



# Introducing **SIP Plus**

**SIP Plus - a systematic investment solution which aims to create wealth and offers life cover.**

This is just for information purpose and should not in any way be construed as any kind of promotion or endorsement of any insurance product by ICICI Prudential Asset Management Company Ltd . Insurance Cover is provided under Group Term Insurance Plan by ICICI Prudential Life Insurance Company Ltd. Please read the Group Scheme Rules for more details on the terms and conditions.

# The increasing cost is shrinking the wallet



Product		1997	2008	2012	2018	2025
Soap(₹)		7	21	28	40	?
Masala Dosa (₹)		14	40	60	80	?
Petrol (Per Ltr) (₹)		25	50	70	82	?
LPG Cylinder (₹)		137	300	412	612	?
Clothing's (₹)		510	1200	2000	2500	?

The above examples are for illustration purpose only













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**Don't save what is left after spending,  
but spend what is left after investing.**

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# Investments across different phases



<p><b>Wonder years</b></p>  <p>25 years</p>	 +  <p><b>Education</b>      <b>Professional Qualification</b></p>
<p><b>Working years</b></p>  <p>25-55 years</p>	 +  +  +  + <div data-bbox="1586 705 1875 868" style="background-color: #e67e22; color: white; padding: 5px; border-radius: 10px; display: inline-block;">                     Need wealth for your family's future                 </div> <p><b>Employment</b>      <b>Family</b>      <b>Home</b>      <b>Child's Education</b></p>
<p><b>Golden years</b></p>  <p>55 years &amp; above</p>	 +  +  + <div data-bbox="1340 1005 1630 1168" style="background-color: #e67e22; color: white; padding: 10px; border-radius: 15px; display: inline-block;">                     Maintaining a sustainable corpus                 </div> <p><b>Child's Further Education</b>      <b>Child's Marriage</b>      <b>Retirement</b></p>

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Aim to create wealth  
through sustained long  
term investments



Aim to provide  
additional benefit

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**Start Early**



**Invest Regularly**



**Invest Right**

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Is just having only investments  
enough for your family's future?  
What if, in case of any  
unfortunate event ?



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ICICI Prudential AMC presents to you  
**SIP Plus - a systematic investment  
solution which aims to create wealth  
and offers life cover.**



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# Features of the added benefit - insurance cover provided to the investors



<b>Minimum SIP Instalment</b>	Refer scheme information document for Minimum SIP Instalment
<b>Sum Insured</b>	1st Year : 10 times of the monthly SIP Plus instalment 2nd Year : 50 times of the monthly SIP Plus instalment. 3rd Year onwards : 100 times of the monthly SIP Plus instalment. All the above limits are subject to maximum cover of ₹50 lakhs per investor across all schemes /plans/folios.
<b>Life Cover Proceeds</b>	Provided to the registered nominee
<b>Benefits to Nominee</b>	Scheme Value + Life Cover equivalent up to 10 times of the monthly SIP Plus instalments in the first year, 50 times of monthly SIP Plus instalment for second year and 100 times of the monthly SIP Plus instalment from third year onwards.
<b>Age Entry/Exit</b>	18 years to 51 years (how ever Insurance cover will be ceased on completion of 55 years of age, but SIP shall continue till the end of tenure if SIP is registered beyond 55 years of age.)
<b>Payment Options</b>	ECS, Direct Debits & Post Dated Cheques
<b>Entry Load</b>	Not Applicable
<b>Exit Load</b>	Refer scheme information document for exit load detail.

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# SIP + Insurance Cover = SIP Plus



