

Product category	Plan name	Sailent features	Benifits of the plan
Protection plan	ICICI Pru iProtect Smart		iProtect Smart provides in-built protection: Coverage against death, terminal illness and disability Comprehensive additional benefits: Option to choose Accidental Death Benefit and Accelerated Critical Illness Benefit Special discount on first year's premium for salaried customers iProtect Smart allows you to receive the death benefit amount as a lump sum or as monthly income for 10/ 20/ 30 years or a combination of both Availability of Smart Exit Benefit at no additional premium is payable to avail this option.
	ICICI Pru iProtect Smart Return of Premium		Life Insurance cover with return of 100% of Total Premium Paid upon maturity on survival of Life Assured. Nominee will receive the life cover payout as lump sum. Option to choose to receive the life cover as income over 5 years or a combination of lump sum and income over 5 years. Loan is available up to 80% of surrender value which can help with liquidity to deal with emergencies
Regular Income	Guaranteed Income for Tomorrow (Long-term)		Guaranteed long-term income
	ICICI Pru Guaranteed Income for Tomorrow		3 plan options available: Lump sum, Early Income and Income. All benefits are guaranteed
	ICICI Pru GIFT Pro		Guaranteed income benefits along with different flexibilities
	ASSURED SAVING Insurance Plan		Guaranteed Lump sum benefits to plan for your future goals
	ICICI Pru GOLD	1)Regular income up to 99 years of age followed by a lump sum on maturity 2)Option to start receiving income immediately from the end of 1st policy year/month or defer it for a few years as per your need 3)Protection through life cover till up to 99 years of age	1)Income that starts as early as next month of policy purchase 2)Option to defer income and receive higher income
	Savings Suraksha	1)Life cover to protect your loved ones 2)Guaranteed benefits in the form of Guaranteed Maturity Benefit and Guaranteed Additions 3) Bonuses in the form of Reversionary and Terminal Bonus, if declared	Lump sum at maturity
	ICICI Pru Guaranteed Pension Plan Immediate Annuity	1. Options to receive purchase price back from age 76 or at age 80 or no return or premium 2. Option to take the plan for single life or joint lives 3. Return of Purchase Price option on death, Critical Illness or Permanent Disability due to accident 4. Top up option lets you increase your annuity and benefit from High Purchase Price	1. Pay once (Purchase Price) and get guaranteed regular income for your entire life (Annuity) 2. High Purchase Price Benefit gives you additional annuity as per the purchase price slab and annuity option
	ICICI Pru Guaranteed Pension Plan Deferred Annuity	1. Option to take the plan for single life or joint lives 2. Return of Purchase Price option on death, Critical Illness or Permanent Disability due to accident 3. Option to "Top-up" your plan as and when you have additional funds to save	1. Pay once (Purchase Price) and get guaranteed regular income for your entire life (Annuity) 2. High Purchase Price Benefit gives you additional annuity as per the purchase price slab and annuity option 3. Choose to receive your annuity now or after 1 to 10 years
	ICICI Pru Guaranteed Pension Plan Flexi	1. Choice of Joint Life annuity options & Waiver of Premium feature (Industry First) to help secure the happiness of your loved ones 2. Choice of increasing annuity options (Industry First) that will give you inflation hedged retirement income in your golden years 3. Option to "Top-up" your plan as and when you have additional funds to save	1. Guaranteed annuity for your entire life with an option of return of premiums paid
	Saral pension	1. Option to take the plan for single life or joint lives 2. Return of Purchase Price option on death	1. Guaranteed annuity for your entire life with an option of return of premiums paid 2. High Purchase Price Benefit gives you additional annuity as per the purchase price slab
Gold Pension Savings	1. Avail periodic complimentary health check-up on later of completing 3 policy years and on attaining 50 years of age. 2. Special withdrawal allows you to encash up to 25% of the Total Premiums Paid over the Lifetime of your policy, during the policy term. 3. Option to defer receiving the policy proceeds on vesting till the age of 75 years and instead continue to grow the accumulated vesting corpus at a reverse repo linked rate.	1. On survival of the Life Assured till the end of the policy term, you will get Vesting Benefit, which will be equal to the sum of Assured Benefit, Accumulating Cash Bonus & Terminal Bonus. 2. Highly competitive returns across industry	
Wealth Creation	FUTURE PERFECT	1)Savings with the comfort of guarantee and growth through bonuses 2)Flexibility in premium payment term 3)Security of your loved ones with potential for wealth creation and your Life Cover	Lump sum at maturity Higher equity participation
	ICICI Pru Sukh Samruddhi	1)Choice to avail benefits as either Income or Lump sum 2)Life cover for financial protection of your loved ones 3)Option to receive income on any date of your choice with 'Save the Date' 4)Option to accumulate income and withdraw it later as per your convenience with 'Savings Wallet'	1)Choice to avail benefits as either income of Lump Sum 2)Income starts post the premium payment term