ICICI Pru

Assure Pension

Retirement Solutions

ICICI PRUDENTIAL LIFE INSURANCE

*A retirement plan provides you an income to enjoy a comfortable lifestyle even after you stop working. Presenting ICICI Pru **Assure Pension**, an innovative pension product especially designed to help you systematically save towards a joyful and carefree retirement.*

Moreover, this product provides you with a unique LifeCycle based Portfolio Strategy that regularly re-distributes your money across various asset classes based on your life stage, eventually providing you with a customized retirement solution.

Key benefits of ICICI Pru Assure Pension

- **Guaranteed Addition (GA):** 120% to 170% of one annual premium[1] is allocated to your Fund Value at the beginning of the 15th Policy year
- **Additional allocation of units:** More than 100% allocation to funds on premium payment from the 6th Policy year onwards
- **LifeCycle based Portfolio Strategy:** A unique and personalized strategy to create an ideal balance between equity and debt, based on your age
- **Five pension options:** Flexibility to choose a pension plan as per your needs
- **Tax benefits:** Avail tax benefits on premiums paid and receive tax free commutation on vesting (retirement) date, as per the prevailing Income Tax laws

How does the Policy work?

- You need to choose the premium amount, Sum Assured, Policy term and portfolio strategy for your Policy
- A Guaranteed Addition varying from 120% to 170% of your one annual premium[1] would be added to your Fund Value at the beginning of the 15th Policy year
- At vesting of your Policy on your chosen retirement date, you can choose from the available annuity options to receive your pension
- In the unfortunate event of death during the term of the Policy, your nominee would receive the Sum Assured PLUS Fund Value

ICICI Pru Assure Pension at a glance	
Minimum Premium	Rs.15,000 p.a.
Modes of Premium Payment	Yearly / Half yearly / Monthly
Min / Max Age At Entry	18 / 65 years
Min / Max Age At Vesting	50 / 80 years
Min / Max Policy Term	15 / 62 years
Min / Max Sum Assured	0 - as per the Maximum Sum Assured Multiples
Maximum Cover Ceasing Age	80 years
Tax Benefits [T&C2]	Premium and any benefit amount received will be eligible for tax benefit as per the prevailing Income Tax laws

[1]based on the number of premiums paid

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Benefits in detail

This pension plan works in two phases:

I **Accumulation Phase:** In this phase, you pay premiums towards the Policy and accumulate savings for your retirement.

II **Annuity or Pension Phase:** In this phase, you start receiving pension from the accumulated amount, as per your chosen pension option.

I. Benefits during the Accumulation Phase

Guaranteed Addition (GA)

A Guaranteed Addition varying from 120% to 170% of one annual premium will be allocated to the Fund Value at the beginning of the 15th Policy year. This will depend on the number of premiums paid towards the Policy, as shown in the table below:

No. of annual premiums paid	5	6	7	8	9	10	11	12	13	14	15
GA in the 15th Policy year	120%	125%	130%	135%	140%	145%	150%	155%	160%	165%	170%

GA will be allocated irrespective of the portfolio strategy chosen.

Additional Allocation of Units

Additional units will be allocated every year starting from the 6th Policy year, up to the original vesting date, only on payment of due premiums. This will lead to more than 100% of your premium getting allocated as shown below.

Policy Year	Additional Allocation of Units	Premium Allocation
6th year onwards	2%	102% of premium paid

Choice of two unique portfolio strategies

With ICICI Pru Assure Pension, you have the option to choose from two unique portfolio strategies. These are:

a. LifeCycle based Portfolio Strategy

b. Fixed Portfolio Strategy

a. LifeCycle based Portfolio Strategy

Your financial needs are not static in nature and keep changing with your life stage. It is therefore, necessary that your pension product adapts itself to your changing needs. This need is fulfilled by the LifeCycle based Portfolio Strategy.

