



ICICI Prudential
Taking care of you today and
tomorrow

Improving living standard of Indians

Indian Households by Income



The top is expanding (36% from 23%)

The middle class is also expanding

Households in millions

More Indians will move up the wealth ladder with higher aspirations



What are the common needs of majority of this population?

Mr. Rajesh is a 40 year old site engineer who lives with his wife and son

I want buy a house
but EMI's will reduce
my in-hand income

I want to send my son
to cricket coaching
academy

I want to save for my
retirement



Mr. Rajesh is the sole breadwinner in his family

Mrs. Vinita, a 35 year old banker lives with her husband and daughter

I want to support my
parents as their
pension is not enough

I want to save for my
daughters marriage

I want to retire early
and take care of my
family



Mrs. Vinita currently works to support her family along with her husband

Mr. Parth is a 38 year old, who runs a medical store and has a family of four

I want to send my children abroad for higher education

I want to take my family for a vacation every year

I want to pursue my passion of Photography



Mr. Parth makes the best of what he has but falls short

What is that ONE need which connects them?



An additional
income will help
them fulfill all their
dreams



Presenting



**ICICI
Prudential
LifeTime Income**

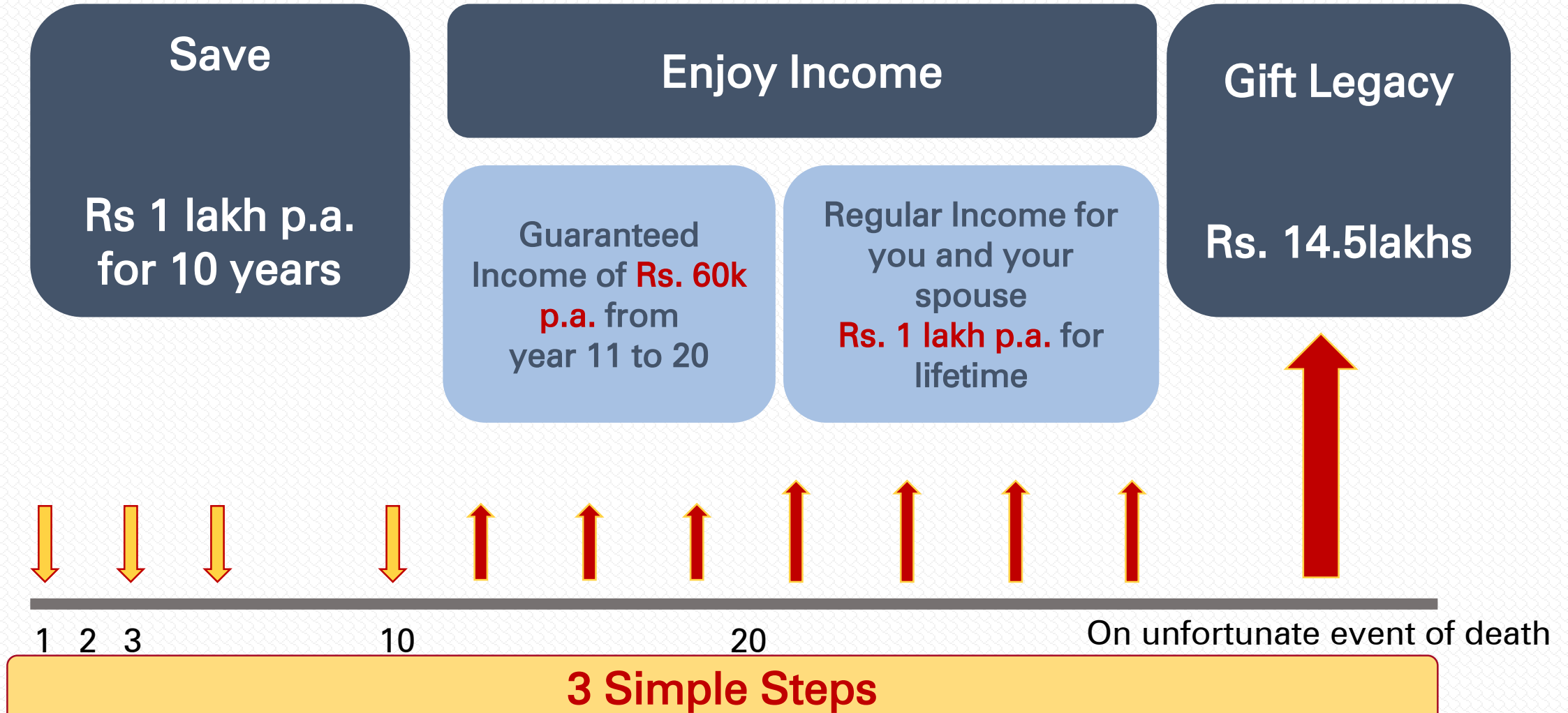
Remedy for all your worries

In a simple 3 step process



Save Enjoy & Gift legacy

How LifeTime Income works?



The above values are as per @8% EBI. Annuity value is as on April 19. Annuity values are subject to change from time to time basis
35 yr old male
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ICICI Prudential LifeTime Income

Rajesh Pays Rs 1L for 7 years



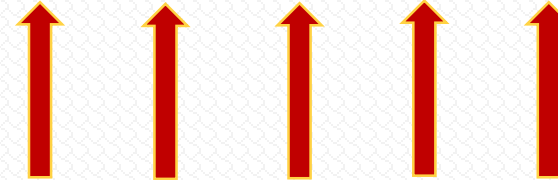
1 2 3 7

Gets Rs 40k p.a. for 10 years



17

Receives Regular Income of Rs 58k p.a for life



Send his son to cricket coaching academy



Pay home loan EMI's quickly



Save for retirement

ICICI Prudential LifeTime Income

Ms. Vinita invested Rs 1 Lakhs in LifeTime Income for 10 years

Rs 61k p.a.

Save for daughters marriage &
Send money to her parents



Rs 1L p.a.

Retire Early



Mr. Parth paid Rs 1.5 Lakhs in LifeTime Income for 7 years



