



ICICI Pru
LAKSHYA
A Non-linked Participating Life Insurance Plan
WEALTH

This plan is offered under ICICI Pru Lakshya

Key Benefits

4S Benefits:

- **Start Early:** Start your savings now rather than later
- **Save More:** Higher the premium, higher the benefit
- **Stay More:** More benefit for long term savings and protection
- **SHE:** Exclusively for women to promote savings by women

Pay-out options

- **Lump sum:** The entire maturity benefit will be payable as a single pay-out at the end of the policy term
- **Income:** can choose to receive the entire Maturity Benefit or a part of it as regular instalments over a period of 5, 10 or 15 years
- Protection of life cover throughout the policy term
- Get one-time Terminal Bonus
- Perfect Scheme for Child's Education, Health Kitty, Buying a Home, Child's Marriage, Retirement Corpus etc.

- Tax benefits on premiums paid & benefits received as per prevailing tax laws
- Min/Max age of Entry: 0/55 yrs
- Min/Max age on Maturity: 18/70 yrs
- Limited Premium Payment Option (5/7/10/12 yrs)
- Premium Payment Mode: Annually, Half Yearly, Monthly
- Policy Term (PT) of 12/15/20/25/30 years

Maturity Benefit

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

Death Benefit

- Higher of (Sum Assured on Death + Bonuses) or 105% of Total Premiums paid as on the date of death, will be payable.