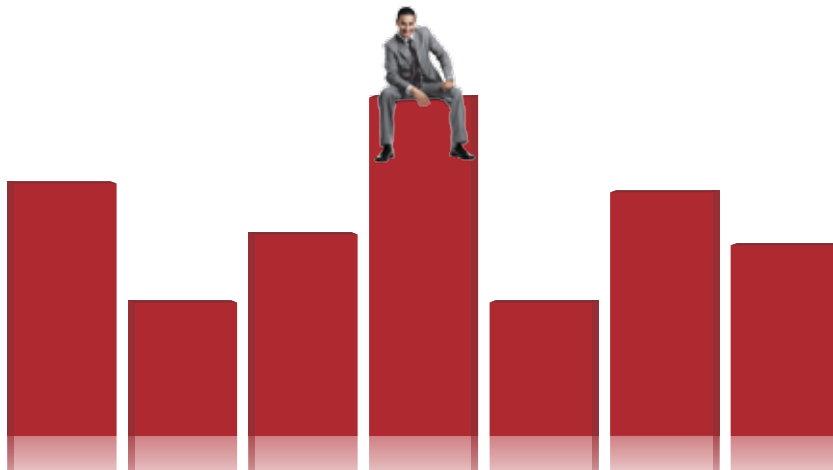


Get to the top & stay there!

Highest daily NAV of the Pinnacle fund in first 7 years, guaranteed at maturity.



ICICI Pru Pinnacle is a unit linked insurance policy that offers the advantage of varying exposure to equities along with downside protection, so that your investments are protected in financially volatile times. It also offers a limited premium payment term while allowing you to enjoy insurance protection for a longer period.

Key Benefits of ICICI Pru Pinnacle

Avail the highest NAV recorded on a daily basis, in the first 7 years of the fund, at maturity.

Gain from an additional allocation of 3% of your fund value, at maturity

Pay premiums for only 3 policy years.

Enjoy liquidity with Partial Withdrawal facility from 6th policy year onwards.

Get tax benefits on the premiums paid and benefits received under the policy, as per the prevailing Income Tax laws¹.

How does the policy work?

- You need to choose the premium amount and Sum Assured for the policy.
- After deducting the premium allocation charge, the balance amount would be invested in Pinnacle Fund.
- In this policy, you enjoy the guarantee of highest Net Asset Value (NAV) recorded on a daily basis, in the first 7 years of the fund, subject to a minimum of Rs.10².
- At maturity, you would receive the higher of the Fund Value (Units at maturity X NAV) and Guaranteed Value (Units at maturity X Guaranteed NAV) as on the maturity date. For example,

	Number of Units at maturity (A)	Guaranteed NAV (B)	NAV on maturity date (C)	Guaranteed Value (A x B)	Fund Value (A x C)	Higher of Guaranteed Value and Fund Value
Scenario 1	50,000	Rs.20	Rs.15	Rs. 10.0 lac	Rs. 7.5 lac	Rs. 10.0 lac
Scenario 2	50,000	Rs.20	Rs.25	Rs. 10.0 lac	Rs. 12.5 lac	Rs. 12.5 lac

- Also, at maturity there will be an additional allocation to your fund. Additional Allocation will be calculated as 3% of your Fund Value on the date of maturity³.
- In the unfortunate event of death during the term of the policy, your nominee shall receive higher of the Sum Assured and Fund Value².

Eligibility Criteria

Premium Payment Term	3 years
Min Premium	Rs. 50,000 p.a.
Premium Payment Mode	Annual and Half-yearly
Min-Max Entry Age	8 - 65 years
Policy Term	10 years
Max Maturity Age	75 years
Min Sum Assured	5 x Annual Premium
Maximum Sum Assured	As per Sustainability Matrix

Illustration

Entry Age: 35 years (Male)

Premium Payment Term: 3 Years

Term: 10 years

Annual Premium	Sum Assured	Fund Value	
		Returns @ 6 % p.a.	Returns @ 10 % p.a.
Rs. 50,000	Rs. 2,50,000	Rs. 1,87,796	Rs. 2,64,049
Rs. 3,00,000	Rs. 15,00,000	Rs. 11,62,865	Rs. 16,33,816

The given illustrations are for a healthy male. The above are illustrative maturity values, net of all charges, service tax and education cess. Since your policy offers variable returns, the above illustrations show two different rates (6% p.a. and 10% p.a. as per the guidelines of Life Council) of assumed future investment returns⁴.

What are the charges under the policy?

ICICI Pru Pinnacle is subject to following charges:

Premium Allocation Charge (PAC): This will be deducted from the premium amount at the time of premium payment & units will be allocated thereafter. PAC would be charged as follows:

Policy year	Premium Allocation Charge (as a % of premium)
1	14%
2	4%
3	2%

Policy Administration Charge: The policy administration charge is a percentage of the annual premium and will be charged only in the first 3 policy years, regardless of the premium payment status. These charges will be deducted by cancellation of units.

The policy administration charges are set out below:

Policy year	Annual Premium	Policy Administration Charge (% of annual premium)
1 - 3	50,000 - 1,99,999	0.60% per month
	> =2,00,000	0.40% per month

Mortality charge: Mortality charges will be deducted on a monthly basis on the life cover. Life cover is the difference between the Sum Assured and the Fund Value at the time of deduction of charges.

Fund management charge: A fund management charge of 1.35% p.a. will be applicable. There will be an additional charge for the cost of investment guarantee of 0.10% per annum. These will be charged by adjustment to the NAV.

Miscellaneous Charges: If there are any policy alterations during the policy term, they will be subject to a miscellaneous charge of Rs. 250 per alteration.

Terms and Conditions

1. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Service tax and education cess will be charged extra as per applicable rates and company policy from time to time. The tax laws are subject to change from time to time.
2. The guarantee will be applicable only at maturity and not on death, partial withdrawal or surrender. The period of 7 years starts from the date of launch of Pinnacle fund and will end on the completion of 7 years (from 24-Oct-2009 to 24-Oct-2016)
3. Calculation of the fund value for the Additional Allocation will be based on the prevailing NAV and not on the Guaranteed NAV. The Additional Allocation will be made only if all due premiums have been paid within the first 3 policy years.
4. The assumed returns shown in the benefit illustration 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.

For more information, please call:



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