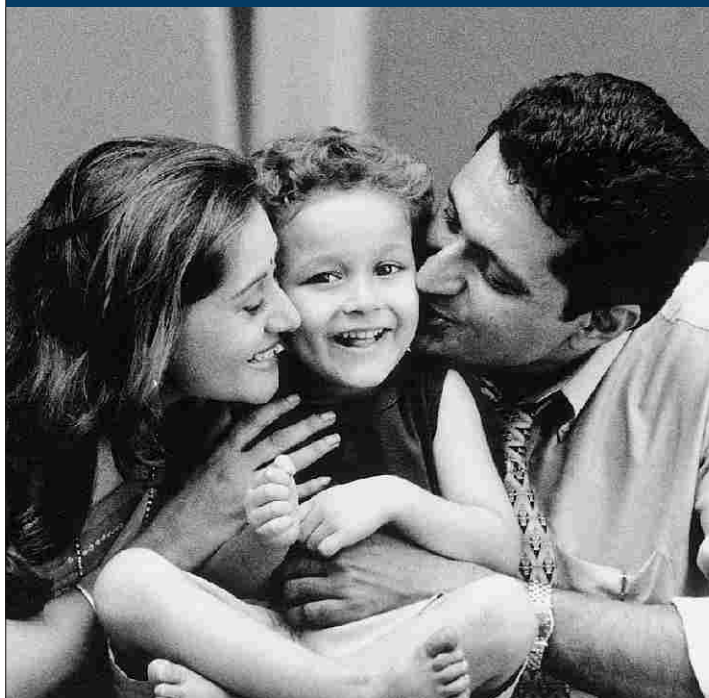


An insurance plan with the
advantage of Liquidity



CashBak

ICICI PRUDENTIAL 

L I F E I N S U R A N C E

We cover you. At every step in life.

In your life, you always look forward to certain milestones. It may be the birth of a child in your family, the education of your children or purchasing a new home. These milestones have financial liabilities attached to them. What you require is an insurance plan that not only provides your family with adequate cover against any unfortunate event happening with your life, but also provides you with liquidity to take care of financial requirements at these milestones.

CashBak

*ICICI Prudential Life Insurance Company Limited, India's No.1 private life insurance company[#], offers you **CashBak** – a single plan that combines the triple benefit of Protection, Savings and Liquidity.*

What is CashBak?

CashBak is a fixed term policy of 15 or 20 years, in which premiums are payable by you throughout the term of the policy. In turn survival benefit payments are made to you at regular intervals, to provide you with liquidity. Full



Sum Assured, along with the guaranteed additions at the rate of 3.5% compounded annually for the first 4 years and the vested bonuses would be payable on death, irrespective of the survival benefits paid.

Policy Term	15 years
At end of year	Survival Payment as a % of basic Sum Assured
3	10%
6	15%
9	20%
12	25%
15 (Maturity)	50%, guaranteed additions, plus vested bonuses

How does CashBak work?

The survival benefits payable are as per the table shown above.

On the death of the Life Assured, the beneficiary will get the full Sum Assured, the guaranteed bonuses and the vested bonuses, irrespective of the survival benefits already paid.



What additional features does this plan offer you?

For protection to your family against any unfortunate health hazards or eventuality, we offer you the following riders with this plan:

Critical Illness Rider: This rider provides protection against 9 critical illnesses, namely: Major organ transplants, Complete renal failure, Stroke, Paralysis, Heart attack, Valve replacement surgery, Major surgery of the aorta, CABGS (Bypass surgery) and Cancer. If you are diagnosed with any of the specified illnesses, then you will be paid the entire Sum Assured under the rider. The

Policy Term	20 years
At end of year	Survival Payment as a % of basic Sum Assured
4	10%
8	15%
12	20%
16	25%
20 (Maturity)	50%, guaranteed additions, plus vested bonuses



policy along with all the riders (to the extent of the Rider Sum Assured) is then terminated. However, the remainder of the base policy continues till the end of the term. You will have to continue paying premiums

for the remainder of the policy.

Accident and Disability Benefit: On death due to accident, the nominee gets additional Sum Assured under the rider. In case of accidental death while travelling by mass surface transport, the nominee will get twice the Sum Assured under the rider. Accidents can also impair one's capacity to earn, in such an event of total and permanent disability, 10% of the Sum Assured is paid out every year for 10 years. Also, the premiums for the base policy are waived upto the extent of rider cover.

Accident Benefit Rider: On death due to accident the nominee gets additional Sum Assured under the rider.

Who can apply?

You can apply if you are 16 years old and no older than 55 years. The minimum Sum Assured is Rs. 75,000. You have the option of paying yearly, half-yearly or monthly premium.

Is a loan available against this policy?

No loans are available under this policy.

What is your exit option?

Your policy acquires a paid-up value after premiums have been paid for 3 years. A guaranteed surrender value is payable to you if you decide to terminate your policy after 3 years' premiums are paid. However, the insurance protection provided under this policy will also cease.

What are the conditions / exclusions applicable?

Suicide: If the Life Assured commits suicide whether sane or insane, within one year from the date of commencement of this policy, the policy shall be void and the premiums paid will be refunded after deducting the expenses incurred by the Company for the issue of the policy.

For rider exclusions, please refer to the detailed rider brochure.

If you still have queries and doubts, do call our Advisor on the numbers given.

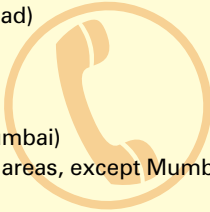
This Product Brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy. It forms an integral part of, and must always be read in conjunction with, the Benefit Illustration and Exclusion Sheet. In the event that you have not received any one or more of these documents, please write to us at wecoveru@iciciprulife.com Tax benefit under section 80C and Section 10(10D) or applicable as per prevailing Income Tax. *Service Tax and Education Cess will be charged extra as per applicable rate.

Apply today!

Customer Service Helpline

Timings: 9.00 a.m. to 9.00 p.m. (Monday to Saturday)

Location	Number
Andhra Pradesh	98495 77766
Chattisgarh	98931 27766
Delhi	98181 77766
Goa	98904 47766
Gujarat	98982 77766
Haryana (Karnal)	98961 77766
Haryana (Faridabad)	98181 77766
Karnataka	98455 77766
Kerala	98954 77766
Madhya Pradesh	98931 27766
Maharashtra (Mumbai)	98925 77766
Maharashtra (All areas, except Mumbai)	98904 47766
Punjab	98159 77766
Rajasthan	98292 77766
Tamil Nadu (Chennai)	98408 77766
Tamil Nadu (All areas, except Chennai)	98944 77766
Uttar Pradesh (Agra, Bareilly, Meerut)	98973 07766
Uttar Pradesh (Varanasi)	98973 07766
Uttar Pradesh (Kanpur, Lucknow)	99352 77766
Uttaranchal	98973 07766
West Bengal (Kolkata , Howrah)	98313 77766



For all other cities kindly call our
Toll Free 1800-22-2020 from your MTNL or BSNL line.



We cover you. At every step in life.

ICICI Prudential Life Insurance Company Limited
Registered Office:
ICICI PruLife Towers, 1089, Appasaheb Marathe Marg,
Prabhadevi, Mumbai - 400 025. India.

Visit us at www.iciciprulife.com

In terms of weighted received premium & funds under management.

Insurance is the subject matter of the solicitation. CashBak: Form No. A01, A02