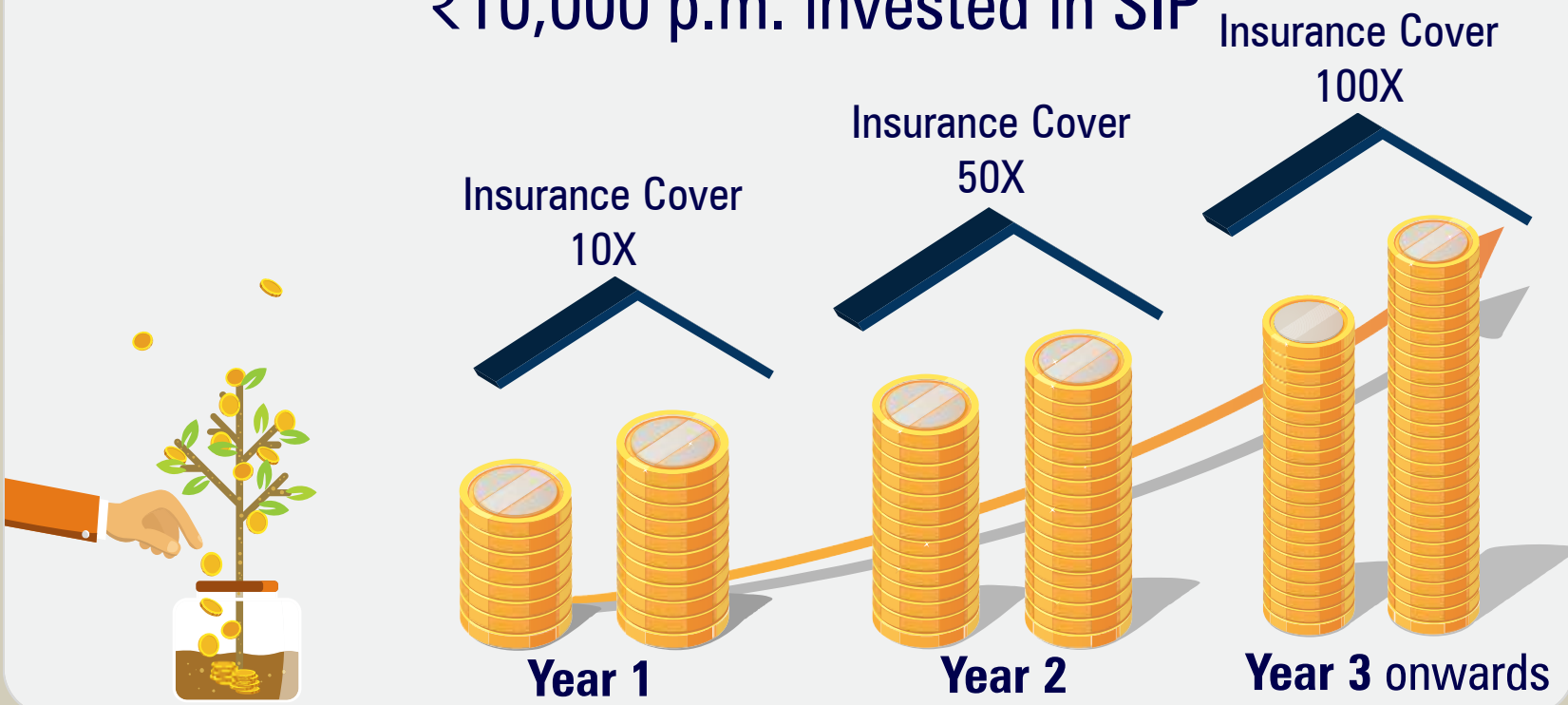
*Note: Sum Insured : 1st Year - 10 times of the monthly SIP Plus instalment, 2nd year - 50 times of the monthly SIP Plus instalment & in the 3rd Year - 100 times of the monthly SIP Plus instalment. All the above limits are subjected to maximum cover of ₹50 lakhs per investor across all schemes/plans/folios. This is for illustration purpose only. The cover mentioned in the above illustration is from 3<sup>rd</sup> year onwards*

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# How does SIP Plus work?



## ₹10,000 p.m. invested in SIP



*Note: Sum Insured : 1st Year - 10 times of the monthly SIP Plus instalment, 2nd year - 50 times of the monthly SIP Plus instalment & in the 3rd Year - 100 times of the monthly SIP Plus instalment. All the above limits are subjected to maximum cover of ₹50 lakhs per investor across all schemes/plans/folios. The above is for illustration purpose only.*

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## ₹10,000 p.m. invested in SIP



In the event of untimely death,  
after 3 years

Nominee shall receive  
₹10 Lakhs of cover &  
₹4.4 Lakhs\* of SIP Returns



\*The returns have been calculated assuming  
12% returns in CAGR terms.

\*Refer to the terms and conditions of SIP Plus. The above illustration is on the assumption that the untimely death occurs in the 3rd year or thereafter. Actual result may vary. Past performance may or may not be sustained in future.

