

Retirement Income Solution

Date:

I Want

..... OR ORDER

RUPEES *Twenty five thousand p.m. after retirement*

₹ 25,000 p.m.

A/C No.

**You can get ₹ 25,000 p.m.* after retirement.
Just save ₹ 11,667 p.m. for 10 years**

Also, get the added benefit of life cover

If getting income for retirement is at the top of your mind, our Retirement Income Solution can help you. Just let us know the amount you would need every month in your retirement years and this solution will help you to know the amount you need to save. In addition, also get life cover to protect your family's future.

At assumed rate of return of 8% p.a., the regular income you could get would be ₹ 25,173 p.m.
At assumed rate of return of 6% p.a., the regular income you could get would be ₹ 18,760 p.m.

ICICI Prudential
**Retirement
Income Solution**
iSolutions

ICICI PRUDENTIAL
LIFE INSURANCE

**This solution is a combination of ICICI Pru Guaranteed Savings Insurance Plan and ICICI Pru Immediate Annuity plan.
These products are also available without this combination solution.**

*Values are illustrative and not guaranteed and is calculated assuming future investment returns of 6% and 8% p. a. for a 40 year old healthy male with annual premium of ₹ 1,40,000/- for 10 years and policy term of 20 years in ICICI Pru Guaranteed Savings Insurance Plan. It is assumed that the maturity benefit will be invested into ICICI Pru Immediate Annuity plan. The actual benefit depends on a number of factors including future investment performance. Monthly mode of policy premium are accepted in multiple of ₹ 100/-, actual monthly premium amount would be different. The annuity amount is calculated as per the annuity rate applicable as on 30/06/2012. The actual annuity amount will depend on the prevailing annuity rates at the time of purchase of ICICI Pru Immediate Annuity Plan.

Illustration

Akash is 40 years old and wants ₹ 25,000 p.m. as income for retirement. Let us see how ICICI Prudential Retirement Income Solution will help him.

Investment Phase:

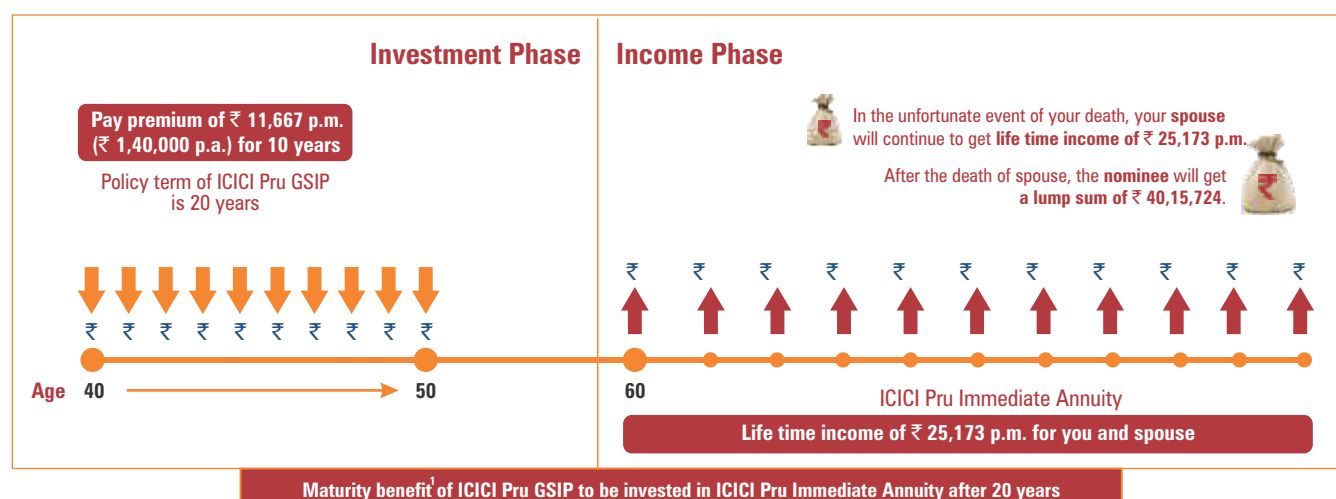
In this phase, Akash will purchase an ICICI Pru Guaranteed Savings Insurance Plan.

Premiums payable	
Year 1 to 10	₹ 11,667 p.m. (₹1,40,000 p.a.)

Income Phase:

In this phase, Akash has the option to use the maturity payout of ICICI Pru Guaranteed Savings Insurance Plan to purchase ICICI Pru Immediate Annuity.

Benefits			
Assumed rate of return	Maturity benefit of ICICI Pru Guaranteed Savings Insurance Plan to be used to purchase ICICI Pru Immediate Annuity	Monthly income ² from year 21	Lump sum payout to nominee on death of the last surviving partner
8%	₹ 40,15,724	₹ 25,173	₹ 40,15,724
6%	₹ 29,92,614	₹ 18,760	₹ 29,92,614



For the purpose of illustrations, the Company has assumed 6% and 8% as the rates of investment returns. The returns shown in the illustration are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of my policy depends on a number of factors including future investment performance.

¹ 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 your policy depends on a number of factors including future investment performance.

² The annuity amount is calculated as per the annuity rate applicable as on 30/06/2012. The annuity amounts are calculated assuming the current age of Akash and his spouse to be 40 years and 35 years. Annuity rates are not guaranteed and hence subject to change from time to time. The actual annuity amount will depend on the prevailing annuity rates at the time of purchase of ICICI Pru Immediate Annuity Plan.

Terms and conditions

1. Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted.
2. For the purpose of illustration, we have combined the premiums payable and benefits that you may receive under each plan of this solution. To know the details of the individual products, please go through the "Terms and conditions" and benefit illustration of individual products.
3. The benefit of this combination solution shall become payable only if you continue to pay premiums for the entire policy term / premium payment term, as the case may be.
4. The regular income benefit through ICICI Pru Immediate Annuity plan will be applicable subject to the following conditions.
 - It shall be the sole responsibility of the policy holder to approach the Company after maturity of ICICI Pru Guaranteed Savings Insurance Plan and utilize its maturity benefit to purchase ICICI Pru Immediate Annuity or any other similar product as may be available with the Company at that point of time.
 - The policy holder will have the flexibility to choose any of the annuity options offered by the Company at the time of buying such product.
5. This is not a product brochure. Please read product brochure of ICICI Pru Guaranteed Savings Insurance Plan and ICICI Pru Immediate Annuity before opting for this combination solution after having fully understood the risk factors, product terms and conditions as briefly indicated below: ICICI Pru Guaranteed Savings Insurance Plan: Regular Additions, Maturity Additions, premium discontinuation, Surrender policy revival. etc.
6. Premium quoted above is considering base premium only. Actual premium will comprise of Base premium, service tax and education cess, as per applicable rates. Please refer Benefit illustration for the details of the actual premium amount.