



# Protection - Better, Stronger & Smarter



## Highlights:

- ✖ Enhanced life cover up to 85 years
- ✖ Whole life Option (Get cover till 99 years & create legacy for family)
- ✖ Limited Pay Option (Pay for limited years & get covered for complete term)

**"Now... One plan fits for all"**

Now, secure your family's future with ICICI Pru iProtect Smart – a term plan with health cover that gives you the flexibility to design your protection cover according to your needs.

## Benefit options

Options under iProtect Smart		
	<b>Life</b>	<ul style="list-style-type: none"> <li>• Cover against Death or Terminal illness whichever is earlier;</li> <li>• Waiver of Premium on permanent disability due to accident.</li> </ul>
	<b>Life Plus</b>	<ul style="list-style-type: none"> <li>• All benefits of Life option + Double the Sum Assured (SA) on death due to accident up to a max of ₹ 2 Crore</li> </ul>
	<b>Life and Health</b>	<ul style="list-style-type: none"> <li>• All benefits of Life option + Coverage against 34 Critical illnesses*</li> </ul>
	<b>All in One</b>	<ul style="list-style-type: none"> <li>• Includes all benefits of Life, Life plus and Life and health</li> </ul>

## Other key benefits



- Special premium rates for women
- Covers female organ cancers such as breast cancer and cervical cancer



- Tax benefits under Section 80C, 80D & 10(10D) of Income Tax act 1961







\*Tax benefits under the policy are subject to conditions under Sec. 80C, 80D and Sec 10(10D) of the Income Tax Act, 1961. Goods and Service tax and applicable Cesses will be charged extra as per prevailing rates. Tax laws are subject to amendments from time to time.

## Limited pay

	Age: 35 years	Sum Assured: 5 cr	Policy Term: 50 years	PPT: 7 years
Benefit	Death/ Terminal Illness & Waiver of Premium on PD		Accidental Death Benefit	Critical Illness Benefit
Tax Benefit	80C		80C	80D
Installment Premium	Rs 234284		Rs 0	Rs 0
Applicable Taxes	Rs 42172		Rs 0	Rs 0
Total Premium	Rs 276456		Rs 0	Rs 0
Total installment premium payable	<b>Rs 276456</b>			
Total Annual Premium	Rs 234284		Rs 0	Rs 0
			Rs 0	Rs 234284

## Payout options

The Death Benefit can be taken as:

Benefit Option	Payout Option	Description
	 Lump sum	The entire benefit amount is payable as a lump sum
	 Income	10% of the benefit amount is payable every year for 10 years. This will be paid in equal monthly instalments in advance at the rate of 0.8333% of total benefit amount. The beneficiary can also advance the first year's income as lump sum. The monthly income will start from the subsequent month for 9 years.
	 Increasing income	The benefit amount is payable in monthly instalments for 10 years starting with 10% of the benefit amount per annum in the first year. The income amount will increase by 10% per annum simple interest every year thereafter.
	 Lump sum & Income	The percentage of the Sum Assured to be paid out as lump sum is chosen at inception. The balance Sum Assured will be paid out in equal monthly installments in advance at the rate of 0.83333% per month over 10 years.

At any time, your beneficiary will have the option to convert all or some of his monthly income into a lump sum.

### Critical Illness\* Benefit:

Cancer	Major organ benefit	Brain and Nervous System Benefit	Disability
1. Cancer of specified severity	9. Blindness	14. Apallic Syndrome	27. Loss of Independent Existence
<b>Heart and artery benefit</b>	10. Chronic Lung Disease	15. Benign Brain Tumour	28. Loss of Limbs
2. Angioplasty <sup>#</sup>	11. Chronic Liver Disease	16. Brain Surgery	29. Deafness
3. First Heart Attack-of Specified Severity	12. Kidney Failure Requiring Regular Dialysis	17. Coma of specified Severity	30. Loss of Speech
4. Open Heart Replacement or Repair of Heart Valves	13. Major Organ/Bone Marrow Transplant	18. Major Head Trauma	<b>Others</b>
5. Surgery to aorta		19. Permanent Paralysis of Limbs	31. Medullary Cystic Disease
6. Cardiomyopathy		20. Stroke resulting in permanent symptoms	32. Systematic lupus Eryth with Renal Involvement
7. Primary Pulmonary hypertension		21. Alzheimer's Disease	33. Major Burns
8. Open Chest CABG		22. Motor Neurone Disease with Permanent Symptoms	34. Aplastic Anaemia
		23. Multiple Sclerosis with Persisting Symptoms	
		24. Muscular Dystrophy	
		25. Parkinson's Disease	
	26. Poliomyelitis		

<sup>#</sup>The maximum benefit amount payable on Angioplasty is ₹ 5 lakh. The premiums are guaranteed for 30 years.

## Boundary Conditions

<b>Minimum premium</b>	Rs 2,400 (excluding taxes)
<b>Min/Max Critical Illness benefit</b>	Rs 1 lakh and max upto Rs 1 Crore
<b>Policy term</b>	5 years / 85 years less age at entry, Whole Life (99 years less age at entry)
<b>Min-Max age at entry</b>	18 – 65 years
<b>Min-Max cover ceasing age</b>	23 – 85 years, Whole Life (upto 99 years)
<b>Premium Payment option</b>	Regular Pay, Single Pay, Limited Pay (5, 7, 10, 60-Age of entry) Whole Life (10, 60-Age of entry)
<b>Premium payment frequency</b>	Yearly, Half-yearly, Monthly

This is not a product brochure. Please refer to the product brochure for complete details on the product benefits, CI definition & exclusion and applicable terms and conditions

**\* The Critical Illness Benefit is accelerated and not an additional benefit which means the policy will continue with the Death benefit reduced by the extent of the Critical Illness Benefit paid. To know more, please refer to the sales brochure.**