

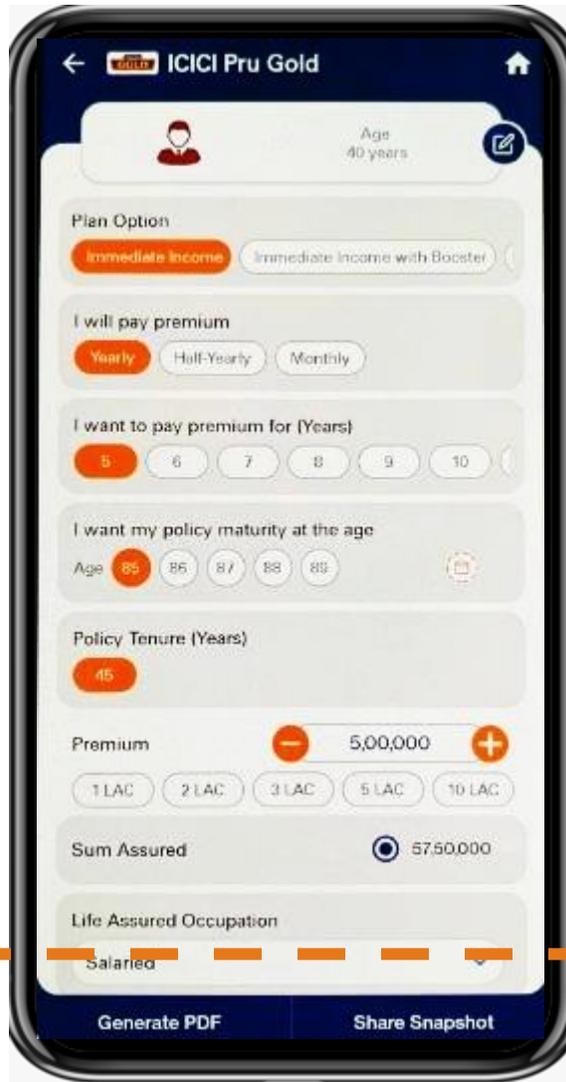


MIRAE ASSET Sharekhan

E-Quote App User Manual

February 14th , 2025

E-Quote app for RM's to send personalized quotes



Key Feature Document



IPRU E-Quote Application Login Links

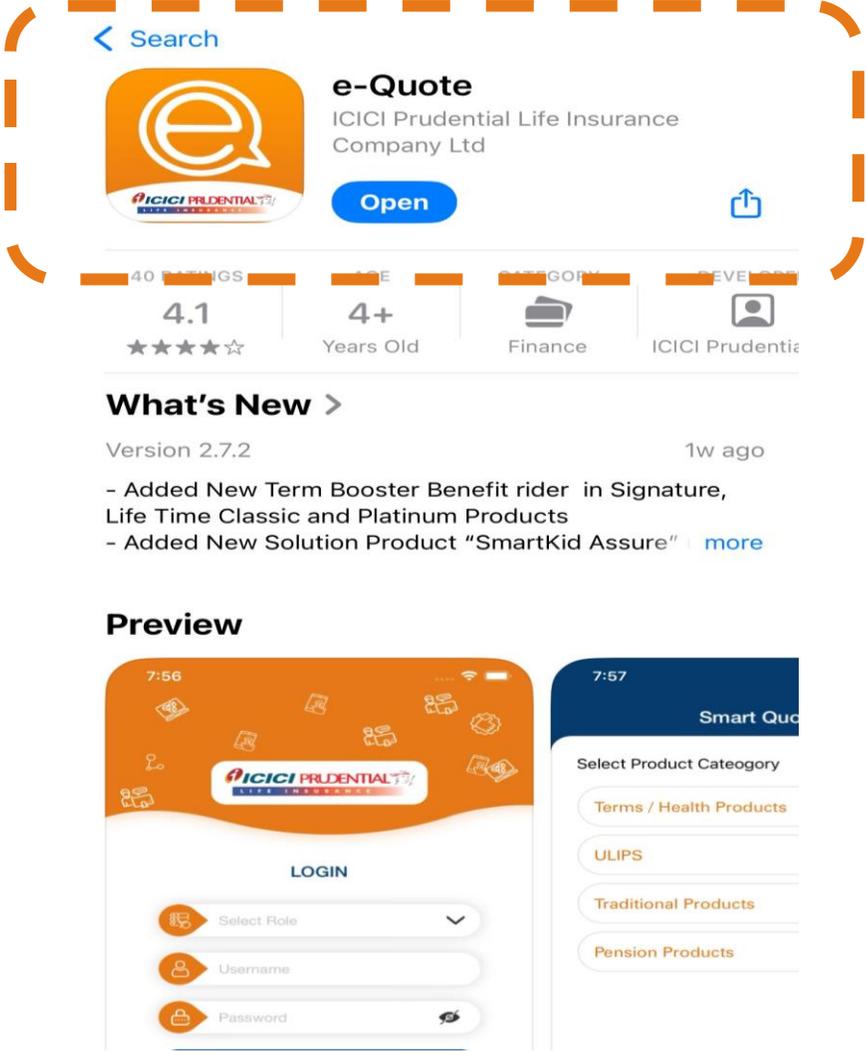
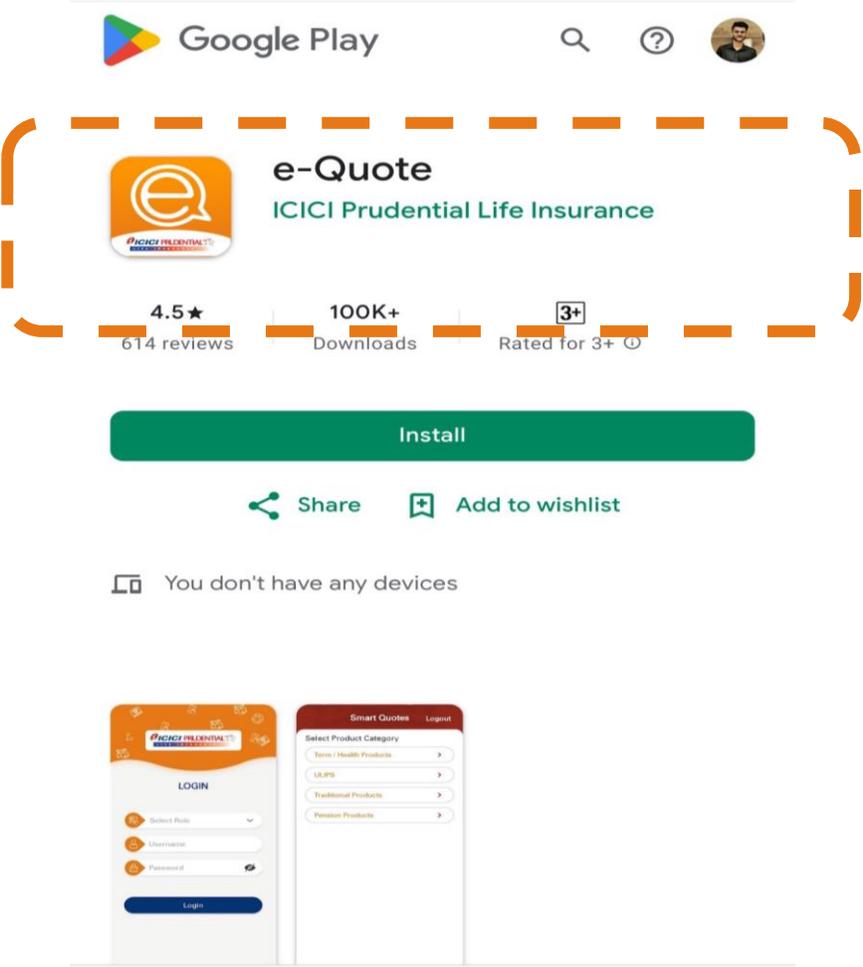
- For Android Play store link-

<https://play.google.com/store/apps/details?id=com.iciciprulife.calc.release>

- For IOS Appstore link-

<https://apps.apple.com/in/app/e-quote/id1559215969>

E-quote Application Photos (Android & IOS)-



Login Credentials for Sharekhan Employees

- Use **Employee** profile while logging into E-quote
- Login ID- **IPRU68701**
- Login Password- **IPRU@123**



