



*ICICI Pru*

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**GUA<sup>₹</sup>ANTEED  
PENSION PLAN  
FLEX) **

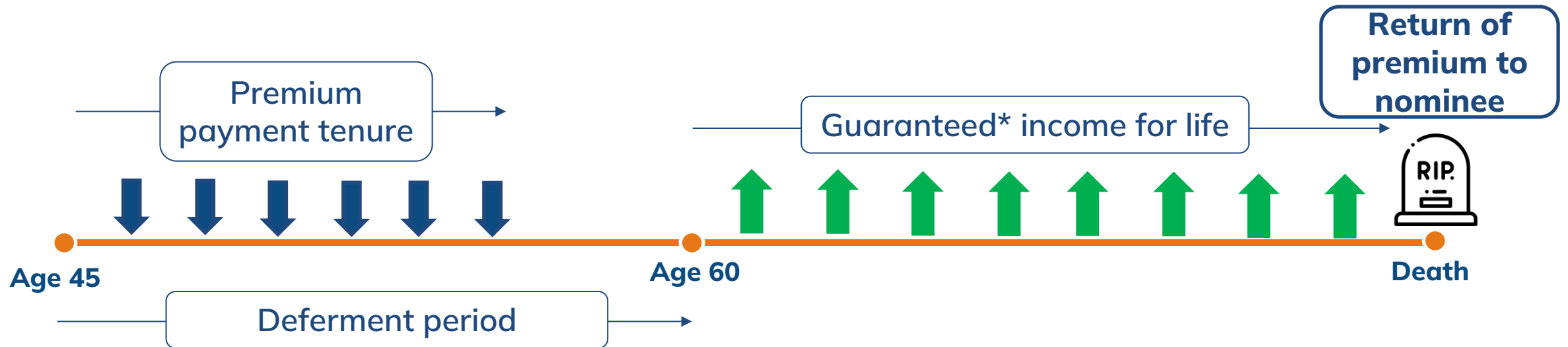
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A Non-Participating, Non-Linked,  
Individual, Savings, Deferred Annuity Product

# How GPP Flexi works



- Premium Payment Tenure** Ranging from 2 years to 15 years
- Lifelong guarantee\* of annuity/income** Annuity starts after end of deferment period and is guaranteed\* for life
- Legacy transfer through return of premium (Optional)** Total premiums paid returned to nominee on demise of annuitant



\*Conditions apply - The annuity amount is informed to you at the time of availing the plan and is guaranteed and unchanged for life.

# Power to choose



**Increasing annuity<sup>3</sup>:**  
Annuity amount increases by 5% (of the 1<sup>st</sup> annuity amount) every year



**Joint Life<sup>1</sup>:** After death of primary annuitant, annuity/income continues for joint life. Option to add spouse /child/parent/sibling as joint life



**Return of premium (ROP)**  
Total premiums paid returned to nominee post demise of annuitant



**Special Withdrawal<sup>4</sup>:**  
Withdraw up to 60% of premiums for any emergency once income starts



**Waiver of premium<sup>2</sup> on joint life:**  
On demise of primary annuitant remaining premiums are waived off



**Return of Premium on Critical Illness (CI) or Permanent Disability (PD):**  
On occurrence of any 7 CI or PD, min. 105% of total premiums paid returned to the annuitant

# Other benefits



## Special Withdrawal<sup>4</sup>:

Withdraw up to 60% of premiums for any emergency after the end of deferment period



## Top-up<sup>6</sup> contributions:

Enhance your retirement savings by making additional top-up contributions, offering the flexibility to boost your annuity/income stream in line with your financial goals



## Loan against policy<sup>7</sup>:

Access a loan against your policy without disrupting your regular annuity payouts



## Save the date<sup>5</sup>:

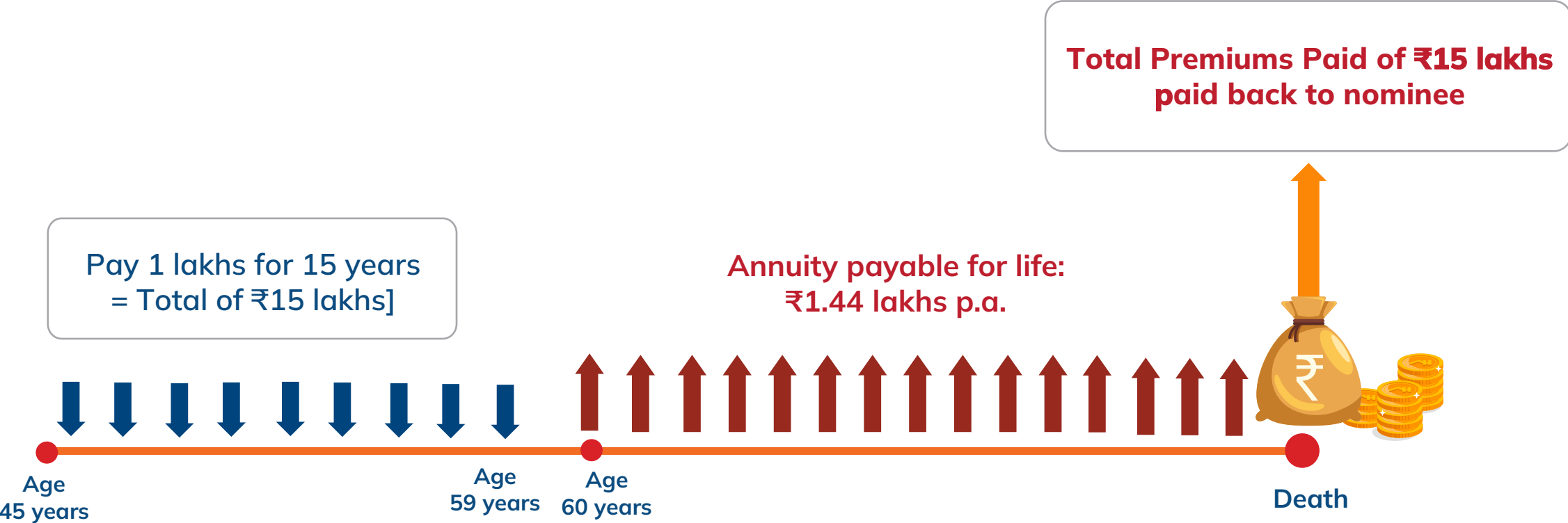
Select a specific date to receive your annuity payouts, ensuring predictability and seamless alignment with your financial planning needs

