

One investment for all your lifegoals



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

Key Benefits

- **Invest only once** and enjoy benefits for the entire policy term
- **Life Cover:** Enjoy a life insurance cover for the entire policy term
- **Option to invest** your complete premium in a wide range of funds
- **Unlimited free switches:** Switch between funds as many times as you want
- **Wealth Booster:** Get Wealth Boosters as a percentage of your single premium at the end of the policy term
- **Secure your family:** Secure corpus for benefit of your wife and children under Married Woman's Property Act
- **Tax benefits*** may be applicable on premiums paid and maturity benefit under Sec 80C and Sec 10(10D) of IT Act, 1961 respectively as per the prevailing tax laws

*Tax benefits under the policy are subject to conditions under Section 80C, 10(10D) and other provisions of the Income Tax Act, 1961. Goods and Services tax and/or cesses will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time.

For complete details of the policy, please refer to the policy document and Sales literature.

UIN: 105L175V05



How does the product work?

Its really simple!

1. Choose how much you want to save and your life cover
2. Choose where you want your money to be allocated - we offer you a choice of multiple funds to decide from!
3. Choose when you want your plan to mature to receive the benefits - you can select either 5 years or 10 years as your horizon

That's it. You are done!

Since we want your family's dreams to be protected, your plan comes with a benefit which pays out to your nominee in case of your unfortunate death during the policy term.



For complete details of the policy, please refer to the policy document and Sales literature.

How does the product work?

➤ **Death Benefit:**

In the unfortunate event of death of the Life Assured during the term of the policy the Death Benefit will be payable to the claimant. Thereafter this policy shall terminate and all rights, benefits and interests under this policy shall be extinguished. Death Benefit = A or B or C whichever is highest Where,

A = Sum Assured including Top-up Sum Assured, if any

B = Fund Value including Top-up Fund Value, if any

C = Minimum Death Benefit (105% of the single premium and top-up premiums, if any received up to the date of death)

➤ **Maturity Benefit:**

On survival of the Life Assured till the date of maturity, you will receive the Fund Value including Wealth Booster and Top-up Fund Value, if any, provided the policy has not already terminated . You have the option to receive maturity benefit either as a lumpsum or as a structured payout using Settlement Option.

➤ **Wealth Booster:**

The company will allocate extra units at the end of the policy term, provided monies are not in the DP fund. Wealth Booster will be 2.50% of single premium for 5 year policy term and 2.75% of single premium including top up premiums less partial withdrawals if any for 10 year policy term

➤ **Settlement Option:**

With this facility, you can opt to get payments on a yearly, half yearly, quarterly or monthly (through ECS) basis, over a period of one to five years, post maturity.



For complete details of the policy, please refer to the policy document and Sales literature.

Boundary conditions

| | | | |
|---|--|----------------------------|----------------------------|
| Policy Terms | 5 and 10 years | | |
| Min /Max Premium | Rs 50,000 /Unlimited | | |
| Sum Assured (asa multiple of Single Premium) | Age at entry | Minimum Sum Assured | Maximum Sum Assured |
| | < = 50 years | 1.25 times | 10 times |
| | > 50 years | 1.25 times | 1.25 times |
| Age at entry (age last birthday) | Minimum: 15 years Maximum: 60 years | | |
| Age at maturity (age last birthday) | Minimum: 18 years Maximum: 70 years | | |

Charges under the Policy

- **Premium Allocation Charges** : No Charges
- **Policy Administration Charges** : No Charges
- **Fund Management Charges (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 | FMC p.a. |
|-------------------|----------|
| Money Market Fund | 0.75% |
| Others | 1.35% |

- **Mortality Charges**

Mortality charges will be levied every month by redemption of units based on the Sum at Risk.

Sum at Risk = Highest of,

- Sum Assured (including Top-up Sum Assured, if any), • Fund Value (including Top-up Fund Value, if any), • Minimum Death Benefit Less
- Fund Value (including Top-up Fund Value, if any)

Charges under the Policy

➤ Discontinuance Charges

Discontinuance Charges are described below:

| Where the policy is discontinued in the policy year | Discontinuance Charge | |
|---|--|---|
| | Single premium ≤ Rs. 300,000 | Single premium > Rs. 300,000 |
| 1 | Lower of 2% of (SP or FV), subject to a maximum of Rs. 3,000 | Lower of 1% (SP or FV), subject to a maximum of Rs. 6,000 |
| 2 | Lower of 1.5% of (SP or FV), subject to a maximum of Rs. 2,000 | Lower of 0.70% of (SP or FV), subject to a maximum of Rs. 5,000 |
| 3 | Lower of 1% of (SP or FV), subject to a maximum of Rs. 1,500 | Lower of 0.50% of (SP or FV), subject to a maximum of Rs. 4,000 |
| 4 | Lower of 0.50% of (SP or FV), subject to a maximum of Rs. 1000 | Lower of 0.35% of (SP or FV), subject to a maximum of Rs. 2,000 |
| 5 and onwards | NIL | NIL |

SP: Single Premium

FV is the Fund Value on the Date of Discontinuance

No discontinuance charge is applicable for Top-up premiums.



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