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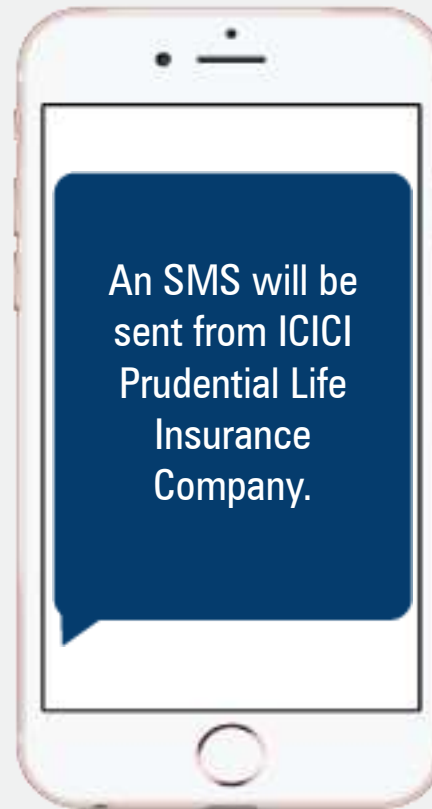
Customer communication

Customer service



\*The contact details are for ICICI Prudential Life Insurance Co. Ltd.

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Physical letter

Claim process

Change request process

Miss-call no.

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## Guide to filing a life insurance claim



### Documents required for making a life insurance claim:

1. Claim Intimation Form. The Form is available on [www.iciciprulife.com/content/dam/icicipru/claims-documents/Group-Claim-Form.pdf](http://www.iciciprulife.com/content/dam/icicipru/claims-documents/Group-Claim-Form.pdf)
2. Insurance Cover Document.
3. Copy of Death Certificate.
4. Copy of the Cancelled Cheque of the bank account in which the nominee wishes to receive the claim amount.

*Account holder name and account number should be printed on the Cheque.*



### Documents need to be submitted at:

Group Team, ICICI Prudential Life Insurance Company Limited, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai - 400097.

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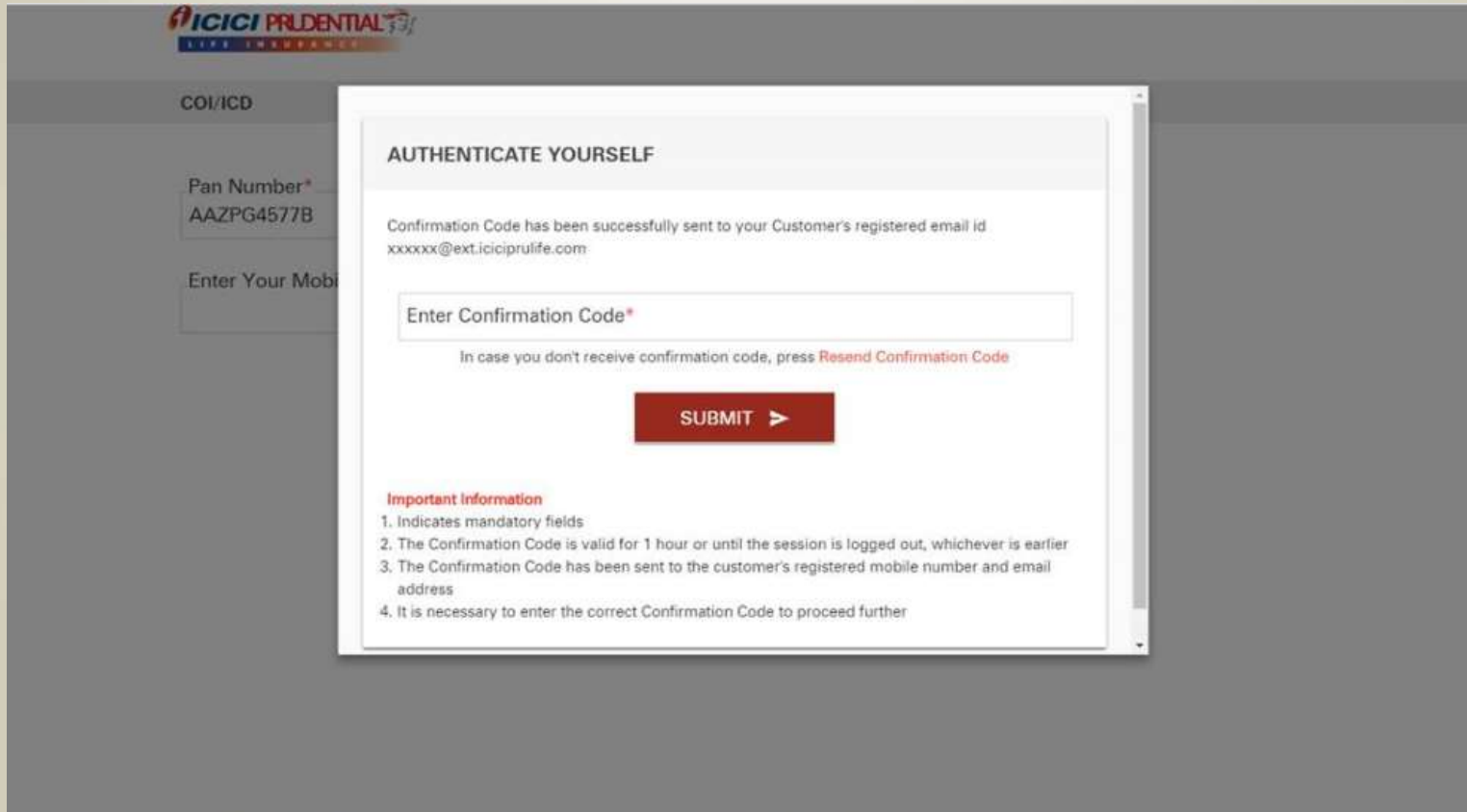
Email body



