

	Benefit Illustration of ICICI Pru SmartKid Regular Premium		Page 1 of 2
	Prepared For : Kumar		
Sum Assured : Rs. 250000/-	Current Age : 30 Years		
Annualised premium (including taxes) : Rs. 12717/-	Term : 22 Years		
Installment premium (including taxes) : Rs. 12717/-	Total first premium (including taxes) : Rs. 12717/-		
Premium frequency : Yearly	Gender : Male		
Sales Channel : Proprietary	Benefit Illustration : Option 1		

SmartKid RP (UIN - 105N014V02), ADBR (UIN - 105B001V01), ABR (UIN - 105B012V01), IBR (UIN - 105B009V01)

Policy Year	Annual Premium	Fixed Term Benefits at the end of policy year	Accumulated Guaranteed Additions	Scenario1(6%)							Scenario2(10%)						
				Estimated Bonus	Estimated Terminal Bonus	Accumulated Guaranteed Additions/ Estimated Bonuses	Estimated Death Benefit during that year	GSV ¹	NGSV ²	Surrender Value	Estimated Bonus	Estimated Terminal Bonus	Accumulated Guaranteed Additions/ Estimated Bonuses	Estimated Death Benefit during that year	GSV ¹	NGSV ²	Surrender Value
1	12336	0	8750	0	0	8750	258750	0	0	0	0	0	8750	258750	0	0	0
2	12336	0	17806	0	0	17806	267806	0	0	0	0	0	17806	267806	0	0	0
3	12336	0	27179	0	0	27179	277179	12886	32511	32511	0	0	27179	277179	12886	32511	32511
4	12336	0	36881	0	0	36881	286881	19288	44689	44689	0	0	36881	286881	19288	44689	44689
5	12336	0	0	2869	0	39750	289750	24776	50478	50478	7172	0	44053	294053	25589	54781	54781
6	12336	0	0	2897	0	42647	292647	30445	56807	56807	7351	0	51404	301404	32263	65564	65564
7	12336	0	0	2926	0	45574	295574	36321	63753	63753	7535	0	58939	308939	39376	77119	77119
8	12336	0	0	2956	0	48529	298529	42435	71405	71405	7723	0	66663	316663	46998	89538	89538
9	12336	0	0	2985	0	51515	301515	48820	79863	79863	7917	0	74579	324579	55213	102927	102927
10	12336	0	0	3015	0	54530	304530	55763	89757	89757	8114	0	82694	332694	64493	117921	117921
11	12336	0	0	3045	0	57575	307575	63039	100700	100700	8317	0	91011	341011	74575	134136	134136
12	12336	0	0	3076	0	60651	310651	70729	112892	112892	8525	0	99536	349536	85626	151777	151777
13	12336	0	0	3107	0	63757	313757	78914	126556	126556	8738	0	108275	358275	97839	171074	171074
14	12336	0	0	3138	0	66895	316895	87471	141433	141433	8957	0	117232	367232	111054	191769	191769
15	12336	50000	0	3169	0	70064	320064	96514	157812	157812	9181	0	126412	376412	125522	214160	214160
16	12336	0	0	3201	0	73264	323264	56144	125955	125955	9410	0	135823	385823	91477	188514	188514
17	12336	62500	0	3233	0	76497	326497	67045	147622	147622	9646	0	145468	395468	110290	216593	216593
18	12336	0	0	3265	0	79762	329762	16206	109094	109094	9887	0	155355	405355	68622	184687	184687
19	12336	0	0	3298	0	83060	333060	28633	135406	135406	10134	0	165489	415489	91568	217835	217835
20	12336	62500	0	3331	0	86390	336390	41713	163777	163777	10387	0	175876	425876	116479	253262	253262
21	12336	0	0	3364	0	89754	339754	0	132697	132697	10647	0	186523	436523	81701	229466	229466
22	12336	75000	0	3398	33424	126576	376576	8821	168152	168152	10913	120810	318246	568246	113106	272436	272436

¹Guaranteed Surrender Value(at Year end before paying Survival Benefits) + Cash Value of Bonuses accrued.

²Non Guaranteed Surrender Value(at year end before paying survival benefit)+Cash value of bonuses accrued.

- The above illustration is applicable to a non-smoker male/female standard (from medical, life style and occupation point of view) life.
- The main objective of the illustration is that the client is able to appreciate the features of the product and the flow of benefits in different circumstances with some level of quantification.
- Once bonus is declared in any year and added to the policy, the bonus so added is guaranteed.