Key features of this strategy

- **Age based portfolio management**

  At Policy inception, your investments will be distributed between two funds, Pension Multi Cap Growth Fund and Pension Income Fund, based on your age. As you move from one age band to another, we will re-distribute your funds based on your age. Age wise portfolio distribution is shown in the table.

- **Asset allocation details at Policy inception and during Policy term**

Age of Policyholder (years)	Pension Multi Cap Growth Fund	Pension Income Fund
18 - 25	85%	15%
26 - 35	75%	25%
36 - 45	65%	35%
46 - 55	55%	45%
56 - 65	45%	55%
66 - 80	35%	65%

- **Quarterly rebalancing**

  Your fund allocation might get altered because of market movements. We will review your allocation every quarter and reset it to prescribed limits.

- **Safety as you approach retirement**

  When your Policy nears the chosen vesting date from which you will receive your pension, you need to ensure that short-term market volatility at the time of vesting does not affect your accumulated savings. In order to achieve this, your savings in Pension Multi Cap Growth Fund will be systematically transferred to Pension Income Fund in 10 instalments in the last 10 quarters of your Policy.

b. Fixed Portfolio Strategy

If you wish to manage your investment actively, we have a Fixed Portfolio Strategy. Under this strategy, you must choose your own asset allocation from any of the seven funds options. You can switch between these funds using our switch option. The details of the funds are given in the table below:

Fund Name & Its Objective	Asset Allocation	(Min)	(Max)	Risk-Reward Profile
Pension Opportunities Fund: To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of companies operating in four important types of industries viz., Resources, Investment-related, Consumption-related and Human Capital leveraged industries.	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
Pension Multi Cap Growth Fund: To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of large, mid and small cap companies.	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
Pension Bluechip Fund: To provide long-term capital appreciation from equity portfolio predominantly invested in NIFTY scrips.	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
Pension Multi Cap Balanced Fund: To achieve a balance between capital appreciation and stable returns by investing in a mix of equity and equity related instruments of large, mid and small cap companies and debt and debt related instruments.	Equity & Equity Related Securities Debt, Money Market & Cash	0% 40%	60% 100%	Moderate
Pension Income Fund: To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity.	Debt Instruments Money Market & Cash	100%	100%	Low
Pension Money Market Fund: To provide suitable returns through low risk investments in debt and money market instruments while attempting to protect the capital deployed in the fund.	Debt Instruments, Money Market& Cash	0% 50%	50% 100%	Low

Fund Name & Its Objective	P / E Range	Allocation in Equity and Equity related securities	Risk-Reward Profile
Pension Dynamic P/E Fund: To provide long term capital appreciation through dynamic asset allocation between equity and debt. The allocation in equity and equity related securities is determined by reference to the P/E multiple on the NIFTY 50[2]; the remainder is to be invested in debt instruments, money market and cash.	<14	90% to 100%	High
	14 - 16	80% to 100%	
	16 - 18	60% to 100%	
	18 - 20	40% to 80%	
	>20	0% to 40%	

[2]Source: Based on prices and consensus earnings estimates from Bloomberg.

We also provide you with the option of systematically investing in our equity funds through the **Automatic Transfer Strategy (ATS)** [T&C 3]. With this strategy, you can allocate all or some part of your premium to Pension Money Market Fund and transfer a chosen amount every month into any one of the following funds: Pension Bluechip Fund, Pension Multi Cap Growth Fund or Pension Opportunities Fund. This facility is available with the Fixed Portfolio Strategy and is free of charge.

Switch between the funds in Fixed Portfolio Strategy

You have the option to switch among the seven funds as and when you choose, depending on your financial priorities. The minimum switch amount is Rs. 2,000.

Change in Portfolio Strategy (CIPS)

You can change your chosen portfolio strategy once every Policy year, which includes the period after postponement of vesting. This facility is provided free of cost. Any unutilized CIPS cannot be carried forward to the next Policy year.

