



A SPECIAL PLAN FOR THOSE WITH SPECIAL ACHIEVEMENTS.

An exclusive plan to help you optimise your returns with the benefit of loyalty additions.

ICICI Pru
Elite Life
Unit Linked Insurance Plan

 **ICICI PRUDENTIAL** 
L I F E I N S U R A N C E

You thrive on successes and live life on your own terms. That's what makes you special. Hence, your financial planning also has to be truly best in class; the one that provides you with the greatest value for your money.

*With this objective in mind, we present **ICICI Pru Elite Life** - a unit linked insurance plan, designed exclusively for preferred customers like you. This plan offers you multiple choices on how to invest your savings along with an insurance cover. Also, you get rewarded with Loyalty Additions from sixth year onwards to maximise the return on your investment.*



■ Key benefits of ICICI Pru Elite Life

- Pay premiums only once or for a limited period of five years
- You can choose a policy term between 10 to 30 years to suit your financial needs
- Get rewarded with Loyalty Additions at the end of every policy year starting from the sixth policy year. Loyalty Addition will be a percentage of the average daily Fund Values in the same policy year. It will thus, reduce the effective Fund Management Charge (FMC) for your policy as shown below:

Year	FMC	Loyalty Addition	Approximate effective FMC ^{T&C 3}
6 to 10	1.35%	0.25%	1.1%
11 onwards	1.35%	0.60%	0.75%

- Switch between various funds as many times as you want with unlimited free switches
- Get tax benefits on premiums paid and benefits received as per the prevailing tax laws^{T&C 1}
- In the unfortunate event of death of the Life Assured during the policy term your nominee shall receive Sum Assured or Fund Value, whichever is higher

■ How does the policy work?

- Decide your premium amount and the premium payment term (one year or five years)
- Choose the Sum Assured (life insurance cover) as per your protection needs and age
- Choose from a range of eight different funds to invest your premiums as per your risk appetite
- On maturity of your policy, you will receive the maturity benefit as a lump sum or as structured payout through settlement option to meet your financial goals
- In the unfortunate event of death of the Life Assured during the policy term your nominee shall receive Sum Assured or Fund Value, whichever is higher

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

■ ICICI Pru Elite Life at a glance

Minimum premium	One Pay - ₹ 2,00,000 / Five Pay - ₹ 2,00,000		
Modes of Premium Payment	Yearly		
Premium Payment Term	One pay (1 year) / Five pay (5 years)		
Policy Term	10 to 30 years		
Sum Assured*	One Pay:		
	Age at entry	Minimum Sum Assured	Maximum Sum Assured
	0 to 7 years	125% of premium amount	125% of premium amount
	8 to 60 years	125% of premium amount	500% of premium amount
	> 60 years	125% of premium amount	125% of premium amount
	Five Pay:		
	Age at entry	Sum Assured	
	8 to <45 years	Higher of: • 10 X Annual Premium • 0.5 X Policy Term X Annual Premium	
>= 45 years	Higher of: • 10 X Annual Premium • 0.25 X Policy Term X Annual Premium		
Minimum age at entry	<ul style="list-style-type: none"> • One Pay - 0 years • Five Pay - 8 years 		
Maximum age at entry	<ul style="list-style-type: none"> • One Pay - 70 years • Five Pay - 65 years 		
Minimum age at maturity	18 years		
Maximum age at maturity	<ul style="list-style-type: none"> • One Pay - 80 years • Five Pay - 75 years 		
Tax Benefits	Premium and any benefit amount received under this policy will be eligible for tax benefit as per the prevailing Income Tax laws ^{TBC¹} .		

*As per the Union budget 2012 proposals, all policies issued from April 1, 2012, with premium to sum assured ratio of less than 1:10 and where death benefit at any time is less than 10 times premium, will not be eligible for tax benefit under section 10 (10D) of the Income Tax Act.