E-quote Dashboard

Two Options-

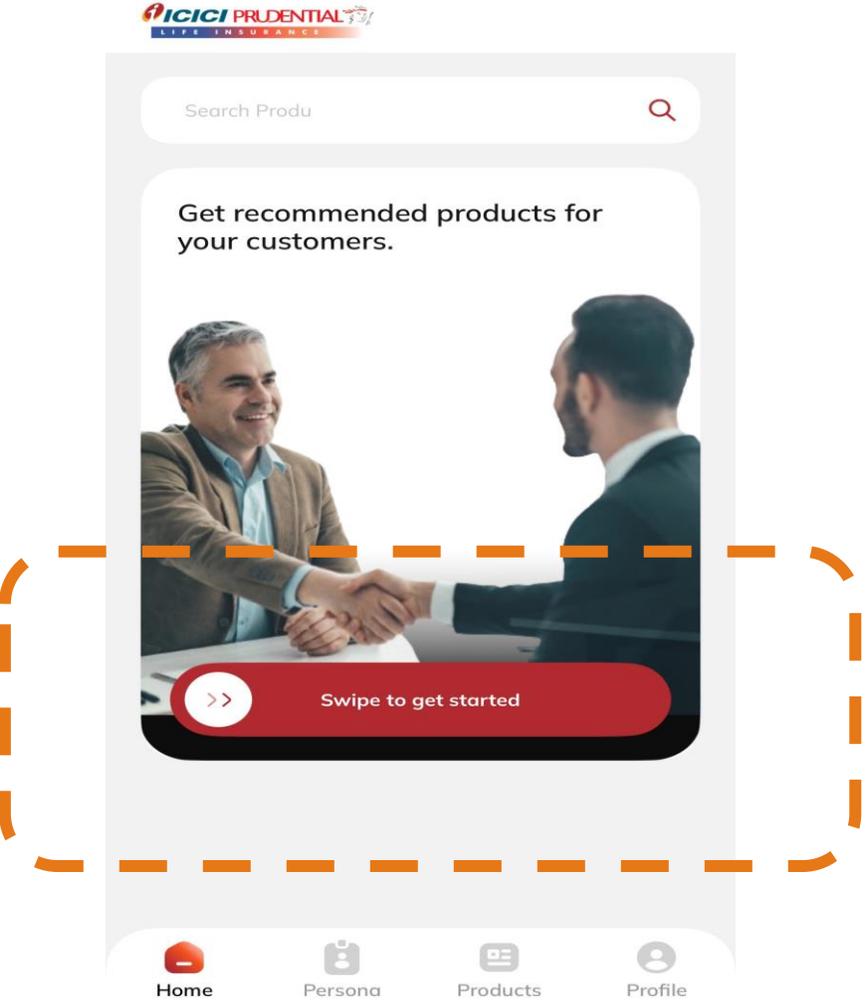
- E-Quote Calculator
- **Product Recommender**