The above amounts assume that all premiums are paid when due. Further, the above death and surrender values are illustrated assuming that all the modal/installment premium payable in a policy year are paid (i.e. the event occurs at the end of the policy year). If death or surrender occur then only some of the modal/ installment premium are paid, then the death or surrender values will only consist of that premium that has been paid. Accordingly, the death or surrender values at a time other than at the end of the policy year will be lower than those illustrated above.

Notes:

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1. The policy acquires surrender value if premiums are paid for at least 3 consecutive years. The guaranteed surrender value will be equal to thirty five percent of all premiums paid excluding the first year premium, all extra premiums and premiums for rider benefits and reduced by fixed term benefits paid. Cash value of accrued guaranteed additions and vested bonuses, if any, will be paid along with the guaranteed surrender value. The company, at its discretion, may also pay non-guaranteed surrender value which may be higher.
 2. The above information must be read in conjunction with the product brochure
 3. Tax Benefits under Section 80C and 10 (10D) would be available as per the prevailing Income Tax laws.
 4. For any further clarifications, please feel free to contact your advisor / FSC or e-mail us on lifeline@iciciprulife.com
- Insurance is the subject matter of the solicitation. Product Code :A03

LIFE INSURANCE

Specially Prepared for Kumar

Your Child's Details	
Age	0 Years
Term	22 Years

BENEFITS AT GLANCE

Type of Cover	Amount of Cover	Yearly Premium (in Rs.)
SmartKid	Rs. 250,000/-	Rs. 12,336/-
Accident & Disability Benefit Rider	Rs. 0/-	Rs. 0/-
Accident Benefit Rider	Rs. 0/-	Rs. 0/-
Income Benefit Rider	Rs. 0/-	Rs. 0/-
Total		Rs. 12,336/-

Guaranteed Education Benefits*

Age of Child	At the end of	Amount
15 Years	15 Years	50000
17 Years	17 Years	62500
20 Years	20 Years	62500
22 Years	At Maturity	75000
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What you receive on maturity

Different Type of Return Scenarios	Scenario 1 (@6 %)	Scenario 2 (@10 %)
Accumulated Guaranteed Addition	Rs. 36881/-	Rs. 36881/-
Estimated Accumulated Bonus (Non Guaranteed)	Rs. 56271/-	Rs. 160555/-
Estimated Terminal Bonus	Rs. 33424/-	Rs. 120810/-
Estimated Total Maturity Benefit	Rs. 201576/-	Rs. 393246/-
Yield (excluding tax benefits)	3.35%	6.81%

* The Benefit Structure under option 2 is exercisable 6 months prior to the first payment in the Benefit Structure of Option 1.

The Benefit Structure 1 would remain the default option for issuance.

SERVICE TAX AND EDUCATION CESS WOULD BE LEVIED AS PER APPLICABLE TAX LAWS.

The above is based on an annual guaranteed addition of @3.5% p.a. on the Sum Assured compounded annually for the first 4 years and annual bonuses from the 5th year onwards. The rates of the annual bonuses are not guaranteed and will depend on the experience of the company in terms of investment return, mortality, expenses, etc.

For the purpose of illustrations we have used 10% and 6% as the higher and the lower rates of investment returns respectively, in the calculations. These are in accordance with the guidelines issued by the Life insurance Council and in no way signify our expectations of investment return in the plan. The actual investment return may be higher or lower than the above rates.

The investment returns shown should not be construed to be the range within which investment returns will fall.

JUST LIKE YOU, SMARTKID LEAVES NOTHING TO CHANCE

1. Guaranteed Benefits - Your child receives guaranteed payments at his key educational milestones. Moreover, you get to choose the timing of these payments, either during his schooling and undergraduate studies or during his post graduate studies
2. Total Premium Waiver - In case of an unfortunate event, SmartKid immediately pays the sum assured and waives all future premiums. What's more, your child continues to enjoy all the guaranteed benefits of the policy
3. Annual Allowance - For a nominal extra amount, Smart Kid ensures that even in your absence, a fixed annual sum is provided for your child's unhindered education and overall development.

As required by the Life Insurance Council please note "Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your Insurer carrying on Life Insurance business. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependant on a number of factors including future investment performance".

This illustration is based on the terms and conditions of the life insurance policy as on the date of the illustration. Please confirm the same at the time of submission of the proposal.

Product Code: A03

Customer Signature: _____

Date: _____