

ICICI Prudential Life Insurance Company Limited



ICICI Prudential Life Insurance company has presence all over India is with 2100 branches including 1,116 micro-offices, over 290,000 advisors; and 18 bancassurance partners. They were also the first life insurance company to receive the **National Insurer Financial Strength** rating of **AAA** (Ind) from Fitch ratings. It does not stop here they were also rated thrice in a row by The Economic Times – AC Nielson ORG Marg survey of” **Most Trusted Brand**’ as the **Most Trusted Private Life Insurer**.

Various Types of Insurance Plans

Life Insurance Plan-(Protection Plan, Premium Guarantee plan, Education Plan & Wealth Creation Plan)

Protection Plans

1. **Save 'n' Protect** : It’s a perfect plan to collect funds as savings and be protected by the insurance policy.
2. **Cashback** : It’s a policy with a combination of three benefits periodic liquidity, protection & savings.
3. **Home Assure** : It is a policy where you can cover your home loan which is a term assurance plan.
4. **Pure Protect** : It secures your life and your family’s in case of any unforeseen situation. It is a term plan which is a flexible and inexpensive product.
5. **Life Guard** : It is a cover which is available at a low cost. This plan comes with 2 options –level term assurance with return of premium & single premium.

Premium Guarantee Plans

1. **InvestShield CashBak** : It provides a premium guarantee and also balancing the returns, safety & liquidity. It is a unit linked plan.
2. **InvestShield Life New** : A plan where the customer is guaranteed that he will at least get back his premiums. It is a unit linked plan which also provides premium guarantee and the customer gets the benefits of high returns. The policy also offers a protection to the family with a life insurance cover.

Education Insurance Plans

1. **SmartKid Regular Premium** : It is a traditional plan where funds are provided for the needs of the child in the future.
2. **SmartKid New Unit-linked Regular & Single Premium** : The policy is made in such a way that the child receives money at a stage, for his educational needs.

Wealth Creation Plans

1. **PremierLife Gold** : Premier Life Gold helps with long-term wealth creation .It is a limited premium paying plan. And from the second year onwards it also provides flexibility of premium reduction.
2. **LifeStage RP** : The LifeStage RP is unit linked plan that provides you with a portfolio strategy and keeps distributing your funds across the different asset classes depending on your profile.
3. **Wealth Advantage** : Its an exclusive whole life single premium unit linked plan that provides long term coverage up to the age of 70 years. And you have the option of withdrawing your funds systematically.
4. **Lifetime Gold** : This plan is a unit linked plan from which you can get high returns over a long term with easy investment options. It offers 8 fund options - Preserver, Protector, Return Guarantee Fund, Balancer, Flexi Balanced Multiplier, R.I.C.H and Flexi Growth.
5. **LifeStage Assure** : A unit linked insurance plan that provides Guaranteed Maturity Addition of 100%- 450% of first year premium based on the term and number of premiums paid. Also your funds are allocated across several asset class based on your profile.
6. **LifeLink Super** : It's a single premium unit linked insurance which offers premium allocation along with a chance to get high returns over the long term, and your family is also protected by this plan.

Group Plans

1. **Group Term Insurance Plan** : It's a flexible group term plan which provides an inexpensive cover to members of a group. The cover is either given based on uniform or based on designation/rank or a multiple of salary. The benefit under the policy is paid to the beneficiary nominated by the member on his/her death.
2. **Group Gratuity Plan** : The plan helps employers fund their statutory gratuity obligation in a scientific manner and also avail of tax benefits as applicable to approved gratuity funds.
3. **Group Super Annuation Plan** : This plan offers a flexible market linked scheme that provides substantial benefits to both employers and employees. Both defined contribution (DC) and defined benefit (DB) schemes are offered to optimize returns for members of the trust and rationalize cost. Members have the option of choosing from various annuity options or opting for a partial commutation of the annuity at the time of retirement.
4. **Annuity Solutions** : This plan has annuity products which give you income and help you realize your needs. In addition to the annuities offered to existing superannuation customers, the plan also offers immediate annuities to superannuation funds managed by the team.

Health Insurance Plan

1. **Diabetes Plans** : It is a long term insurance policy created for individuals with Type II diabetes and pre-diabetes. It offers long term (upto 20 years) control over diabetes through a specially designed Wellness Programme including regular health checkups and a Diabetes Coach to facilitate diabetes management. It also provides you coverage against seven major critical illnesses.
2. **Cancer Plans**: It provide a regular premium plan that helps you with a cash benefit on the diagnosis as well as at different stages in the treatment of various cancer conditions.
3. **Comprehensive Health coverage** : provides comprehensive hospitalization cover and reimburses all other medical expenses by building a health fund.
4. **Critical Illness Plan** : It is a 360-degree product that will provide long-term coverage against 35 critical illnesses, total and permanent disability, and death.
5. **Hospitalisation Plan** : A health insurance policy that provides assured insurability till age 75 years, assured coverage for accepted pre-existing illnesses after 2 years and an assured price for 3 years. Also there is another hospital care plan where there is a fixed benefit plan covering various stages of treatment – hospitalisation, ICU, procedures & recuperating allowance. It covers a range of medical conditions (900 surgeries) and has a long term guaranteed coverage upto 20 years.

Retirement Plans

1. **ForeverLife** : A traditional retirement product that offers guaranteed returns for the first 4 years.
2. **Immediate Annuity** : A single premium annuity product that assures an income for life at the time of your retirement. It has the benefit of 5 payout options.
3. **LifeStage Pension** : A regular premium unit linked pension plan that provides you with a unique lifecycle-based strategy that continuously re-distributes your money across various asset classes based on your age and risk profile.
4. **Premier Life Pension** : It is a unit-linked pension policy with a limited premium paying option for preferred customers.
5. **Lifetime Super Pension** : It is a regular premium unit linked pension plan that helps one accumulate over the long term and offers 5 annuity options (life annuity, life annuity with return of purchase price, joint life last survivor annuity with return of purchase price, life annuity guaranteed for 5, 10 and 15 years & for life thereafter, joint life, last survivor annuity without return of purchase price). at the time of retirement.
6. **LifeLink Super Pension** : A single premium unit linked pension plan. Rural Plans Suraksha & Suraksha Kavach : It's a rural plans which offer benefits like life Cover, low and Affordable Premiums and Hassle Free Procedure

Micro Insurance Sarv Jana Suraksha : Sarv Jana Suraksha is a plan to provide protection and security to rural population at a very affordable cost. The family members are protected in this plan incase of death of the policyholder.



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The New Product Launched by ICICI Prudential is as follows-

1. '**Anmol Nivesh**' for tea tribes in Assam in January 2009
2. **Health Saver** in January 2009

Wealth Advantage a unique single premium whole life ULIP in February 2009

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