

Age should decide how safe you play.

LifeStage^{RP}. Adjusts equity % automatically with age.

You at 25 yrs

You at 40 yrs

You at 55 yrs

We have different priorities at different life stages. With such changing priorities, it is important to adopt Asset Allocation as an investment practice. It helps to strike the right balance by distributing your investments across different asset classes like equity and debt. More importantly, it should also change according to our life stage profile – age, risk tolerance, etc. However, the discipline of making the right Asset Allocation at various life stages in today's fast-paced life requires the expertise and dedicated time of someone who can manage your money on a day-to-day basis.

Keeping this in mind, ICICI Prudential Life Insurance, brings to you *LifeStage^{RP}*. This policy provides you with an option of lifecycle based portfolio strategy that continuously re-distributes your money across various asset classes (Automatic Asset Allocation). This will be done based on your age, and will help you achieve the right Asset Allocation to meet your desired financial goals.

Key benefits of LifeStage^{RP}

- Option to choose a unique and personalized lifecycle based portfolio strategy to create ideal balance between Equity and Debt
- Option to change chosen portfolio strategy 4 times in a policy term
- Opportunity to earn potentially higher returns by investing in Unit Linked Funds
- Additional allocation of units at regular intervals to enhance your investment
- Ensure capital preservation at the time of policy maturity by systematic transfer to Protector IV fund in the last 10 policy quarters
- Option to withdraw your money systematically over a period of 5 years on the maturity of the policy
- In the unfortunate event of death, your nominee will receive Sum Assured plus Fund Value
- Eligible for tax benefits on premium paid and benefits received, as per prevailing Income Tax laws⁵

Two unique portfolio strategies

Lifecycle based portfolio strategy

- Age based Asset Allocation
- Quarterly rebalancing of portfolio
- Reducing equity exposure with approaching maturity

Fixed portfolio strategy

- Allocate your investments into different asset classes using your personal judgement

Benefit Illustration:

Age at entry (Years)	Term = 10 years		Term = 15 years	
	Returns @ 6% p.a.	Returns @ 10% p.a.	Returns @ 6% p.a.	Returns @ 10% p.a.
Annual Premium: Rs. 20,000 Sum Assured: Rs. 2,00,000				
25	Rs. 2,34,142	Rs. 2,89,771	Rs. 4,05,624	Rs. 5,62,920
40	Rs. 2,29,933	Rs. 2,84,854	Rs. 3,96,153	Rs. 5,51,449
55	Rs. 2,03,994	Rs. 2,53,449	Rs. 3,40,253	Rs. 4,78,546
Annual Premium: Rs. 50,000 Sum Assured: Rs. 4,00,000				
25	Rs. 6,01,355	Rs. 7,44,415	Rs. 10,41,546	Rs. 14,45,801
40	Rs. 5,93,582	Rs. 7,35,426	Rs. 10,24,450	Rs. 14,25,652
55	Rs. 5,42,352	Rs. 6,73,479	Rs. 9,14,589	Rs. 12,82,779

The above illustrations are for a healthy male with his investments in the lifecycle based portfolio strategy. The above are illustrative returns, net of all charges. Since your policy offers variable returns, the above illustration shows two different rates of assumed future investment returns. These assumed returns are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy depends on a number of factors including future investment performance.

In this policy, the investment risk in investment portfolio is borne by the policyholder.