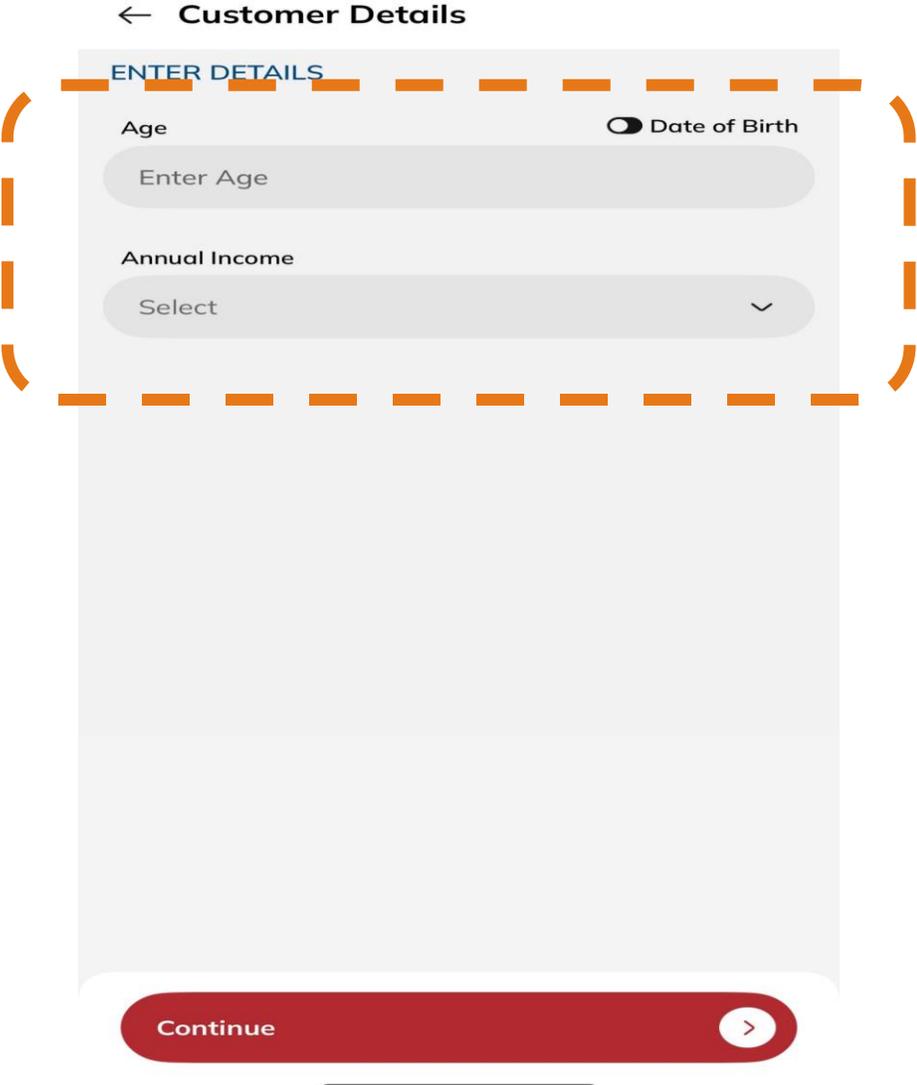
Start your journey with



Product Recommendation



Client Age-Income details



Client Persona Segments

← Customer Persona



Enriching experience and material assets are their validation for betterment in life. Spendings are varied and investments to

Rising Stars (S3)

Age: 18 - 35 | Annual Income: >7.5L to 24.9L

- Grow wealth
- Tax savings
- Medium risk appetite
- Diversify investments
- Attention to budgeting
- Evaluate pros and cons
- Comfortable and independent life
- Constant upgradation - life, tech

Who are they?

- Salaried with 5+ years of work experience
- Have shown growth through promotions / job

What are their needs?

- Starting their
- Financial prot family in their

[View Products](#)



Suitable Products for a Client

← Recommended Plans

Rising Stars (S3)



A Non-Linked Participating Individual Life Insurance Savings Plan

- Regular income, starting from the very next month/year
- Lump sum on maturity for long & short-term goals based on needs
- Tax-free* benefits (up to ₹5L annual premium)

ICICI Pru GiftPro



A Non-Linked Non-Participating Individual Savings Life Insurance Plan

- Caters to all guaranteed income needs
- Option to receive increasing income to beat inflation
- Lets you plan a goal that needs a lump sum with MoneyBack Benefit
- Allows the benefits to be continued to the nominee so as to ensure that Income is paid to you as well as after you!
- Tax-free* maturity proceeds (for aggregate premiums up to Rs. 5 lacs)

E-quote Dashboard

Two Options-

- **E-Quote Calculator**
- Product Recommender



Product Category options

Home Smart Quotes Logout

Select Product Category

- ULIPS
- Traditional Products
- Terms / Health Products
- Pension Products
- iSolutions

Select exact product name

Home Smart Quotes Logout

Select Product Category

- ULIPS
- Traditional Products
- Terms / Health Products
- Wish
- Protect N Gain - Life
- iProtect Smart
- ICICI Pru iProtect Super
- iProtect Smart Return of Premium
- iProtect Supreme
- Pension Products
- iSolutions

Client Details

←  ICICI Pru iProtect Smart

 XYZ

Life Assured Gender Male Female

 15/02/1999 Age

ICICI Group Employee Yes No

NRI Customer Yes No

Tobacco Smoker Non-smoker

Policy is for Self Dependent

Reset Data **Continue**

Select “Corporate Agent” Sales Channel

←  ICICI Pru iProtect Smart 

  Age 26 Years 

Sales Channel
Corporate Agent

I want to pay premium for
 Entire Policy Term Limited Pay One Year Whole life

I will pay Premium
 Yearly Half-Yearly Monthly

Policy Tenure (Years)
Years 5 6 7 8 9 

Life Cover (₹)  