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A screenshot of the investor login portal for ICICI Prudential Life Insurance. The page has a white background with a grey header bar. At the top left of the header is the ICICI Prudential Life Insurance logo. Below the header, the text 'COI/ICD' is displayed. The main content area contains a login form with three input fields: 'Pan Number\*', 'Enter Your Mobile no\*', and 'Enter Your Email-ID\*'. The 'Enter Your Mobile no\*' and 'Enter Your Email-ID\*' fields are separated by the word 'OR'. Below the input fields are two buttons: a red 'SUBMIT' button and a grey 'RESET' button.

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The screenshot displays the ICICI Prudential investor login portal. A modal window titled "AUTHENTICATE YOURSELF" is centered on the screen. The modal contains the following text and elements:

- Confirmation Code has been successfully sent to your Customer's registered email id**  
xxxxxx@ext.iciciprulife.com
- 
- [Resend Confirmation Code](#)
- SUBMIT >**
- Important Information**
  1. Indicates mandatory fields
  2. The Confirmation Code is valid for 1 hour or until the session is logged out, whichever is earlier
  3. The Confirmation Code has been sent to the customer's registered mobile number and email address
  4. It is necessary to enter the correct Confirmation Code to proceed further

In the background, the login form is partially visible, showing fields for "Pan Number\*" (AAZPG4577B) and "Enter Your Mobile Number".

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COI/ICD

Pan Number\*  
AORPK9994E

Enter Your Mobile no\* OR Enter Your Email-ID\*  
abjet123@gmail.com

RESET

Your total sum assured is Rs 10000 for below certificates of insurance

Policy Number	Master Policy Number	Employee Id	Pan Number	COI	ICD
00001487	00001487	PANEPS1011219	AORPK9994E		

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## CONTACT DETAILS OF ICICI PRUDENTIAL MUTUAL FUND

In case any of the personal details mentioned are incorrect, or if you wish to change the nominee details in your policy, please contact ICICI Prudential Mutual Fund, by writing to

**[enquiry@icicipruamc.com](mailto:enquiry@icicipruamc.com)**

Alternatively, call toll free number  
**1800 222 999** (BSNL/MTNL) or  
**1800 200 6666** (Other service providers).

## INSURANCE CLAIM PROCESS

If you need any further information on your policy, please write to us at

**[grouplife@iciciprulife.com](mailto:grouplife@iciciprulife.com)**

Do mention your group master policy number in the email subject line.

Or give us a missed call on

**022-3381-1729**

and we will call you back to assist you.