Plan a vacation with his family every year

Rs 61k p.a.



Extra money for childrens' education

Rs 88k p.a.



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What makes this solution?

ICICI Pru
Cash Advantage
Non-Linked Life Insurance Plan



ICICI Pru
Immediate Annuity
Non-Linked Life Insurance Plan

- Customer invests in Cash Advantage during the accumulation period
- Receives the Guaranteed Cash Benefits for 10 years post completion of Premium Payment Term

Maturity value of Cash Advantage is invested in Immediate Annuity

Boundary Conditions

Premium Payment Term	5/ 7/ 10 years
Policy Term	15/ 17/ 20 years
Minimum Premium	Rs 50,000 p.a.
Minimum Age at Entry	15
Maximum Age at Entry	54
Sum Assured on Death	10 times of Annual Premium

Multiple needs ..One Solution



ICICI Prudential LifeTime Income

Indian cricket team recently won their first test series Down Under



Test matches were not won because of playing well in the 1st Innings alone



They played better in their **2nd Innings**



Why do you need to plan your 2nd Innings i.e. Your Retirement



Spending time with your loved ones & grandchildren



Spend time with your Spouse



Grandchildren



Friends

Live Healthy & not worry about medical costs



Eat Healthy



Stay Fit



Worry free Life

Go on a Vacation/ Pilgrimage



Enjoy a Little



Be in touch with your Religious Side



Take a break...You deserve it...

To summarize



1

Enjoying Life



2

Fulfill dreams

3

Protect health



4

Leave a legacy



5

And most importantly be **INDEPENDENT**

Why is retirement planning very important in the current scenario?

India Yesterday



**Low
income**

workspan

**Long work-
span**



**High job
security**



**Large
families**

India Today



**Higher
income**

workspan

**Shorter
work-
span**



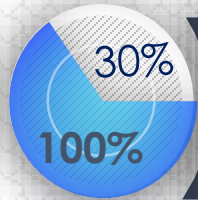
**Lower
job
security**



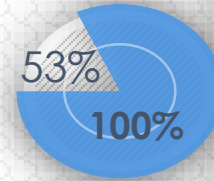
**Smaller
families**

A greater need for a regular income after retirement

Why India needs retirement planning



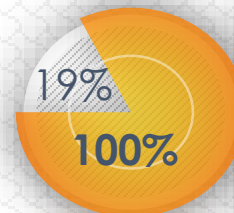
current retirees receive financial support from children.



saving for future nursing or home care fees.



feel it's better to spend money on enjoying life now than saving for retirement.



save for short-term goals rather than longer term plans.