# Boundary conditions

Premium Payment Term	2 years to 15 years
Deferment Period	PPT chosen to 15 yrs (in multiples of 1 yr) (Number of years from start of policy after which the annuity will begin)
Minimum age at entry	40 years (Primary annuitant) , 30 years (Secondary annuitant)
Maximum age at entry	80 years
Minimum Premium	Premium to be such that the minimum annuity amount is not less than ₹ 12,000 per annum (₹ 1000 per month )
Maximum premium	Subject to board approved underwriting policy
Premium payment frequency	Annually, Half-yearly, Monthly
Annuity payout frequency	Annually, Half-yearly, Quarterly, Monthly

# Single life with Return of Premium

# Single Life with ROP



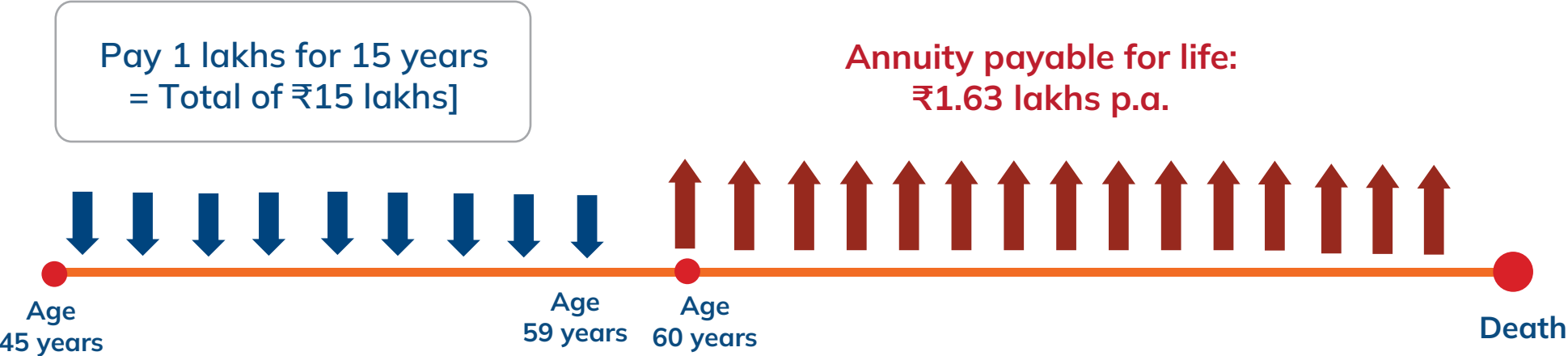
• Annuity Rate @9.64% for 45-year-old male



