

# Get **MORE** with

## ICICI Pru **SIGNATURE**

A Unit Linked Non-Participating Life Insurance Plan



### Return of All Premium Allocation Charges

- Get the Premium Allocation charges added back to the fund value at the end of the 10<sup>th</sup> policy year and thereafter every 5<sup>th</sup> policy year till the end of the policy term.



### Value Benefit<sup>1</sup>

- Get 5% of the annual premium added to the fund value in 2<sup>nd</sup> and 6<sup>th</sup> year depending on your plan option.



### Systematic Withdrawal Plan<sup>2</sup>

- Get money at regular intervals from your fund value as per your financial needs.



### Whole Life Option

- Enjoy all the policy benefits till the age of 99 years.



### Wealth Boosters<sup>3</sup>

- Wealth boosters will be added as a percentage of the fund value every 5 years starting from the 10<sup>th</sup> year.



### Tax Benefits<sup>4</sup>

- Get tax benefits on premiums paid and maturity proceeds received as per the prevailing tax laws.



### Fund options and portfolio strategies<sup>5</sup>

- Option to choose from multiple funds and 4 portfolio strategies to suit your investment needs.



### Maturity Benefit

- Flexibility to receive the maturity amount as a lump sum or through structured payouts using settlement option.



### Death Benefit<sup>6</sup>

- On the death of policyholder highest of sum assured, fund value or minimum death benefit will be payable to the nominee.

	Advantage	Premier	Exclusive
<b>Premium Slabs</b>	<b>1 Lakhs to 4.99 Lakhs</b>	<b>5 Lakhs to 9.99 Lakhs</b>	<b>10 Lakhs &amp; above</b>
<b>Return of Premium Allocation Charges</b>	✓	✓	✓
<b>Value Benefit in Year 2</b>		✓	✓
<b>Value Benefit in Year 6</b>			✓
<b>Whole Life option</b>	✓	✓	✓
<b>Systematic Withdrawal Plan</b>	✓	✓	✓
<b>Wealth Boosters</b>	✓	✓	✓

## BOUNDARY CONDITIONS

<b>MINIMUM PREMIUM AS PER PLAN OPTION</b>	<b>Advantage - ₹1,00,000 p.a.</b> <b>Premier - ₹5,00,000 p.a.</b> <b>Exclusive - ₹10,00,000 p.a.</b>
<b>PREMIUM PAYMENT TERMS</b>	<b>Single pay, Limited pay - 5, 7 and 10 years, Regular pay.</b> <b>Whole Life - 7,10 and 15 years.</b>
<b>POLICY TERM</b>	<b>10 to 30 years and Whole Life as per age and premium payment term.</b> <b>Please see the product brochure for complete details.</b>
<b>PREMIUM PAYMENT MODES</b>	<b>Single, Yearly, Half-yearly and Monthly.</b>

### Terms and conditions

- Value Benefit is 5% of the annual premium and will be added to the fund value as extra units on receipt of 2nd year's premium for Premier Plan and on receipt of 2nd year and 6th year's premiums for Exclusive Plan. For non-annual modes of premium payment, value benefit will be added as and when modal premiums are received for Premier and Exclusive plan option.
- Systematic Withdrawal Plan is allowed only after the first five policy years.
- The company will contribute to your wealth creation by allocating extra units to your policy at the end of every 5th policy year starting from the end of 10th policy year till the end of your policy term. Each Wealth Booster will be a percentage of the average Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters.
- Tax benefits under the policy are subject to conditions under Section 80C, 10(10D) and other provisions of the Income Tax Act, 1961. Goods and Services Tax and cesses, if any will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time.
- The Policyholder can only have his funds in one of the Portfolio Strategies.
- Minimum Death Benefit will be 105% of the total premiums including Top-up premiums, if any received up to the date of death.



Unit linked Insurance products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender/withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year. Please refer to the product brochure for terms and conditions on withdrawal/surrender after completion of five years. Unit linked insurance products are subject to market risk, which affect the Net Asset Values & the customer shall be responsible for his/her decision. The names of the Company, Product names or fund options do not indicate their quality or future guidance on returns. Funds do not offer guaranteed or assured returns.

**ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837.**

ICICI Prudential Life Insurance Company Limited. Registered Address: ICICI Prulife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license. Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays and valid only for calls made from India). ICICI Pru Signature Form no.: UW2 and UW3, UIN: 105L177V02. Advt No.: H/II/0587/2019-20.

#### BWARE OF SPURIOUS / FRAUD PHONECALLS!

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.