get a waiver on **all future premiums** on occurrence of unforeseen events like Death, Accidental Total Permanent Disability³, Terminal illness⁴ or Critical Illness⁵



Waiver of premium will be offered on the occurrence of:

- **Where Life Assured of the rider is same as the Life Assured of ICICI Pru GIFT Pro** - Accidental total & permanent disability or diagnosis of covered critical illnesses
- **Where Life Assured of the rider is different from the Life Assured of ICICI Pru GIFT Pro, depending on the Benefit option chosen -**
 - 1) Life option: On death or terminal illness of the Life Assured named under WoP rider.
or
 - 2) Health option: Accidental total & permanent disability or diagnosis of covered critical illnesses of the Life Assured named under WoP rider.
or
 - 3) Life and Health option: Accidental total & permanent disability or diagnosis of covered critical illnesses or death or terminal illness of the Life Assured named under WoP rider.

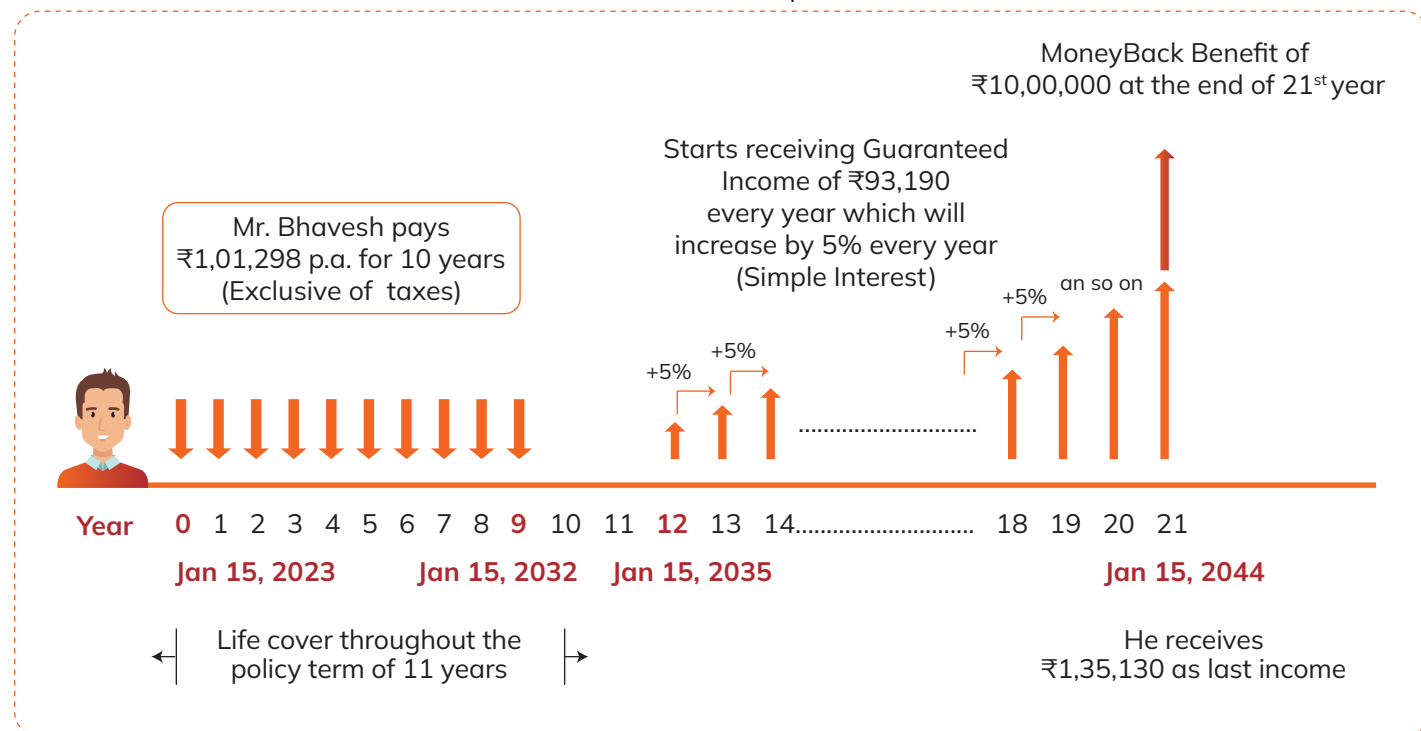


Tax¹⁰ benefits are applicable as per prevailing tax laws

Sample illustration

Mr. Bhavesh, a 35-year-old IT professional, is looking for plan that can provide guaranteed returns to take care of his child's education expenses and marriage. He also wishes to ensure his child's future goals are not compromised under any circumstances. He chooses SmartKid Guarantee with an 11-year policy term and pays ₹1,01,298 (including rider premium) yearly for 10 years.