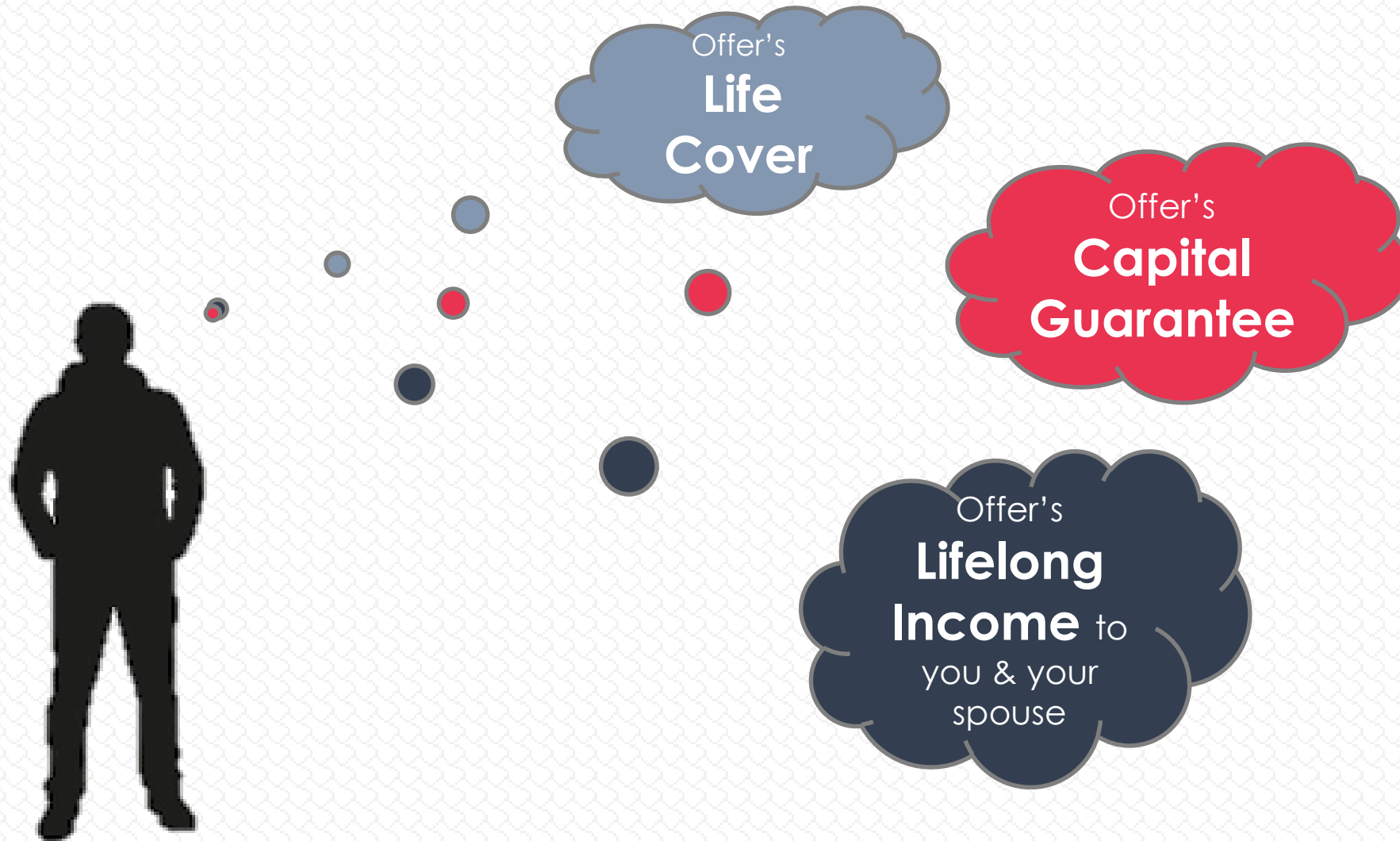
**Now With ICICI Pru 2nd Innings make
your 2nd Innings as good as your 1st**

