

IN UNIT LINKED INSURANCE POLICIES, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER.

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.

Growth bhi / Guarantee¹ bhi

with

ICICI Prudential

Save 'N' Grow



¹T&C apply

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 guarantee¹.

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



Capital Guarantee¹

Return of all premiums at maturity ensures safety of capital



Potential for wealth creation²

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



Life Insurance Cover³

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:

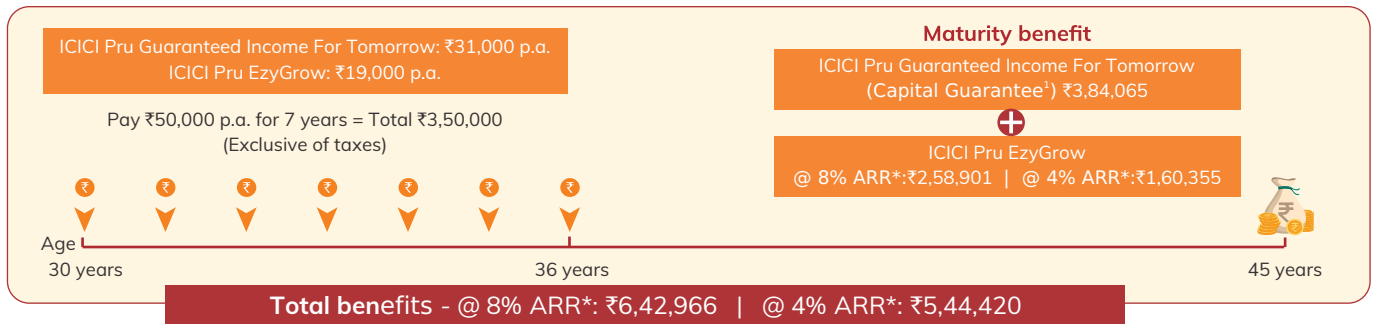
Under this plan, you have to pay premiums for a certain period of time, wait for a few years, after which you will receive a lump sum amount. This lump sum will comprise of:

- Total Premiums Paid⁵ by you and,
- 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.



*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 ₹3,10,000⁶ from ICICI Pru Guaranteed Income For Tomorrow and ₹ 1,90,000⁷ from ICICI Pru EzyGrow.

Plan at a Glance:

Parameter	Boundary Condition				
Age at Entry (in years)	Min: 0 Max: 50				
Premium Payment Term (PPT in years)	5,7,10				
Policy Term (PT in years)	For 5 PPT: 10 or 15 or 20 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:					
Combinations	5-10	5-15	5-20	7-15	10-20
Monthly	5400	3500	2800	3500	2375
Semi-Annual	32400	21000	16800	21000	14250
Yearly	64800	42000	33600	42000	28500
Maximum Premium:					
Combinations	5-10	5-15	5-20	7-15	10-20
Monthly	27500	16667	14000	17500	15000
Semi-Annual	165000	100000	84000	105000	90000
Yearly	330000	200000	168000	210000	180000

Terms and Conditions:

- Guaranteed benefits will be payable, provided all due premiums have been paid. Guaranteed benefits are payable through ICICI Pru Guaranteed Income For Tomorrow.
- Wealth creation is through maturity benefit of ICICI Pru EzyGrow.
- Life cover is the benefit payable on death of the life assured during the policy term.
- 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.
- Total Premiums Paid is excluding taxes paid under ICICI Pru Guaranteed Income For Tomorrow. For ICICI Pru EzyGrow, applicable Goods and Services Tax & cesses, if any will be charged extra, as per applicable rates.
- This is the minimum death benefit paid under ICICI Pru Guaranteed Income For Tomorrow
- 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: 105N182V11, a non-linked non-participating life individual savings product) & ICICI Pru EzyGrow (UIN: 105L189V06, 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

ICICI Prudential
Save 'N' Grow

ICICI PRUDENTIAL
 LIFE INSURANCE

© ICICI Prudential Life Insurance Co. Ltd. All rights reserved. Registered life insurance company with IRDAI, Regn. No. 105. CIN: L66010MH2000PLC127837. Reg. Off.: ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai-25. Helpline number - 1800 2660. For more details on the risk factors, term and conditions please read the product brochure carefully before concluding the sale. ICICI Pru Guaranteed Income For Tomorrow UIN: 105N182V11, ICICI Pru EzyGrow UIN: 105L189V06. Advt. No.: L/II/1323/2024-25.

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.