Charges

Charges	Particulars														
Premium Allocation Charge	This will be deducted from the premium amount at the time of premium payment & the balance amount would be used for allocation of units. The charges are as follows: <table border="1"> <thead> <tr> <th>Premium Allocation Charge</th> <th>Year 1</th> <th>Year 2 – 3</th> <th>Year 4 – 10</th> <th>Year 11 onwards</th> </tr> </thead> <tbody> <tr> <td>For all premiums paid</td> <td>25%</td> <td>12%</td> <td>2%</td> <td>0%</td> </tr> </tbody> </table>	Premium Allocation Charge	Year 1	Year 2 – 3	Year 4 – 10	Year 11 onwards	For all premiums paid	25%	12%	2%	0%				
Premium Allocation Charge	Year 1	Year 2 – 3	Year 4 – 10	Year 11 onwards											
For all premiums paid	25%	12%	2%	0%											
Fund Management Charge [#] (FMC)	The annual fund management charges, which will be adjusted from the Net Asset Values (NAV) in proportion to your investment in various funds, are as follows. <table border="1"> <thead> <tr> <th>Fund</th> <th>Flexi Growth IV</th> <th>Maximiser IV</th> <th>Flexi Balanced IV</th> <th>Balancer IV</th> <th>Protector IV</th> <th>Preserver IV</th> </tr> </thead> <tbody> <tr> <td>FMC</td> <td>1.50% p.a.</td> <td>1.50% p.a.</td> <td>1.00% p.a.</td> <td>1.00% p.a.</td> <td>0.75% p.a.</td> <td>0.75% p.a.</td> </tr> </tbody> </table>	Fund	Flexi Growth IV	Maximiser IV	Flexi Balanced IV	Balancer IV	Protector IV	Preserver IV	FMC	1.50% p.a.	1.50% p.a.	1.00% p.a.	1.00% p.a.	0.75% p.a.	0.75% p.a.
Fund	Flexi Growth IV	Maximiser IV	Flexi Balanced IV	Balancer IV	Protector IV	Preserver IV									
FMC	1.50% p.a.	1.50% p.a.	1.00% p.a.	1.00% p.a.	0.75% p.a.	0.75% p.a.									
Policy Administration Charge [#]	There would be a Policy Administration Charge of Rs 60 per month for all annual and half yearly cases. For all monthly cases, a charge of Rs 90 per month will be charged. *														
Switching Charge [#]	4 free switches are allowed every policy year. Subsequent switches would be charged at the rate of Rs.100 per switch*. Any unutilized free switch cannot be carried forward to subsequent years.														
Mortality Charges	Mortality charges will be deducted on a monthly basis by cancellation of units. These charges will be applicable as per your age at the time of deduction of Mortality Charge*. Indicative annual charges per thousand Sum Assured for sample age (in years) for healthy male lives are as under: <table border="1"> <thead> <tr> <th>Age (yrs.)</th> <th>20</th> <th>30</th> <th>40</th> <th>50</th> </tr> </thead> <tbody> <tr> <td>Rs.</td> <td>1.33</td> <td>1.46</td> <td>2.48</td> <td>5.91</td> </tr> </tbody> </table>	Age (yrs.)	20	30	40	50	Rs.	1.33	1.46	2.48	5.91				
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Rs.	1.33	1.46	2.48	5.91											
Partial Withdrawal Charge	One partial withdrawal is allowed in a policy year and is provided free of cost.														

* These charges will be deducted by cancellation of units. # Charges may be revised subject to approval from IRDA and after giving notice to the policy holders.

Terms and Conditions

- In case the Life Assured is below 7 years (age nearest birthday) at the time of death, only the fund value would be payable.
- During the settlement period, the investment risk of the investment portfolio lies with the policyholder. Life cover and other benefits are not provided during the settlement period.
- For details on surrender value, surrender charges and other features, please refer to the sales brochure and policy document
- To know the investment objectives and risk profiles of various funds and the life cycle based portfolio strategy, please refer to the sales brochure and policy document.
- Tax benefits as per prevailing Income Tax laws, subject to conditions mentioned therein. Tax laws may be subject to change from time to time.

- Partial withdrawals will be allowed after completion of 3 policy years and on payment of full premium amount.

Risk of investment in the units of the funds

The Proposer / Life Assured should be aware that LifeStage RP is a Unit Linked Insurance Policy (ULIP) and is different from traditional products. Investments in ULIPs are subject to market risks. The Net Asset Value (NAV) of the units may fluctuate based on the performance of fund and factors influencing the capital market and the policyholder is responsible for his / her decisions. ICICI Prudential Life Insurance Company Limited, LifeStage RP, Flexi Growth IV, Maximiser IV, Flexi Balanced IV, Balancer IV, Protector IV and Preserver IV are only names of the company, policy, funds respectively and do not in any way indicate the quality of the policy, funds or their future prospects or returns. The funds do not offer a guaranteed or assured return.

For more information, please call :



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

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