

ICICI Pru **LAKSHYA**

A Non-linked Participating Life Insurance Plan

GOLD

This plan is offered under ICICI Pru Lakshya

Key Benefits



Get annual cashback¹ throughout the payment term starting from 25th month



Get regular income for 15 years at maturity



Secure your family's future with life cover during the policy term and before your income period starts



Get rewarded with Guaranteed Value Benefits² to boost your income



Enjoy bonuses in the form of Regular Additions³ every year to boost your income



Tax Benefits⁴ on premiums paid and benefits received as per prevailing tax laws

¹ Cashback will be in the form of encashment of the Regular Additions.

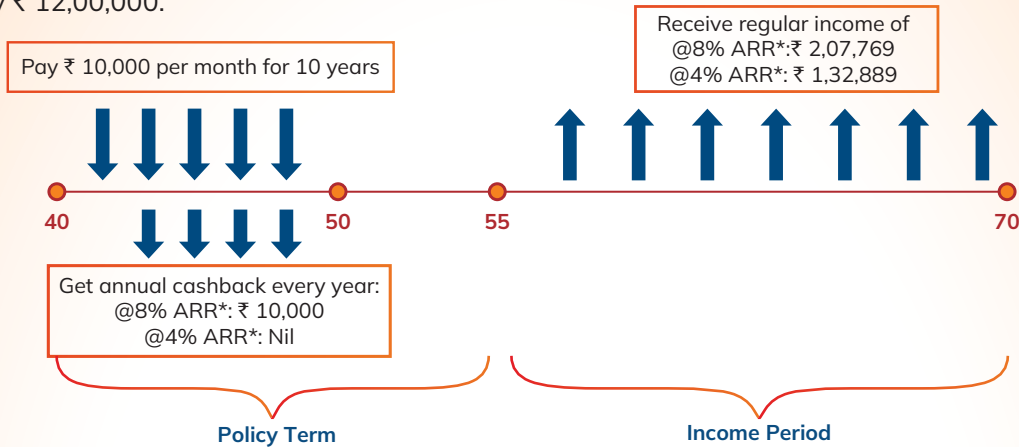
² Guaranteed Value Benefits will be set at policy inception and will depend on age, policy term, premium, premium payment term and gender.

³ Bonus may be declared annually from the first year as 'Regular Additions' and will be a percentage of the sum total of the 'Sum Assured on Maturity' and the applicable 'Guaranteed Value Benefits'.

⁴ Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Goods and Services tax will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time.

Benefit Illustration

For a 40 year old male, paying ₹ 10,000 per month for 10 years for a policy term of 15 years with Sum Assured on Maturity ₹ 12,00,000.



*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.

Death Benefit:

On Death of the life assured during the policy term: Higher of (Sum Assured on Death + Accrued Regular Additions net of encashment (if any) + Interim Regular Addition (if any) + Terminal Bonus (if any)) or 105% of Total Premiums paid as on the date of death, will be payable. In the illustration shown above, on death at the end of 11th year, Death Benefit payable will be ₹14,62,550 at 8% ARR and will be ₹ 13,51,343 at 4% ARR.

On Death of the life assured during the income period, the income will continue to be paid to the nominee for the remaining income period. In the illustration shown above, on death at the end of 20th year, the nominee will continue to receive the income for the remaining 10 years.

Boundary Conditions

Premium Payment Option	Limited Pay		
Premium Payment Term (PPT) in years	5	7	10
Policy Term (PT) in years	12	12	15
Minimum Annual Premium (in ₹)	50,000	30,000	24,000
Max Age at Entry (in years)	45	50	55
Min / Max Age at Maturity (in years)	18 / 70		
Sum Assured on Death	Higher of (10 times Annualised Premium or PPT X Annualised Premium)		
Premium Payment frequency	Annual, Half-yearly, Monthly		



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