Top Ups

You can decide to increase your savings by investing surplus money over and above your premiums, at your convenience. The minimum amount of top up is Rs. 2,000. Top up premiums can be paid anytime during the term of the contract till the vesting date provided all the due regular premiums have been paid. The top up premium will not affect the Sum Assured.

Flexible Retirement Date

You can start receiving pension anytime after the age of 50 years. However, in view of market conditions or due to any other reason, you can choose to defer this date any number of times till the age of 80 years [T&C 4].

You may also choose to start receiving your pension at an earlier date (preponement of vesting) by surrendering the Policy and taking a pension, subject to fulfilment of both the following conditions:

a. Age of the Life Assured, as on the date of surrender, is at least 50 years
b. Completion of at least 15 Policy years

Death benefit

In the unfortunate event of death of the Life Assured, the nominee receives Sum Assured PLUS Fund Value.

Where the spouse is the nominee, this may be taken as a lump sum or may be used to purchase an annuity from the Company. Alternatively, a portion of it (up to one-third as per prevailing tax laws) can be taken as a lump sum and the balance applied to provide an annuity under the Immediate Annuity plan of our Company then available for this purpose.

However, where the spouse is not the nominee, the benefits will be paid in lump sum to the nominee.

Cover Continuance Option

This option ensures that your Policy and all its benefits continue in case you are unable to pay premiums, any time after payment of the first five years' premiums. All applicable charges will be automatically deducted [T&C 5].

Partial Withdrawals

Partial withdrawals will be allowed after completion of five Policy years and on payment of at least five full years' premiums. This option is available irrespective of the portfolio strategy chosen.

You will be entitled to make one partial withdrawal, every three Policy years, up to a maximum of 20% of the Fund Value. For example, a partial withdrawal can be made once from the 6th to 8th Policy year, once from the 9th to 11th Policy year and so on.

Partial withdrawals are free of cost. The minimum partial withdrawal amount is Rs. 2,000 [T&C 6].

Increase or Decrease in Sum Assured

You can choose to increase or decrease your Sum Assured [T&C 7].

Surrender Value

This Policy acquires a Surrender Value on payment of more than one year's premium. The Surrender Value is payable only after completion of three Policy years or whenever the Policy is surrendered thereafter [T&C 8]. The Surrender Value is equal to the Fund Value of the Policy at the time it is payable.

The surrender shall extinguish all rights, benefits and interests under the Policy.

II. Benefits during the Annuity (Pension) Phase

The accumulated value of your savings will start paying you a regular income in the form of a pension at a frequency chosen by you. The annuity can be received monthly, quarterly, half-yearly or yearly. For details on how you can receive your annuity, please contact our Customer Service help line.

Choose from FIVE different pension options:

On vesting, you have the flexibility to choose from the various annuity (pension) options. Currently the following options are available:

a. Life Annuity
b. Life Annuity with Return of Purchase Price
c. Life Annuity Guaranteed for 5/10/15 years & life thereafter
d. Joint Life, Last Survivor without Return of Purchase Price
e. Joint Life, Last Survivor with Return of Purchase Price

Choose your Pension Provider (Open Market Option):

At the time of vesting, this option enables you to buy a pension plan from any other life insurer of your choice. You have the freedom to take the best offer available in the market.

Commutation of Pension Fund:

You have the option to receive a lump sum amount up to 1/3rd of the Fund Value, tax-free, on the vesting date [T&C 2].

Illustration

Age at entry: 40 years | Term: 15 years

Sum Assured: Rs. 100,000 | Mode of premium payment: Yearly

Annuity Option: Life Annuity | Annuity Frequency: Annual

Amt. of Instalment Premium: Rs.20,000

Chosen Portfolio Strategy: Fixed Portfolio Strategy

Returns @ 6% p.a. pre-vesting		Returns @ 10 % p.a. pre-vesting	
Accumulated Savings	Expected Yearly Annuity*	Accumulated Savings	Expected Yearly Annuity*
Rs. 4,18,898	Rs. 31,089	Rs. 5,61,247	Rs. 41,653

**The annuity amounts have been calculated based on indicative annuity rates and are subject to change from time to time. The annuity rates prevailing at the time of vesting will be applicable. Please contact us or visit our website for details.*

This illustration is for a healthy male with 100% of his investments in Pension Multi Cap Growth Fund. The above are illustrative values, net of all charges, service tax and education cess. Since your Policy offers variable returns, the given illustration shows two different rates (6% and 10% p.a. as per the guidelines of Life Insurance Council) of assumed future investment returns [T&C 9].