Premium exclusive of taxes for annual annuity payout

# **Single life without Return of Premium**

# Single Life without ROP



• Annuity Rate @10.87% for 45-year-old male

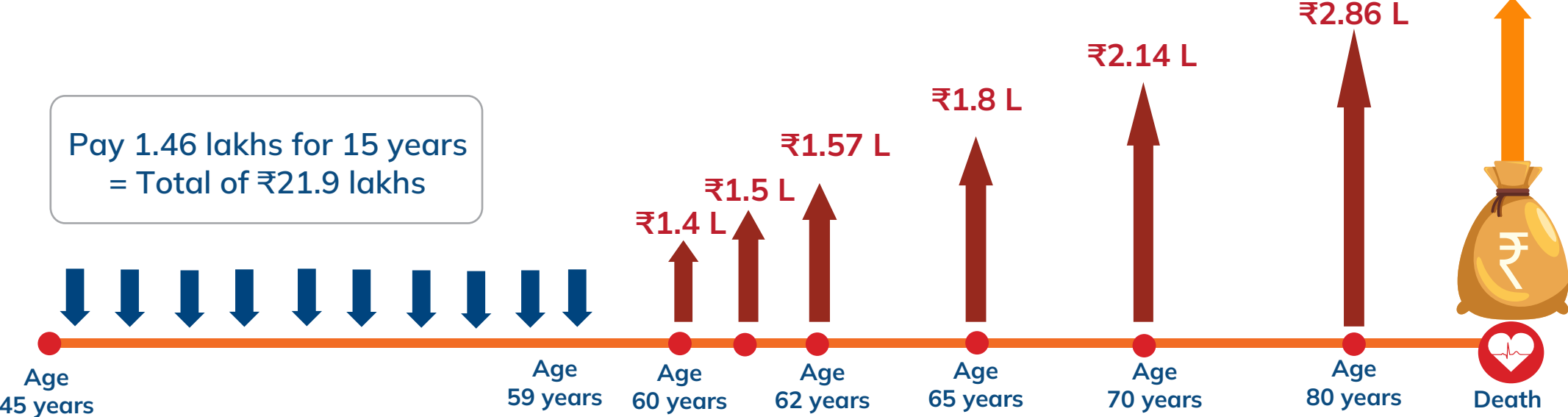


Premium exclusive of taxes for annual annuity payout

**Increasing annuity for Single life with Return of Premium**

# Increasing Annuity for Single Life with ROP

Total Premiums Paid of ₹21.9L paid back to nominee



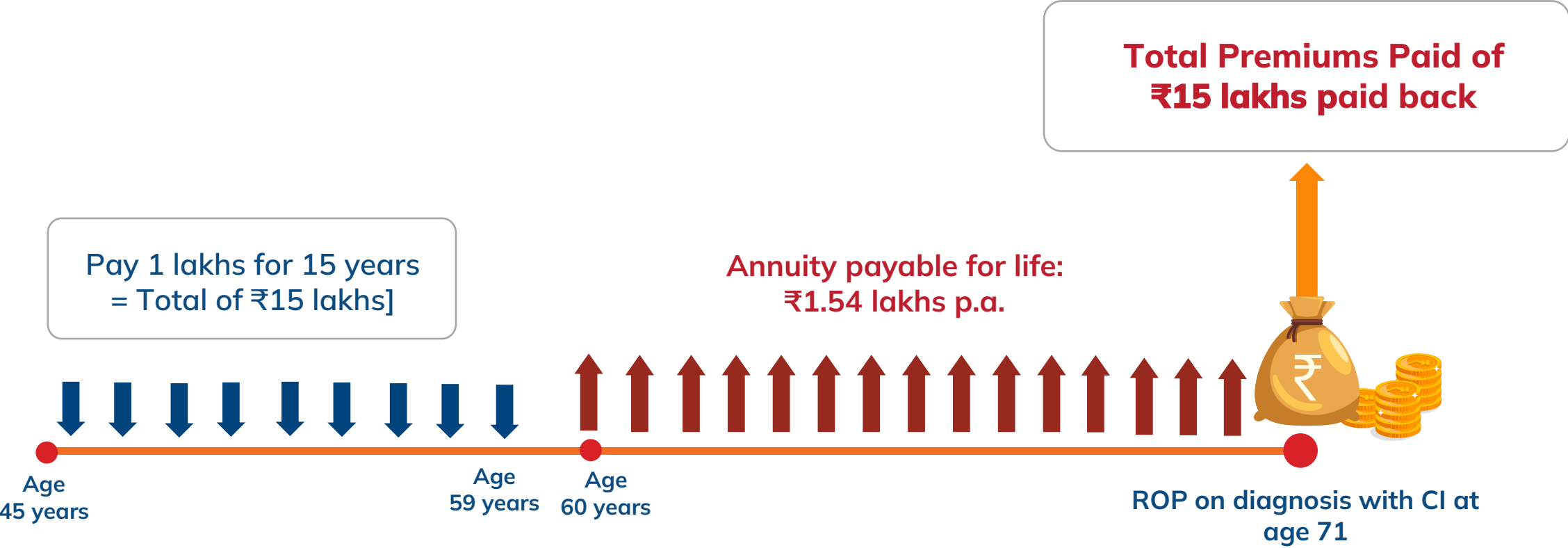
Pay 1.46 lakhs for 15 years = Total of ₹21.9 lakhs



