



ICICI Pru LAKSHYA

A Non-linked Participating Life Insurance Plan

GOLD

This plan is offered under ICICI Pru Lakshya

Key Benefits

- Get “Annual Cashback” throughout the payment term
- Steady Annual Cashback starts after 25th month
- Tax free Regular income for 15 years after maturity
- Life Cover during policy term as well as premium payment term
- Guaranteed Value Benefits
- Get one-time Terminal Bonus
- Perfect Scheme for Child’s Annual Fees, Annual Vacations, Supplement Increasing Expenses, Second Income etc.
- Tax benefits on premiums paid & benefits received as per prevailing tax laws

Maturity Benefit

- Sum Assured on Maturity + applicable Guaranteed Value Benefits + accrued Regular Additions net of encashment, if any + Terminal bonus, if declared.

- Min/Max age of Entry: 0/55 yrs
- Min/Max age on Maturity: 18/70 yrs
- Limited Premium Payment Option (5/7/10 yrs)
- Premium Payment Mode: Annually, Half Yearly, Monthly
- Policy Term (PT) of 12 and 15 years

Death Benefit

- Death during the policy term:
- Higher of (Sum Assured on Death + Accrued Regular Additions + Interim Regular Addition + Terminal Bonus or 105% of Total Premiums paid as on the date of death, will be payable
- Death during the pay-out period:
- The income will continue to be paid to the nominee for the remaining income period.



**SURETI INSURANCE
MARKETING PVT.LTD**