Charges under the Policy

Premium Allocation Charge

This charge will be deducted from the premium amount at the time of premium payment and units will be allocated thereafter. It will be levied as shown below:

Year 1	Year 2 onwards
100%	0%

All top up premiums are subject to a premium allocation charge of 1%.

Fund Management Charge (FMC)

The following fund management charges will be adjusted from the NAV on a daily basis.

Fund	Pension Opportunities Fund, Pension Multi Cap Growth Fund, Pension Bluechip Fund, Pension Dynamic P/E Fund, Pension Multi Cap Balanced Fund, Pension Income Fund	Pension Money Market Fund
FMC	1.35% p.a	0.75% p.a

Policy Administration Charge

There will be a fixed Policy administration charge* of Rs. 60 per month, levied from the 2nd to the 5th Policy year, following which no Policy administration charge would be levied*.

This will be charged regardless of the premium payment status.

Mortality Charges

Mortality charges will be deducted on a monthly basis on the Life Insurance Cover, which is the Sum Assured. Indicative annual charges per thousand life cover for a healthy male and female life are as shown below*:

Age (yrs)	20	30	40	50	60
Male (Rs.)	1.33	1.46	2.48	5.91	14.21
Female (Rs.)	1.26	1.46	2.12	4.85	11.83

Switching Charge

Four 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 the next Policy year.

Miscellaneous Charges

If there are any Policy alterations during the Policy term, they will subject to a miscellaneous charge of Rs. 250* per alteration*.

*These charges will be made by redemption of units.

Terms and Conditions

1. **Freelook period:** A period of 15 days is available to the Policyholder to review the Policy. If the Policyholder does not find the Policy suitable, the Policy document must be returned to the Company within 15 days from the date of receipt of the same.

   On cancellation of the Policy during the freelook period, we will return the premium paid by the Policyholder subject to the deduction of:

   a. Stamp duty under the Policy, if any,

   b. Expenses borne by the Company on medical examination, if any

   The Policy shall terminate on payment of this amount and all rights, benefits and interests under this Policy will stand extinguished.

2. **Tax benefits:** Tax benefits under the Policy will be as per the prevailing Income Tax laws. Service tax and education cess will be charged extra by redemption of units, as per applicable rates. The tax laws are subject to amendments from time to time. Commutation of pension on vesting date is tax free under the prevailing tax laws. Amount received on surrender or as pension may be taxable as income.

3. **Automatic Transfer Strategy (ATS):** The minimum transfer amount under ATS is Rs. 2,000. ATS would be executed by redeeming the required number of units from Pension Money Market Fund at the applicable unit value, and allocating new units in the Pension Bluechip Fund, Pension Multi Cap Growth Fund or Pension Opportunities Fund at the applicable unit value. At inception, you can opt for a transfer date of either the 1st or 15th of every month. If the date is not mentioned, the funds will be switched on the 1st of every month. If the 1st or 15th of the month is a non-valuation date, then the next working day's NAV would be applicable. Once selected, ATS would be regularly processed for the entire term of the Policy or until the Company is notified, through a written communication, to discontinue the same. ATS would not be applicable if the Fund Value of Pension Money Market Fund is less than the nominated transfer amount.