Premium exclusive of taxes for GA-II option for annual annuity payout

**Single life with Return of Premium on CI / PD / Death**

# Single life with Return of Premium on CI / PD / Death



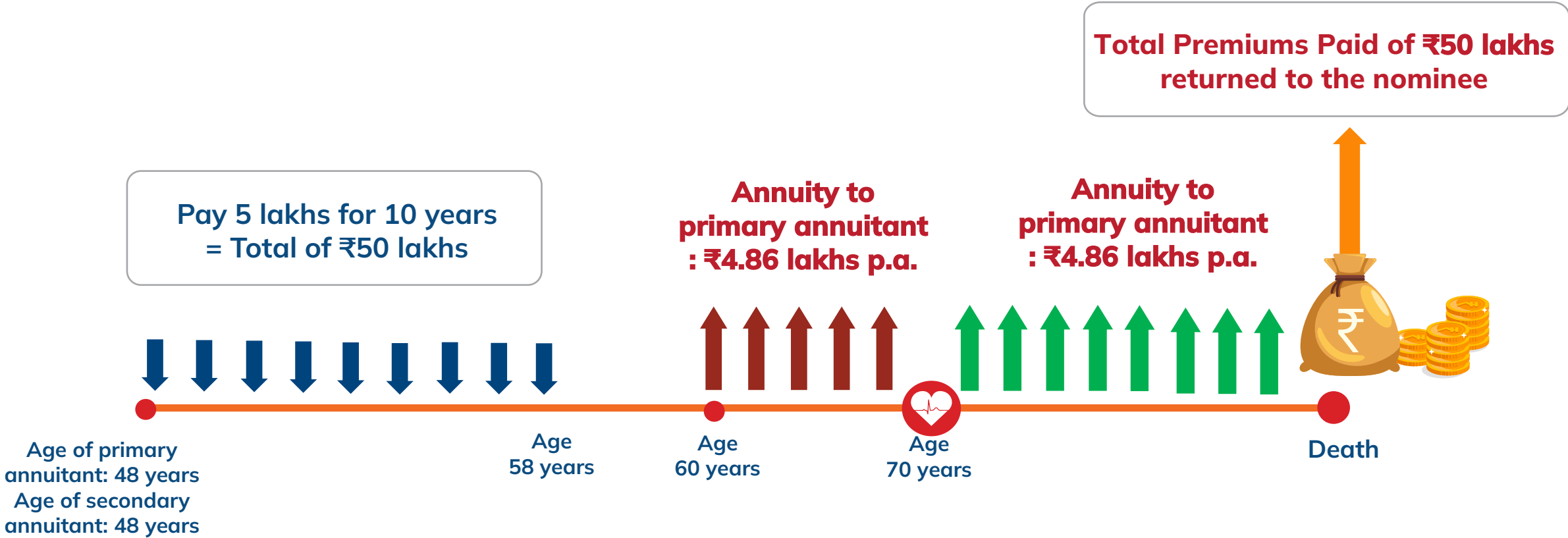
• Annuity Rate @10.31% for 45-year-old male



Premium exclusive of taxes for annual annuity payout

# **Joint life with Return of Premium**

# Joint Life with ROP



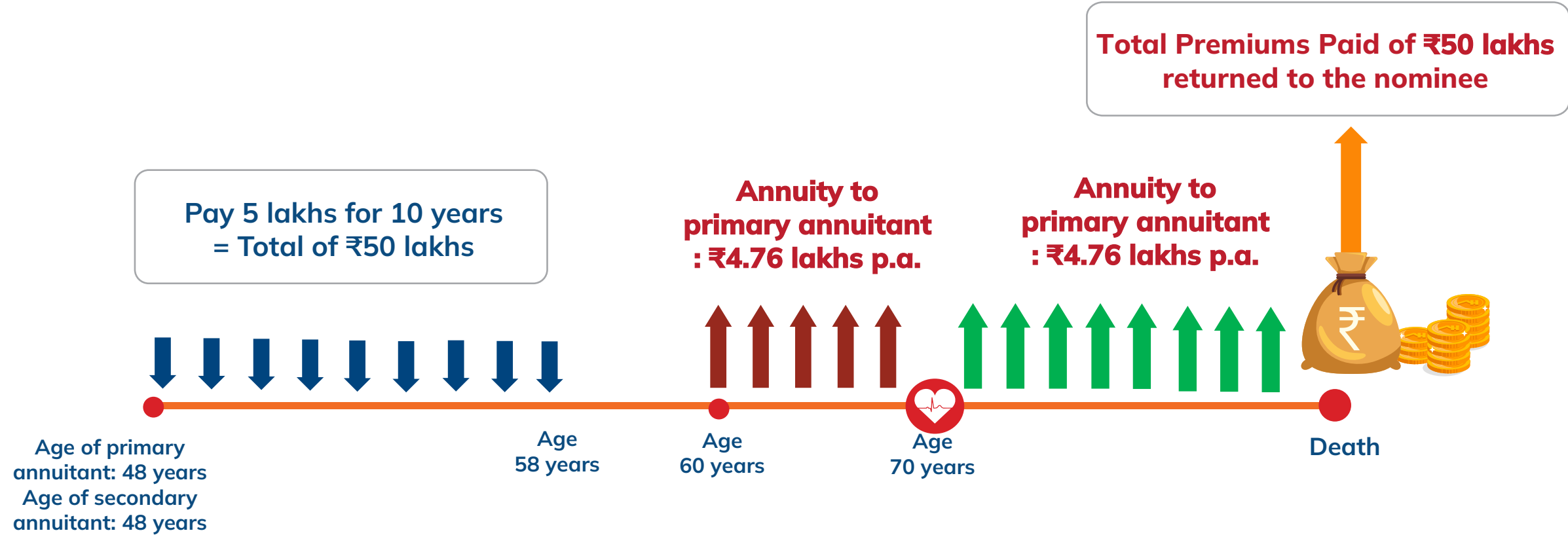
• Annuity Rate @9.73% for 48-year-old male and 48-year-old female