■ Illustration 1

Premium payment option: Five Pay

Amount of instalment premium: ₹ 5,00,000

Age at entry: 30 years

Policy Term: 20 years

Sum Assured ₹ 50,00,000

Choice of fund: Dynamic P/E Fund

	Expected Returns @ 6% p.a.	Expected Returns @ 10% p.a.
Fund Value at Maturity including Loyalty Additions	₹ 54,20,633	₹ 1,07,07,684

■ Illustration 2

Premium payment option: Single Pay

Amount of instalment premium: ₹ 5,00,000

Age at entry: 30 years

Policy Term: 20 years

Sum Assured: ₹ 25,00,000

Choice of fund: Dynamic P/E Fund

	Expected Returns @ 6% p.a.	Expected Returns @ 10% p.a.
Fund Value at Maturity including Loyalty Additions	₹ 10,58,213	₹ 23,72,515

The above illustrations are for a healthy male life with 100% of his investments in Dynamic P/E Fund. The above are illustrative maturity values, net of all charges, service tax and education cess. Since your policy offers variable returns, the given illustration shows two different rates (6% & 10% p.a. as per the guidelines of Life Insurance Council) of assumed future investment returns^{T&C2}.

■ Charges under the Policy

- **Premium Allocation Charge**

The premium allocation charge depends on the premium payment option chosen and is deducted from the premium amount at the time of premium payment. This charge is a percentage of the premium. Units are allocated in the chosen funds thereafter.

- One Pay option – 3% of Single Premium
- Five Pay option – 3% of premium from year 1 to 5

All top up premiums are subject to an allocation charge of 2%.

- **Fund Management Charge (FMC)**

The following fund management charges will be applicable and will be adjusted from the NAV on a daily basis. This charge will be a percentage of the Fund Value.

Fund Name & Its Objective	SFIN	FMC
Opportunities Fund	ULIF 086 24/11/09 LOpport 105	1.35%
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105	
Maximiser V	ULIF 114 15/03/11 LMaximis5 105	
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	
Income Fund	ULIF 089 24/11/09 LIncome 105	
Dynamic P/E Fund	ULIF 097 11/01/10 LDynmicPE 105	0.75%
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	

- **Policy Administration Charge**

There would be a fixed policy administration charge per month and it will be charged* only during the first five policy years.

Premium Payment Option	Policy Administration Charge
One Pay	₹ 60 p.m.
Five Pay	₹ 500 p.m.

- **Mortality Charges**

Mortality charges will be deducted on a monthly basis on the Sum at Risk. The Sum at Risk is the Sum Assured reduced by both the applicable partial withdrawals and Fund Value# at the time of deduction of charges*, subject to a minimum of zero.

**This includes top up fund value, if any.*

- **Miscellaneous Charges**

If there are any policy alterations^{T&C⁴} during the policy term, they will be subject to a miscellaneous charge of ₹ 250 per alteration*.

**These charges will be deducted through redemption of units.*



■ Terms and Conditions

1. Tax benefits under the policy will be as per the prevailing Income Tax laws. Service tax and education cesses will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.
2. 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.
3. This illustration is for all funds other than the Money Market Fund. Also, this illustration does not consider service tax and timing implications. Loyalty Additions shall be allocated among the Funds, held at the time of allocation of Loyalty Addition in the same proportion as the value of total units held at that time.
4. Complete list of Policy alterations subject to the miscellaneous charge is:
 - Change in date of birth
 - Change in address
 - Change in payer, nominee or appointee
 - Increase or decrease in Sum Assured
 - Addition or deletion of riders
 - Policy assignment



Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI Prulife Tower, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025.

IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER. © 2012 ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Reg. No.: 105. Insurance is the subject matter of the solicitation. This product Leaflet is indicative of the terms conditions, warranties and exceptions in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. Unlike traditional products, Unit linked insurance products are subject to market risk, which affect the Net Asset Values and the customer shall be responsible for his/her decision. The names of the Company, Product names or fund options do not indicate their quality or future guidance on returns. Funds do not offer guaranteed or assured returns. Tax benefits are as per the Income Tax Act, 1961, and are subject to any amendments made thereto from time to time. Service tax & education cess will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time. Investments are subject to market risk. ICICI Pru Elite Life One Pay Form No. U85; ICICI Pru Elite Life Five Pay Form No. U86; UIN - 105L125V02; Advt. No.: L/II/96/2012-13.