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1. ICICI Prudential SIP Plus as an add-on, optional feature will be available for select schemes of ICICI Prudential Mutual Fund only. Please refer to SID/SIP Plus form for details.
2. The AMC may provide a Group Life Insurance Cover by ICICI Prudential Life Insurance Company Ltd. to all Resident Individual/NRI applicants and fund the premia towards such cover. Non-individuals as well as US Persons/ Persons not of Indian Origin/Sole Proprietorship will not be covered under the insurance cover.
3. The insurance cover will be available for individuals aged above 18 years and not more than 51 years, at the time of the first investment.
4. Only the First / Sole unit holder will be covered under the insurance. No insurance cover will be provided for the second / third unitholder.
5. Tenure of SIP: 100 Years less the current completed age of the investor or till the predefined date by the investor. If investor provide SIP tenure less than 3years, investor will not be eligible for insurance cover.
6. Amount of Life Insurance Cover:
  - (a) If SIP PLUS continues, the insurance cover would be as follows
    - Year 1 : 10 times the monthly SIP Plus instalment
    - Year 2 : 50 times the monthly SIP Plus instalment
    - Year 3 onwards : 100 times the monthly SIP Plus instalmentAll the above mentioned limits are subject to maximum cover of ₹50 Lakhs per investor across all schemes/plans/folios.
  - (b) If SIP Plus discontinues, the insurance cover would be as follows:
    - SIP Plus discontinues before 3 years : Insurance cover stops immediately
    - SIP Plus discontinues after 3 years : Insurance cover equivalent to the value of units allotted under SIP PLUS investment basis the valuation as on 1st business day of month in which renewal confirmation is given, subject to a maximum of 100 times the monthly instalment, capped at the maximum of ₹50 lakhs.
    - Insurance cover will be ceased on completion of 55 years of age, but SIP shall continue till the end of tenure if SIP is registered beyond 55 years of age.
  - (c) Insurance cover shall also cease for respective registration with immediate effect, if redemption/switch out/transfer out transaction is executed (Fully or Partly) Insurance cover will continue in respect of other eligible registrations.Also, AMC reserves the right to discontinue the insurance cover, if any other transaction such as, switch-out, STP, folio consolidation request(in non-specified format) or physical to demat is made under this folio.
7. The investor will necessarily be required to furnish his / her date of birth and gender in the application form, in absence of which, no insurance cover can be availed by the investor. The Group Life Insurance Cover will be governed by the terms and conditions of the insurance policy with the relevant Insurance Company as determined by the AMC.
8. In case of death of the applicant, the nominee may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the insurer and the payment of the claim may be made to the nominee by the insurance company.

9. All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company. Insurance claims will be directly settled by the Insurance Company.
  10. The AMC will not be responsible or liable for maintaining service levels and/or any delay in processing claims arising out of this facility.
  11. The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non-settlement, delays etc.) arising out of the insurance cover provided to the unit holder.
  12. The AMC is bringing this offer to the investors of the Scheme only as an additional facility and is not acting as an agent for marketing/sales of insurance policies nor soliciting any business.
  13. Subject to what has been stated above, the AMC reserves a right to modify / annul the said Group Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.
  14. The Group Insurance cover will be subject to the following exclusions and such other terms and conditions as may be prescribed by the insurance certificate governing the cover:
    - a. The Group Insurance cover shall not extend to cover instances of death due to suicide in the first year of cover.
    - b. Death within 45 days from the commencement of the SIP instalments except for death due to accident
  15. The nominees will have to file their claims directly with the insurance company.
  16. The AMC will not entertain any request for claims.
  17. The provision for the Group Life Insurance Policy does not have any bearing on the performance of the scheme.
  18. Applications received under the facility are liable to be rejected where the investor is not eligible for the Group Life Insurance/Term Cover.
- ICICI Prudential SIP Plus as an add-on, optional feature will be available with specified schemes of ICICI Prudential Mutual Fund. The applicant will be covered under the ICICI Pru Group Term plus plan (UIN: 105N119V01) of ICICI Prudential Life Insurance Company Ltd. Life insurance cover will be governed by the terms and conditions of the insurance policy. For detailed terms and condition of insurance policy, contact the Group Policyholder, i.e., the AMC. The AMC is not acting as an agent for marketing/sales of insurance policies nor soliciting any business.

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## Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Disclaimer: All figures and data given in the document are dated unless stated otherwise. In the preparation of the material contained in this document, the AMC has used information that is publicly available, including information developed in-house. Some of the material used in the document may have been obtained from members/persons other than the AMC and/or its affiliates and which may have been made available to the AMC and/or to its affiliates. Information gathered and material used in this document is believed to be from reliable sources. The AMC however does not warrant the accuracy, reasonableness and / or completeness of any information. We have included statements / opinions / recommendations in this document, which contain words, or phrases such as "will", "expect", "should", "believe" and similar expressions or variations of such expressions, that are "forward looking statements". Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our services and / or investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc. The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The recipient alone shall be fully responsible/are liable for any decision taken on this material. Investors are advised to consult their own legal, tax and financial advisors to determine possible tax, legal and other financial implication or consequence of subscribing to the units of ICICI Prudential Mutual Fund.

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# Happy Investing !

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