Premium exclusive of taxes for GA-II option for annual annuity payout  
Declaration of Good Health required for this option

**Joint life with Return of premium with waiver of premium**

# Joint Life with ROP + Waiver of Premium



• Annuity Rate @9.52% for 48-year-old male and 48-year-old female

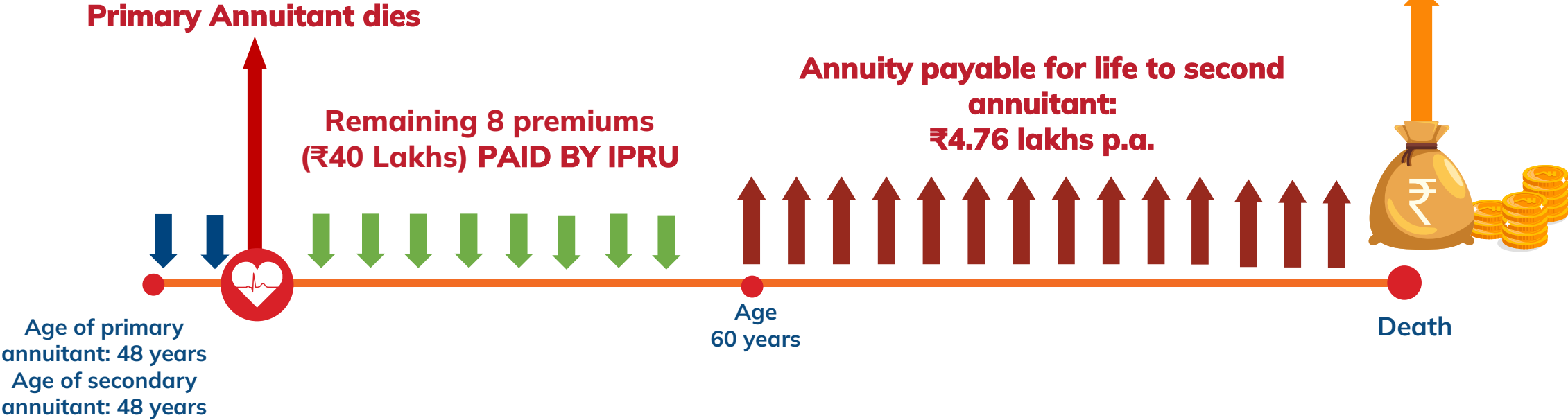


Premium exclusive of taxes for GA-II option for annual annuity payout  
Declaration of Good Health required for this option

# Joint Life with ROP + Waiver of Premium

Pay 5 lakhs for 2 years  
= Total of ₹10 lakhs

Total Premiums Paid of ₹50 lakhs  
returned to the nominee



- Annuity Rate @9.52% for 48-year-old male and 48-year-old female

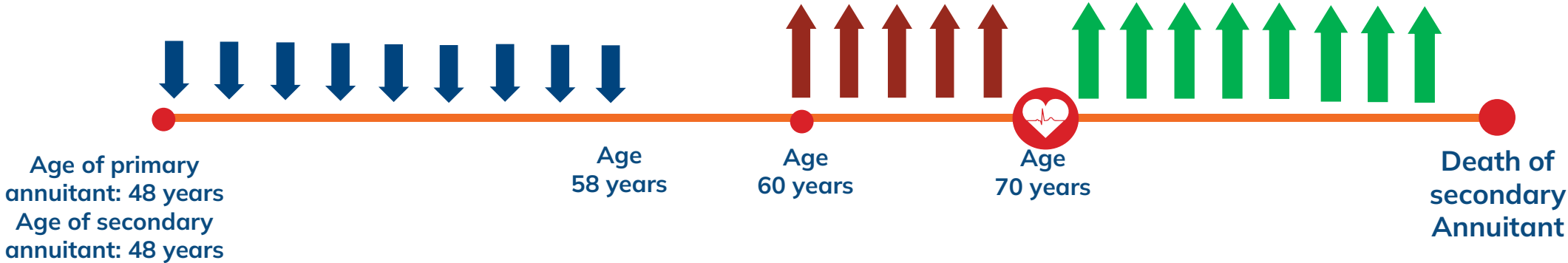


Premium exclusive of taxes for GA-II option for annual annuity payout  
Declaration of Good Health required for this option