Presenting



**ICICI
Prudential
Second Innings**

The ideal retirement plan

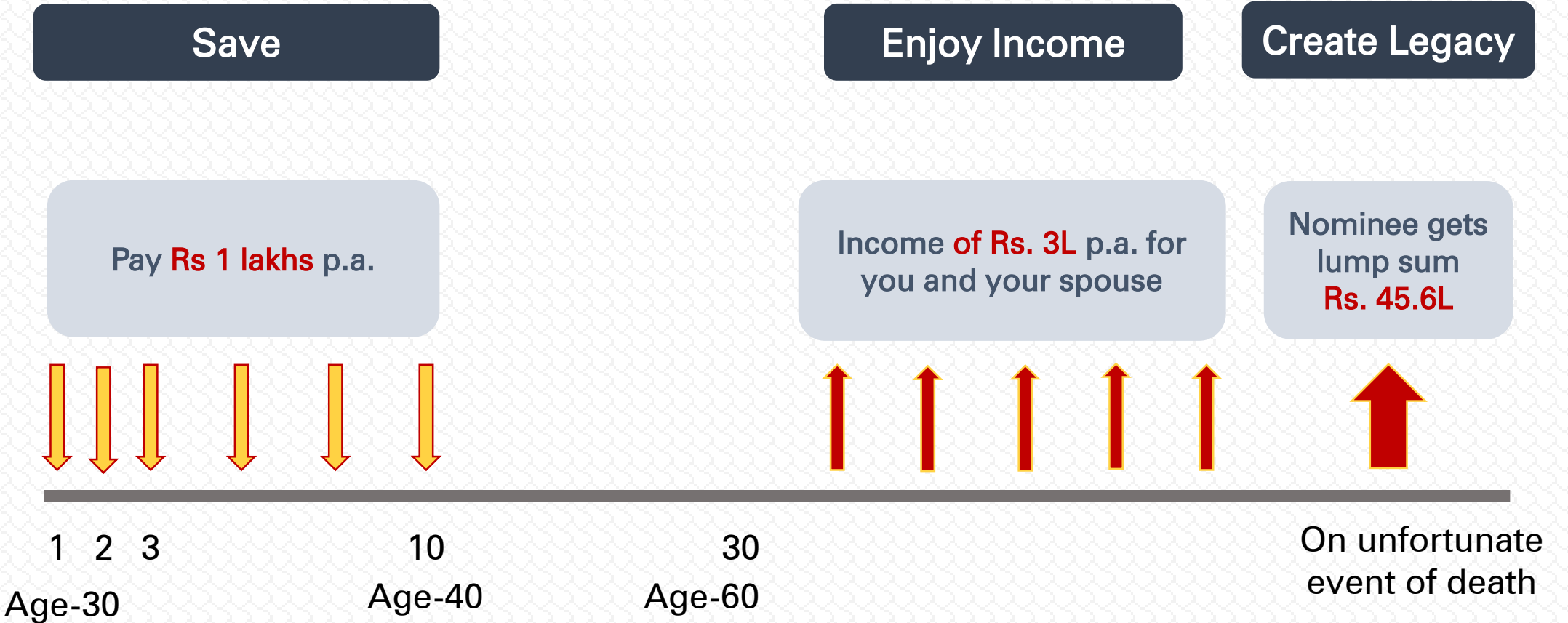


Enjoy all these benefits & much more with ICICI Prudential 2nd Innings

Pay 10 lakh and get 1.09 crore

- Pay **1 lakh** per year for 10 years
- Get **3.1 lakh p.a** Income from the age of 60 for you and your Spouse
 - Leave the legacy of **45 lakhs** for your children.