MoneyBack Benefit: 100% along with last income | **Life cover:** ₹10.7 lakh | **Income option:** Increasing | **Base cover** | **Annual Premium:** ₹1,01,298 | **Policy Term:** 11 years | **Premium Payment Term:** 10 years | **Income Period:** 10 years | **Gender:** Male | **WoP Plan Option:** Health | **Life Assured for ICICI Pru GIFT Pro:** Child | **Life Assured for WOP:** Father



If father gets diagnosed with a covered Critical Illness after paying few premiums, future premiums are waived off and plan continues with child goals intact.

Plan at a glance

(Applicable for Parent who will be the Life Assured under WoP rider)

Premium Payment Term (in years)	Policy Term (in years)	Income Period* (in years)	Min/Max Age at Entry (in years)	Min/Max Age at Maturity (in years)
5	8 to 10	5/7/10/12/15/ 20/25/30	18 / 55	18/65
6	8 to 11			18/66
7	8 to 12			18/67
8	9 to 13			18/68
9	9 to 14			18/69
10	10 to 15			18/70
11	11 to 16			18/70
12	12 to 17			18/70

Premium Payment Frequency: Annual, Half-Yearly, Monthly

Terms and Conditions

- 1 Life Insurance Cover is the benefit payable on death of the Life Assured during the policy term.
- 2 Waiver of Premium is triggered in case of an unfortunate event and will be applicable as per the option chosen. On occurrence of an unfortunate event, all future premiums will be waived off and the future premiums will be paid by the company. Kindly refer the product/rider brochure for more details.
- 3 Unforeseen event here refers to death, terminal illness, covered critical illness and accidental total and permanent disability. This Waiver of Premium (WoP) rider offers coverage in the form of following benefit options - In the Life option, the Rider Benefit covers the earlier occurrence of death or terminal illness. In the health option, the Rider Benefit covers Accidental Total and Permanent Disability or covered Critical Illnesses. In the life and health option, the Rider Benefit applies to the first event among death, terminal illness, Accidental Total and Permanent Disability, or diagnosis of a covered Critical Illness for the specified Life Assured under the WoP rider. The WoP Rider Benefit as defined will be applicable once any of the contingent events mentioned under the chosen benefit option is triggered. You can opt for only one of the benefit options.
- 4 Guaranteed Benefits will be payable subject to all due premiums being paid.
- 5 Level Income and Increasing Income are income options available under ICICI Pru GIFT Pro. Guaranteed Benefits will be payable subject to all due premiums being paid. Under Level Income, the Guaranteed Income will remain constant throughout the income period. If Increasing Income is selected, the Guaranteed Income will increase at a simple interest rate of 5% p.a. You can either opt for Level Income or Increasing Income option. This option has to be selected at inception and cannot be changed later.
- 6 You can choose to receive any percentage from 0% to 100% of the sum total of all annualised premiums payable by you as MoneyBack Benefit. This will be paid as a Lump sum amount. Additionally, you also have the flexibility to choose any year, on or after the maturity date of the policy up to the last income year, to receive this MoneyBack Benefit. Your Guaranteed Income amount will be adjusted based on the MoneyBack Benefit % and payout year selected by you.
- 7 The Rider Benefit will be applicable if the Life Assured named under the WoP rider has become totally, continuously and permanently disabled as a result of an Accident within the Rider Term i.e., Accidental Total Permanent Disability and should mandatorily satisfy at least one condition outlined within the following three conditions. To know more about definitions, terms & conditions applicable for permanent disability due to accident, kindly refer to the sales brochure of ICICI Pru Non-Linked Waiver of Premium Rider.
- 8 A Life Assured shall be regarded as terminally ill only if he/she is diagnosed as suffering from a condition which, in the opinion of two independent medical practitioners specialising in treatment of such illness, is highly likely to lead to death within 6 months. The Terminal Illness must be diagnosed and confirmed by medical practitioners registered with the Indian Medical Association and approved by the Company.
- 9 The Rider Benefit will be applicable on the Life Assured named under the WoP rider being diagnosed with any of the 15 covered critical illnesses within the rider term by a Medical Practitioner. To know more about definitions, terms & conditions applicable for critical illness, kindly refer to the sales brochure of ICICI Pru Non-Linked Waiver of Premium Rider.
- 10 Tax benefits as per prevailing tax laws. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details.



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BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS
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.