4. **Postponement of vesting:** The postponement of vesting date (retirement date) should be intimated at least three months before original vesting date. The Sum Assured(if any) shall cease to apply during the postponement period and no mortality charges will be deducted. You can avail of all other benefits under the plan during the postponement period with respective charges, wherever applicable, being made. Premium payments shall be accepted during the Postponement Period and Fund management charges would continue to be applicable. During postponement you have the option of switching between funds and you have the option to exercise CIPS. In case you have opted for LifeCycle based Portfolio Strategy and you have opted to postpone your vesting date, your assets will be automatically re-balanced as per your age till the postponed vesting date in accordance with the LifeCycle based Portfolio Strategy.

5. **Cover Continuance Option:** If opted for, all applicable charges will be automatically deducted from the units available in your fund(s). The foreclosure condition mentioned in the terms and conditions will continue to be applicable.

   Additional allocation of units will not apply in case the cover continuance option is chosen.

6. **Partial Withdrawals:** The minimum Fund Value post withdrawal should be equal to at least 110% of one year's premium, else the Policy will be terminated and the balance Fund Value will be paid to the Policyholder. There is a lock-in period of three years for each top up premium from the date of payment of that top up premium for the purpose of partial withdrawals. Partial withdrawals will have no effect on your Sum Assured.

7. **Increase or Decrease in Sum Assured:** An increase in Sum Assured is allowed subject to underwriting, if all due premiums till date have been paid before the Policy anniversary on which the life assured is aged 60 years completed birthday. Any medical cost for this purpose would be borne by the Policyholder and will be levied by cancellation of units. Such increases or decreases would be allowed on Policy anniversaries and in multiples of Rs. 1,000, subject to limits.

8. **Premium Discontinuance:** The Surrender Value is the Fund Value. The Policy acquires a Surrender Value on payment of more than one year's premium. However, it is only payable after completion of three Policy years. If a surrender is sought within the first three years, it will be paid at the end of the third Policy year and will equal the Fund Value at that time.

   Before payment of three full years' premiums, if any premium is not paid within the grace period Life Insurance cover, if any, will cease and mortality charges will not be deducted. The Policy may be revived within two years (subject to underwriting, where applicable) from the date when the first unpaid premium was due so long as the Policy has not been terminated. During this period, the Policyholder will continue to be invested in the respective unit funds and the Fund Value will be payable in case of death of the Policyholder.

If the Policy is not revived within this period, it will be foreclosed at the end of the third Policy year or at the end of the revival period, whichever is later, by paying Surrender Value as per the Policy terms and conditions.

If premiums have been paid for more than three years but less than five years, Life Insurance Cover, if any, will continue for a period of two years from the date when the first unpaid premium was due so long as the Policy has not been terminated. The Policyholder can resume payment of premium anytime during this period and the Policyholder will continue to be invested in the respective unit funds. If the premium payment is not resumed within the period of two years from the due date of the first unpaid premium, the Policy will be foreclosed by payment of Surrender Value as per the Policy terms and conditions.

In case of discontinuance of premium after paying five full years' premiums, if the premium payment is not resumed within the period of two years from the due date of the first unpaid premium, the Policyholder will have the option of continuing the Policy without any further payment of premium. Life Insurance Cover, if any, would be maintained and mortality charges levied subject to the foreclosure condition as described below.

However, if the Policyholder does not choose to continue the Life Insurance Cover, if any, the Policy will be foreclosed by payment of Surrender Value as per the Policy terms and conditions, after expiry of two years from the date of first unpaid premium.