**Joint life without Return of Premium**

# Joint Life without ROP

Pay 5 lakhs for 10 years  
= Total of ₹50 lakhs



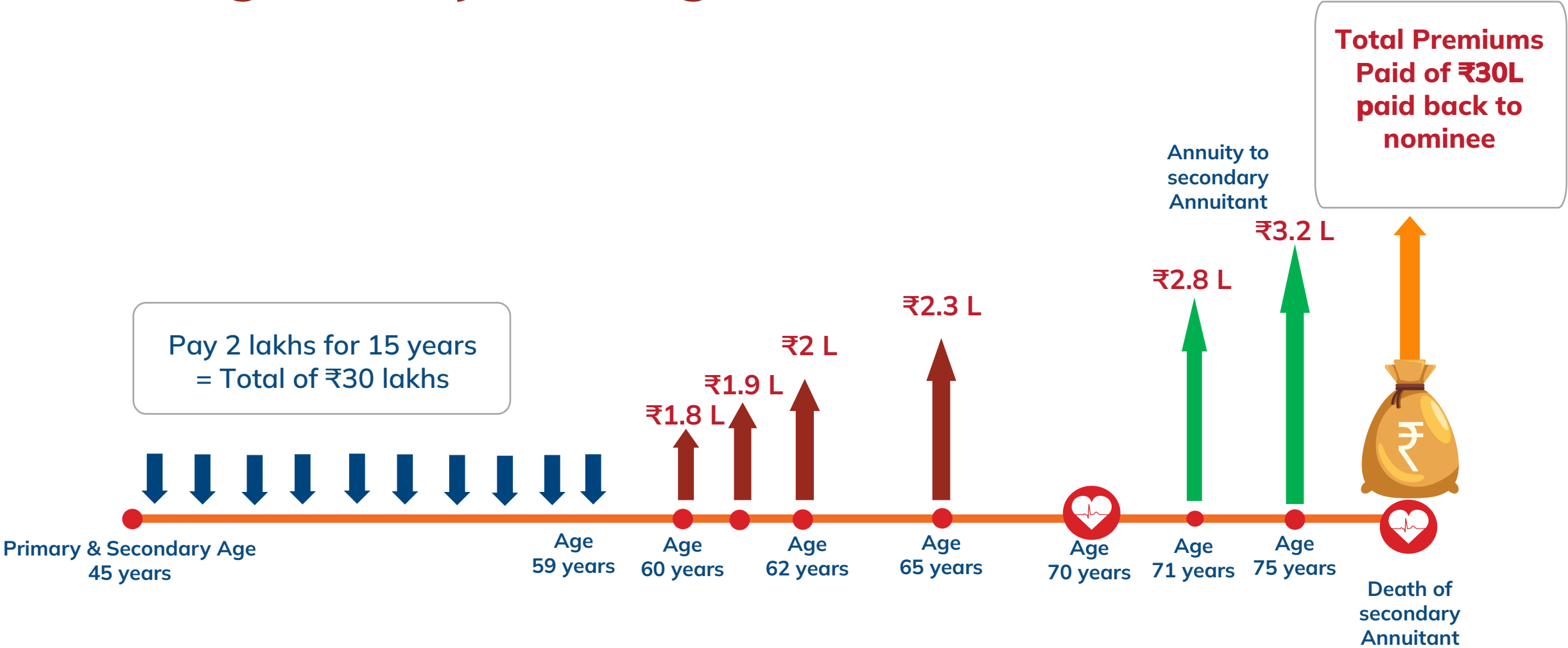
- Annuity Rate @10.29% for 48-year-old male and 48-year-old female



Premium exclusive of taxes for GA-II option for annual annuity payout  
Declaration of Good Health required for this option

