

## ICICI Pru Platinum



### Key Benefits

- **Life Cover** to provide a safety net for your family
- Start saving with a minimum premium of Rs. 60,000 p.a. (Annually) or Rs. 72,000 p.a. (Other than Annual mode).
- Choose cover option as per your need: Choose amongst two life cover options based on your life stage needs & requirements.
- Withdraw systematically: Avail monthly payouts for your supplementary income needs through Systematic Withdrawal Plan (SWP).
- Choice of **4 portfolio strategies** and wide range of funds across equity, balanced and debt to suit your savings needs
- **Infuse additional savings using Top-up feature to keep pace with your evolving financial goals.**
- Settlement option: Option to receive the Maturity Benefit either as a lump sum or as a regular income over a period of one to five years
- Tax benefits may be applicable on premiums paid and benefits received as per prevailing tax laws

The Linked Insurance Products do not offer any liquidity during the first five years of the contract.

The policyholder will not be able to surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year. For complete details of the policy, please refer to the policy document.

# Plan at a glance

Plan Option	Premium Payment Term (in years)	Policy term (in years)	Minimum/ Maximum age at entry (in years)	Age at maturity (in years)	Minimum Premium
<b>Growth Plus</b>	5	70 minus Age at entry	Minimum: 0 years Maximum: 50 years	70	Yearly: ₹60,000 Other than Yearly: ₹72,000
	6	75 minus Age at entry	Minimum: 0 years Maximum: 50 years	75	
	7- 30	75 minus Age at entry	Minimum: 0 years Maximum: 60 years	75	
	Single Pay	75 minus Age at entry	Minimum: 0 years Maximum: 60 years	75	₹ 2,50,000

# Plan at a glance

Plan Option	Premium Payment Term (in years)	Policy term (in years)	Minimum/ Maximum age at entry (in years)	Age at maturity (in years)	Minimum Premium
Protect Plus	5 - 30	60 minus Age at entry	Minimum: 0 years Maximum: 45 years	60	Yearly: ₹60,000 Other than Yearly: ₹72,000
		65 minus Age at entry	Minimum: 46 years Maximum: 55 years	65	

Premium Payment Option: Limited Pay – Maximum Premium Payment Term allowed will be Policy Term minus 1 years

Premium Payment Frequency: Annual, Half- yearly, Monthly

Maximum Premium/ Maximum Sum Assured: Subject to internal Company guidelines i.e., Board Approved Underwriting Policy (BAUP)



For complete details of the policy, please refer to the policy document.

# Benefits in Detail

## Maturity Benefit

Under both the Plan Options, On survival of the Life Assured till the Date of Maturity, customer will receive the Fund Value including Top-up Fund Value if any, provided the Policy has not already been terminated.

## Death Benefit

On the death of the Life Assured during the Policy Term provided the Policy is in-force and the monies are not in the Discontinued Policy Fund Death Benefit will be payable to the Claimant. Death Benefit payable will depend upon the plan option chosen by the Policyholder and as mentioned in the policy schedule.

Under Growth Plus plan option, Death Benefit payable will be the highest of:

- Sum Assured, including Top-Up Sum Assured, if any
- Fund Value, as available on date of intimation of death or Date of Foreclosure or Date of Maturity whichever is earlier
- Minimum Death Benefit

Under Protect Plus plan option, Death Benefit payable will be the highest of:

- Sum Assured including Top-Up Sum Assured, if any + Fund Value, if any as available on date of intimation of death or Date of Foreclosure or Date of Maturity whichever is earlier
- Minimum Death Benefit

# Charges

## Premium Allocation Charges: NIL

## Fund Management Charges:

Money Market Fund: 0.75% p.a. of the Fund Value

All other funds: 1.35% p.a. of the Fund Value

## Policy Administration charge

Policy administration Charge will be levied at the beginning of every month by redemption of units. The policy administration charges are set out below:

Single Pay: 0.03% per month of Single Premium

Limited Pay: 0.25% per month of Annual Premium

The above policy administration charge will be subject to a maximum of ₹500 per month for the entire policy term. Policy administration charges will be charged throughout the Policy Term.

# Charges

## Mortality Charges:

Mortality charges will be levied every month by redemption of units based on the Sum at Risk

## Discontinuance Charges: For Single Pay policies:

Where the policy is discontinued during the policy year	Discontinuance Charge	
	Single premium $\leq$ ₹ 3,00,000	Single premium $>$ ₹ 3,00,000
1	Lower of 2% of (SP or FV) subject to a maximum of ₹ 3,000	Lower of 1% of (SP or FV) subject to a maximum of ₹ 6,000
2	Lower of 1.5% of (SP or FV) subject to a maximum of ₹ 2,000	Lower of 0.70% of (SP or FV) subject to a maximum of ₹ 5,000
3	Lower of 1% of (SP or FV) subject to a maximum of ₹ 1,500	Lower of 0.50% of (SP or FV) subject to a maximum of ₹ 4,000
4	Lower of 0.5% of (SP or FV) subject to a maximum of ₹ 1,000	Lower of 0.35% of (SP or FV) subject to a maximum of ₹ 2,000
5 and onwards	Nil	Nil

Where SP is Single Premium and FV is the total Fund Value on the Date of Discontinuance. No Discontinuance Charge is applicable for Top-up premiums.



For complete details of the policy, please refer to the policy document.

# Charges

## Discontinuance Charges: For Limited Pay policies:

Where the policy is discontinued during the policy year	Discontinuance Charge	
	Annualized premium $\leq$ ₹ 50,000	Annualized premium $>$ ₹ 50,000
1	Lower of 20% of (AP or FV), subject to a maximum of ₹ 3,000	Lower of 6% of (AP or FV), subject to a maximum of ₹ 6,000
2	Lower of 15% of (AP or FV), subject to a maximum of ₹ 2,000	Lower of 4% of (AP or FV), subject to a maximum of ₹ 5,000
3	Lower of 10% of (AP or FV), subject to a maximum of ₹ 1,500	Lower of 3% of (AP or FV), subject to a maximum of ₹ 4,000
4	Lower of 5% of (AP or FV), subject to a maximum of ₹ 1,000	Lower of 2% of (AP or FV), subject to a maximum of ₹ 2,000
5 and onwards	NIL	NIL

Where AP is Annualized Premium and FV is the total Fund Value on the Date of Discontinuance. No Discontinuance Charge is applicable for Top-up premiums.



For complete details of the policy, please refer to the policy document.

# Disclaimers

- i. The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.
- ii. Linked insurance products are different from the traditional insurance products and are subject to the risk factors.
- iii. The premium paid in linked insurance policies, or the annuity offered under the annuity policies with variable annuity pay-out option are subject to investment risks associated with capital markets and publicly available index. The annuity amount/NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions.
- iv. ICICI Prudential Life Insurance Company Limited is only the name of the Life Insurance Company and ICICI Pru Platinum is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- v. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company.
- vi. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.



For complete details of the policy, please refer to the policy document.



For more information, call our customer service toll free number on 1800 2660  
(Call Centre Timings: 10:00 A.M. to 7:00 P.M. Monday to Saturday, except National Holidays)  
To know more, please visit [www.iciciprulife.com](http://www.iciciprulife.com)

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Public receiving such phone calls are requested to lodge a police complaint.