ICICI Prudential Second Innings



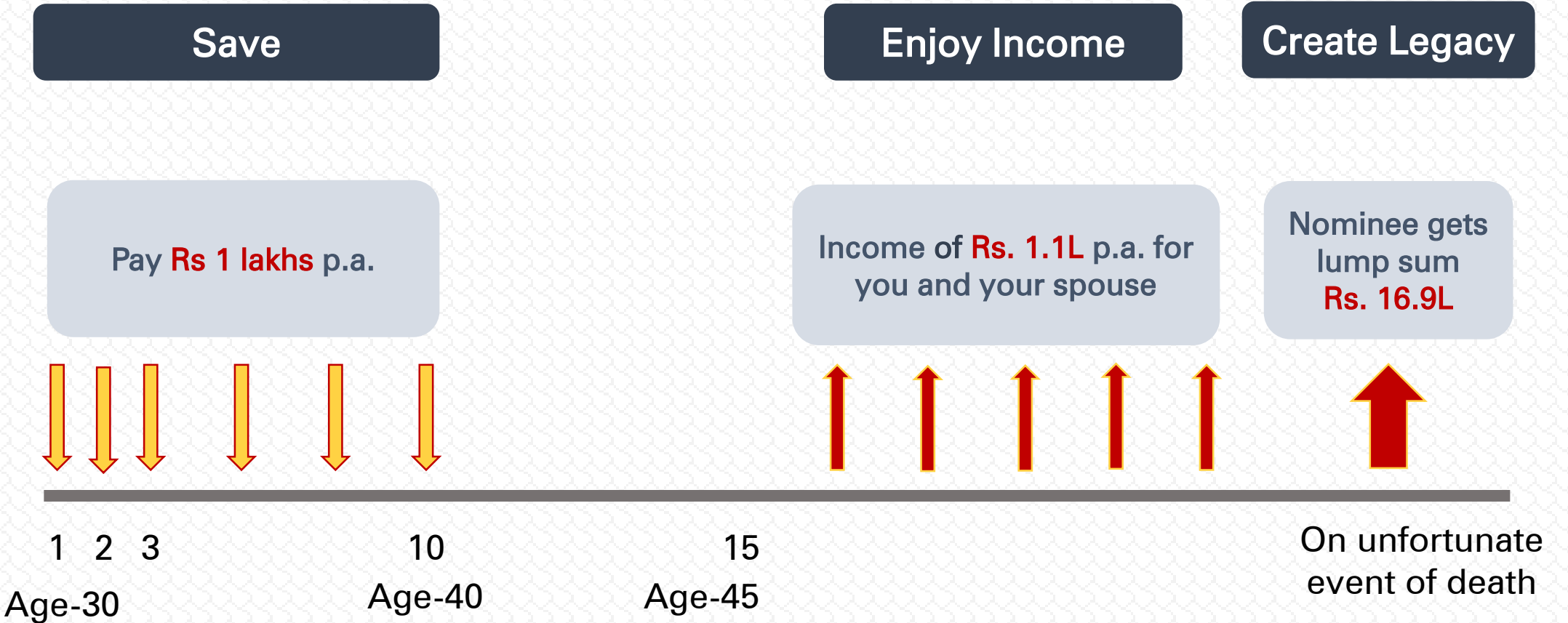
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If you want income early

Pay 10 lakh and get 38 lakh

- Pay **1 lakh** per year for 10 years
- Get **1.1 lakh p.a** Income for you and your Spouse after 15 years
 - Leave the legacy of **16 lakhs** for your children

ICICI Prudential Second Innings



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ICICI Prudential Second Innings

To earn a regular income of Rs 20,000 p.m. after retirement

Age	Amount Invested to be invested
30	Rs 6,800 p.m.
40	Rs 13,250 p.m.
50	Rs 26,000 p.m.

Income starting from the age of 60

What makes this solution?

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Savings Suraksha
Non-Linked Life Insurance Plan



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Immediate Annuity
Non-Linked Life Insurance Plan

Customer invests in Savings Suraksha during the accumulation period

Maturity value of Savings Suraksha is invested in Immediate Annuity

Boundary Conditions

Premium Payment Term (in years)	5	7	10	12	RP
Policy Term	10 to 30				
Minimum Premium	Rs 50,000 p.a.				
Minimum Age at Entry	20				
Maximum Age at Entry	54				
Sum Assured on Death	10 times of Annual Premium				

THANK YOU