**Increasing annuity for Joint life with Return of Premium**

# Increasing Annuity for Single Life with ROP



Premium exclusive of taxes for GA-II option for annual annuity payout

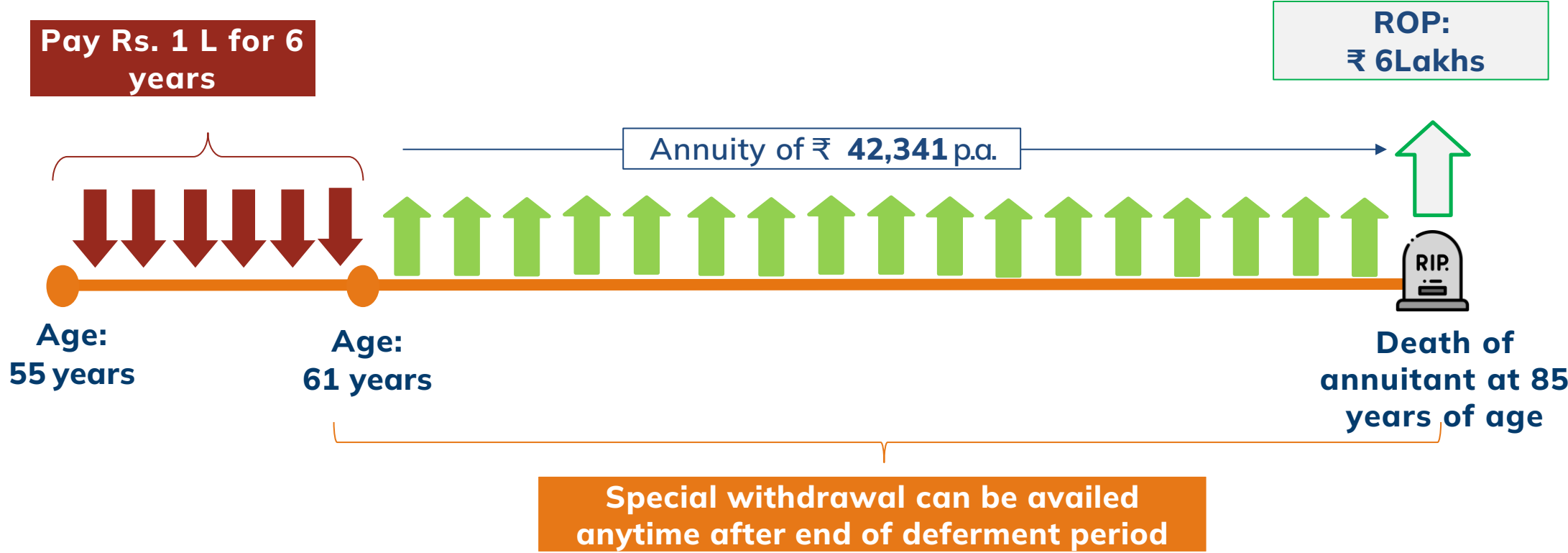
# Special Withdrawal

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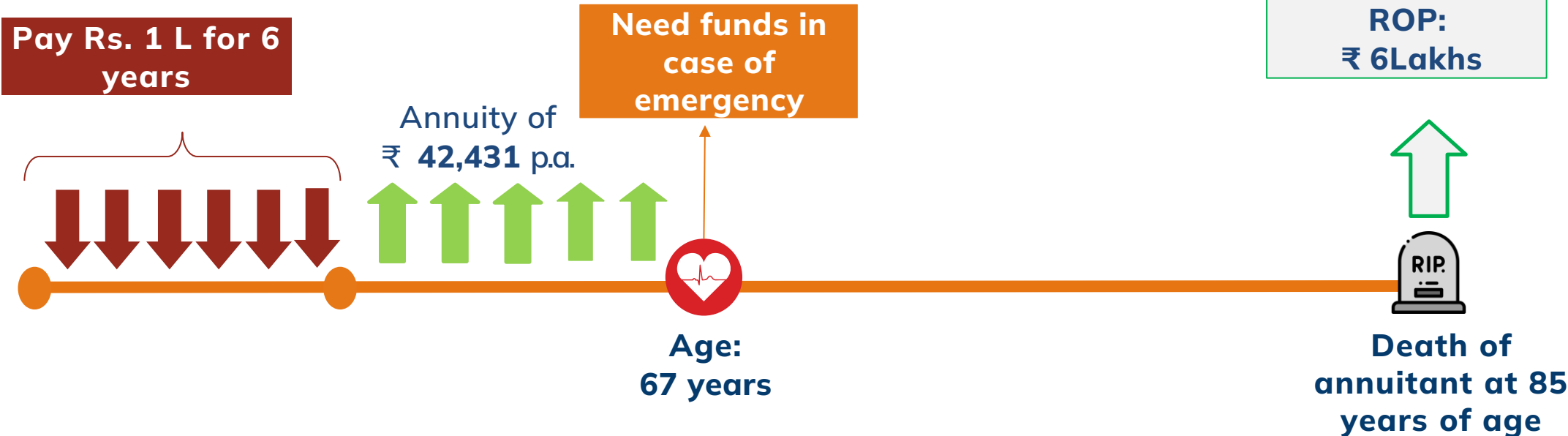
**Option to withdraw up to 60% of Total premiums paid**

- **Special withdrawal can be exercised after the end of the deferment period**
- **Maximum of 3 withdrawals allowed during the policy term**
- **Can be availed only with :**
  - **Single life with ROP**
  - **Joint Life with ROP**
  - **Single Life with ROP on CI or PD or Death**
- **Annuity and ROP amount reduced based on the amount withdrawn and surrender value at the time of withdrawal**

