

ICICI Pru
FuturePerfect

Non-linked Participating Life Individual Savings Product

GIVES YOUR SAVINGS THE POWER OF GROWTH & SAFETY

Along with Life cover

GROWTH

Opportunity to create
wealth through
equity exposure



CAPITAL PROTECTION[#]

Savings with the
comfort of guarantees



So start your safe journey towards a rising future today!
Along with Life cover



Guaranteed Maturity Benefit (GMB)[^]



Increasing Guaranteed Additions[~] throughout the policy term



Accrued Guaranteed Additions (GA)[~] as % of annualised premium



Life cover for entire policy term



Tax benefits⁺⁺



Capital protection[#]

[#]Capital protection is in the form of Guaranteed Maturity Benefit and Guaranteed Additions. [^]GMB will be set at policy inception and will depend on age, policy term, premium, premium payment term and gender. The GMB may be lower than your Sum Assured on death. [~]For monthly premium frequency, 1/12th times GA will be accrued every month on premium payment. For half yearly premium frequency, 0.5 times GA will be accrued on premium payment. Guaranteed benefits are payable subject to all due premiums being paid and the policy being in force.

Increasing Guaranteed Additions through out the policy term:

| | Guaranteed additions (% of Annualised premium) | | | |
|------------------------|--|--------|---------|------------|
| PPT\Policy Year | 1 - 5 | 6 - 10 | 11 - 15 | 16 onwards |
| 5 pay, 7 pay | 8% | 10% | 12% | 15% |
| 10 pay, 15 pay, 20 pay | 10% | 12% | 15% | 18% |

Benefit Illustration for ICICI Pru Future Perfect – Limited Pay

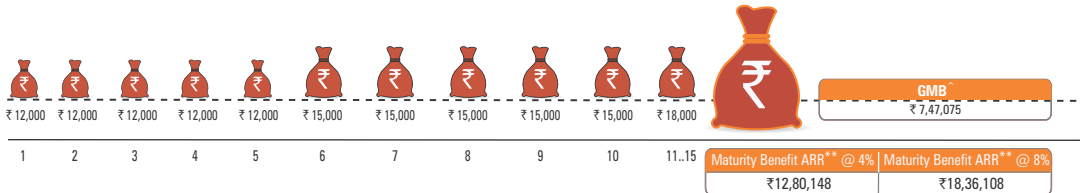
| | |
|----------------------|-------------------|
| Age at entry | : 35 years |
| Premium paying term | : 7 years |
| Premium | : ₹ 1,50,000 p.a. |
| Policy term | : 15 years |
| Premium paying mode | : Yearly |
| Sum Assured on Death | : ₹ 15,00,000 |

| Assumed Rate of Returns | ARR** @ 4% (₹) | OR ARR** @ 8% (₹) |
|---|----------------|-------------------|
| Total Guaranteed Benefit on Maturity (A) = (i) + (ii) | 9,72,075 | 9,72,075 |
| Guaranteed Maturity Benefit (i) | 7,47,075 | 7,47,075 |
| Guaranteed Additions on Maturity (ii) | 2,25,000 | 2,25,000 |
| Estimated accrued Reversionary Bonuses (RB) (B) | 0 | 3,34,912 |
| Estimated Terminal Bonus (C) | 3,08,073 | 5,29,121 |
| Estimated Maturity Benefit (A+B+C) | 12,80,148 | 18,36,108 |

Illustration

Guaranteed Additions

| Bonuses* | |
|------------------------------|------------------------------|
| Terminal Bonus Assumed at 4% | Terminal Bonus Assumed at 8% |
| ₹ 3,08,073 | ₹ 5,29,121 |
| Vested RB Assumed at 4% | Vested RB Assumed at 8% |
| ₹ 0 | ₹ 3,34,912 |



**ARR stands for Assumed rate of return. If the policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the Benefit Illustration. Since the policy offers variable returns, the given illustration shows two different rates of assumed future investment returns. The returns shown above are not guaranteed and they are not the upper or lower limits of what you might get back, as the maturity value of policy depends on a number of factors including future investment performance.* The reversionary bonuses and terminal bonuses are not guaranteed and are dependent on future performance.

Terms & Conditions

- Tax benefits under the policy are subject to conditions under Sec. 80C and Sec 10(10D) of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments from time to time.
- Premium payment term and policy term chosen at inception of policy cannot be changed.
- After completion of the policy term, the policy will not participate in profits.
- For further details, please refer to the policy document and the benefit illustration.
- The above illustrated benefits are for healthy male life and exclusive of taxes.



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Beware of Spurious Phone Calls and Fictitious/Fraudulent Offers IRDAI clarifies to public that IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. *IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.