9. The 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.
10. **Foreclosure condition:** In case premiums have been paid for three full Policy years and after three Policy years have elapsed since inception, whether or not the Policy is premium paying, if the Fund Value falls below 110% of one years' premium, the Policy shall be terminated by paying the Fund Value.
11. **Increase or Decrease in Premium:** Increase or decrease of premium will not be allowed under this product.
12. **Grace Period:** The grace period for payment of premium is 15 days for monthly mode of premium payment and 30 days for other frequencies of premium payment.
13. The term chosen at inception of the Policy cannot be changed except by the way of postponement or preponement of vesting.
14. **Suicide Clause:** If the Life Assured, whether sane or insane, commits suicide within one year from the date of issue of this Policy, no benefit will be payable. If the Life Assured, whether sane or insane, commits suicide within one year from the effective date of increase in Sum Assured, then the amount of increase shall not be considered in the calculation of the death benefit.
15. **Unit Pricing:** When appropriation/expropriation price is applied the Net Asset Value (NAV) of a Unit Linked Life Insurance Product shall be computed as, market value of investment held by the fund plus/less the expenses incurred in the purchase/sale of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any new units are created or cancelled), gives the unit price of the fund under consideration.
16. Assets in the unit fund are valued daily on a mark to market basis.
17. If premiums for the second year onwards are received by outstation cheques, the NAV of the clearance date or due date, whichever is later, will be used for allocation of the premium.
18. Transaction requests (including renewal premiums by way of local cheques, demand draft, switches, etc.) received before the cut-off time will be allocated the same day's NAV and those received after the cut-off time will be allocated the next day's NAV. The cut-off time will be as per IRDA guidelines from time to time, which is currently 3:00 p.m. For all transactions on the last day of the financial year, the NAV of that day would be applicable, irrespective of the cut-off time.
19. All renewal premiums received in advance will be allocated units at the NAV prevailing on the date on which such premiums become due. However, the status of the premium received in advance shall be communicated to the Policyholder.
20. No loans are allowed under this Policy.

21. **Section 41:** In accordance to the Section 41 of the Insurance Act, 1938, no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

    Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

    Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.
22. **Section 45:** No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

    Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.
23. For further details, refer to the Policy document and detailed benefit illustration.

Revision of charges

The Company reserves the right to revise the following charges at any time during the term of the Policy. Any revision will apply with prospective effect, subject to prior approval from IRDA and if so permitted by the then prevailing rules, after giving a notice to the Policyholders. The following limits are applicable:

- Fund management charge may be increased to a maximum of 2.50% per annum of the net assets for the fund
- Total Policy Administration Charge may be increased to a maximum of Rs.240 per month
- Miscellaneous charge may be increased to a maximum of Rs. 500 per alteration
- Switching charge may be increased to a maximum of Rs. 200 per switch

The Policyholder who does not agree with an increase in charges shall be allowed to withdraw the units in the funds at the then prevailing Fund Value.

Mortality charges, premium allocation charges and surrender charges are guaranteed for the term of the Policy.

Risks of investment in the units of the funds

The life assured should be aware that the investment in the units is subject to the following risks:

a. ICICI Pru Assure Pension is a Unit-Linked Insurance Policy (ULIP) and is different from traditional products. Investments in ULIP's are subject to investment risks.

b. ICICI Prudential Life Insurance Company Limited, ICICI Pru Assure Pension, Pension Opportunities Fund, Pension Multi Cap Growth Fund, Pension Bluechip Fund, Pension Dynamic P/E Fund, Pension Multi Cap Balanced Fund, Pension Income Fund and Pension Money Market Fund are only names of the Company, Policy and funds respectively and do not in any way indicate the quality of the Policy, funds or their future prospects or returns.

c. The investments in the funds are subject to market and other risks and there can be no assurance that the objectives of any of the Funds will be achieved.

d. The premium paid in unit linked insurance policies are subject to investment risks associated with capital markets and debt markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.

e. The past performance of other funds of the Company is not necessarily indicative of the future performance of any of these funds.

f. The funds do not offer a guaranteed or assured return.

About ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company Limited, a joint venture between ICICI Bank and Prudential plc. was one of the first companies to commence operations when the insurance industry was opened in year 2000. Since inception, it has written over 10 million policies and has over 237,000 advisors and 6 bank partners.

ICICI PRUDENTIAL
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For more information,
call our customer service toll free number on 1800-22-2020 from your MTNL or BSNL lines.
(Call Centre Timings: 9:00 A.M. to 9:00 P.M. Monday to Saturday, except National Holidays)
To know more, please visit www.iciciprulife.com

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