# Special Withdrawal Illustration

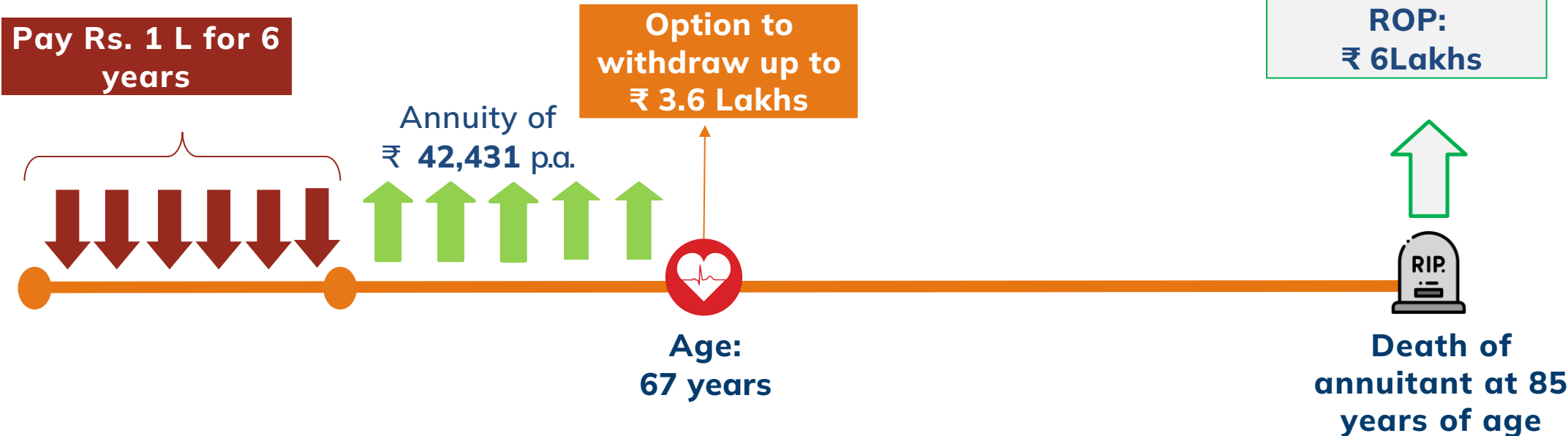


# Special Withdrawal Illustration



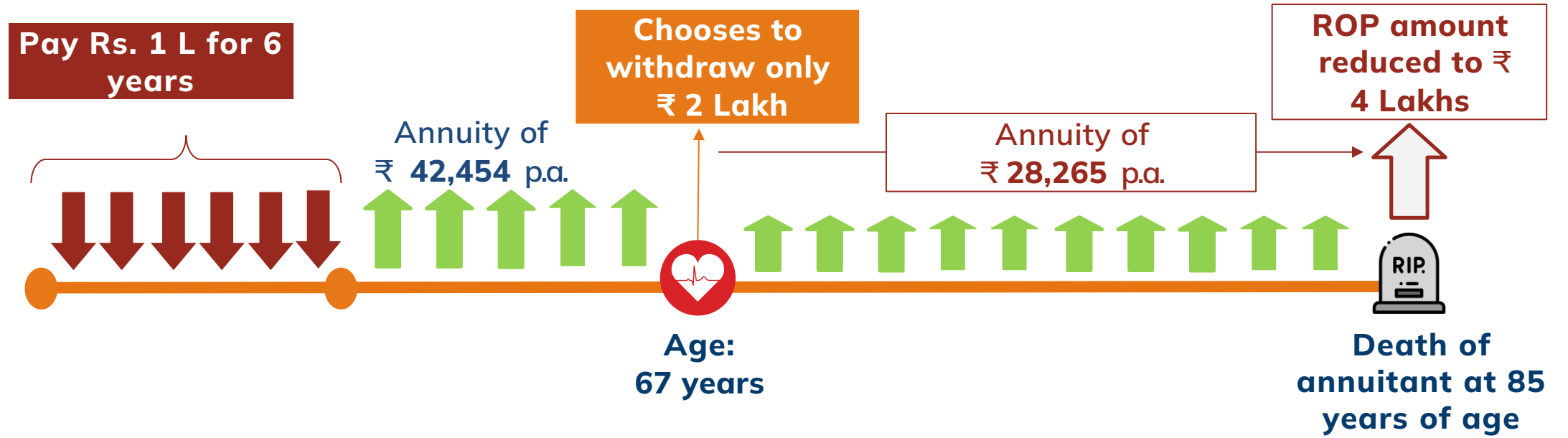
Total Premiums Paid (TPP) = Rs. 6 Lakh  
60% of TPP = Rs. 3.6 Lakh  
Surrender Value after 5 annuity payouts = Rs. 5.89 Lakhs (S)  
**Maximum withdrawal allowed = Rs. 3.6 Lakh**

# Special Withdrawal Illustration



Total Premiums Paid (TPP) = Rs. 6 Lakh  
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# Special Withdrawal Illustration



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 Surrender Value after 5 annuity payouts = Rs. 5.89 Lakhs (S)  
**Maximum withdrawal allowed = Rs. 3.6 Lakh**

Withdrawal amount = Rs. 2 lakh (W)  
 % reduction to be done in annuity and ROP =  $W/S = 2,00,000 / 6,00,000 = 33.33\%$   
**Reduced annuity amount = Rs. 28,265**  
**Reduced ROP value = Rs. 4 Lakhs**

# Disclaimers

<sup>1</sup>Under Joint Life Annuity options, after the death of the Primary Annuitant, the annuity amount continues to be paid to the Secondary Annuitant.

<sup>2</sup>Waiver of Premium feature is available with Joint Life options – Joint Life with Return of Premium & Joint Life without Return of Premium.

<sup>3</sup>Under Increasing annuity option, the annuity amount increases every year at a rate of 5% p.a. of the annuity amount payable in the first year after completion of deferment period.

<sup>4</sup>The maximum withdrawal permitted at any time shall not exceed 60% of Total Premiums Paid as on date of request, less the amount previously withdrawn (if any) as Special withdrawals. The number of times you will be permitted to make part withdrawals over the policy term is limited to 3.

<sup>5</sup>This option needs to be selected at policy inception or before the first annuity payment. The date chosen should be succeeding the due date of first annuity payment.

<sup>6</sup>This option can be chosen anytime during the deferment period only and while the policy is in force. The additional annuity payable will be calculated as per the then prevailing annuity rates and age of the Annuitant at the time of payment of additional premium

<sup>7</sup>Loan is available for all options except Single Life without Return of Premium & Joint Life without Return of Premium. Loan amount of up to 60% of the Surrender Value can be availed.



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