1 CR 2 CR 3 CR 5 CR 10 CR

Death Benefit Payout Option

Cancel **Done**

BOL

Corporate Agent

Bajaj Capital

Customize the Product as per client's requirement

ICICI Pru iProtect Smart

Age 26 Years

Sales Channel: Corporate Agent

I want to pay premium for: Limited Pay

I will pay Premium: Yearly

Premium payment term: 10 Pay

Policy Tenure (Years): 15, 16, 17, 18, 19

Life Cover (₹): 2,00,00,000

Death Benefit Payout Option

Generate PDF | Share Snapshot

Fill required details of the client

ICICI Pru iProtect Smart

Age 26 Years

Life Cover (₹): 2,00,00,000

1 CR | 2 CR | 3 CR | 5 CR | 10 CR

Death Benefit Payout Option: Lump-sum

Online Benefit: No

Enter Pin Code: 400605

Life Assured Occupation: Salaried

Life Assured Education: Post Graduate

Life Assured Income: 8,00,000

Calculate

Generate PDF | Share Snapshot

Additional Riders Customization option

ICICI Pru iProtect Smart

Age 26 Years

Life Assured Income 10,00,000

Calculate

Premium

Yearly Premium ₹ 1,00,662
▲ ₹ 17,536

My family will get

Get Lumpsum Payout of ₹ 2,00,00,000

Additional benefit I can opt for

- Accidental death benefit ₹ 7,505
40,00,000
Cover of 4000000 for tenure 54 years
- Critical illness cover ₹ 10,031
20,00,000
Cover of 2000000 for tenure 30 years

Generate PDF | Share Snapshot



Generate PDF & Share it with the Client

1 of 12

Personalized proposal for securing your family

with **iProtect Smart**

Hi XYZ,

Thank you for choosing ICICI Prudential Life Insurance to secure your loved ones financially.

ICICI PRUDENTIAL
LIFE INSURANCE

Snapshot of your plan

Details of the Life Assured (person covered under the policy):

Name	Age	Gender
XYZ	26	Male

You pay

You pay premium for 10 years

Year Feb 2025 Feb 2034 Feb 2084

You get

How to read the Quote-

BI HOW TO READ YOUR 'BI'

The benefit illustration provides a year-by-year summary of how your benefits will look like. ICICI Pru Gold belongs to 'Participating' category of products. In this category of products, your benefits are partially guaranteed and partially dependent on bonuses. Therefore, all the benefits will be shown at an assumed rate of returns of 4% and 8%. The guaranteed benefits are shown in sub-section 'Guaranteed Benefits' and the bonus based benefits are shown under sub-section 'Non-Guaranteed Benefits'.

Here are a few pointers which will help you read the table in the Benefit Illustration better:

1 Policy year:

This refers to the number of years you stay invested or the term chosen by you. Policy year is shown in column 1.

2 Annualized premium:

This is the premium you need to pay for the premium payment duration selected by you. The annualized premium is shown in column 2.

3 Survival benefit (Income):

This refers to the income amount paid to the life assured throughout the income term. Total Income is a combination of 'guaranteed income' and 'bonus-based income (cash bonus)'. The guaranteed part of income is shown in column 3. The bonus based income is shown at 8% and 4% ARR respectively in column 10 and 8. Therefore, to refer to the total income payable every year, please refer to column 13 (@8% ARR) and column 12 (@4% ARR). In case you have opted for 'Immediate Income with Booster' plan option, over and above income you will receive a guaranteed booster every 5th policy year. The guaranteed booster is shown in column 4.

4 Maturity benefit:

This is a lump sum payable on maturity and is a combination of 'guaranteed lump sum (sum assured on maturity)' and 'bonus-based lump sum (Terminal bonus)'. The guaranteed lump sum is shown in column 7. Total maturity benefit is shown in column 15 (@8% ARR) and column 14 (@4% ARR).

5 Death benefit (Life cover):

This refers to the lump sum that will be paid to the nominee on death of the life assured. It is a combination of guaranteed life cover and bonus-based cover (Interim/terminal bonus). The guaranteed life cover is shown in column 6 and total life cover is shown in column 17 (@8% ARR) and column 16 (@4% ARR).

6 Surrender benefit:

This is the amount paid to you if you exit the plan. The final surrender value is calculated as higher of (the guaranteed surrender value and bonus-based surrender value). The final surrender value is shown in the last two columns i.e. column 19 (@8% ARR) and column 18 (@4% ARR).

Thank you