

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

Now invest in the market without fear

Get the power of

MARKET LINKED RETURNS



CAPITAL PROTECTION



ICICI Pru Guaranteed Wealth Protector: the smart way to invest

Get life cover to protect your family's future.

ICICI Pru
**Guaranteed
Wealth Protector**
Non Participating Unit Linked Insurance Plan

ICICI PRUDENTIAL 
LIFE INSURANCE

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. Unit linked Insurance products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender/withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year.

ICICI Pru Guaranteed Wealth Protector is a unit linked insurance plan that offers the potential for high returns, by investing a portion of your money in equity, while also providing the dual assurances of capital guarantee and life cover.

KEY FEATURES

Equity exposure

Enjoy equity exposure of up to 60% through Guaranteed Wealth Protector strategy^{T&C 5}

Up to
60%

Capital Protection

Protect your savings from market downturns through an Assured Benefit^{T&C 2}



Flexible Premium Payment Term

Pay premium just once or for a limited period of 5 or 7 years



Loyalty Benefits

Get rewarded with Loyalty Additions and Wealth Booster



Life cover

Secure your family's future with the benefit of life insurance cover



Tax Benefit

Get tax benefits on premiums paid and benefits received, as per prevailing tax laws^{T&C 1}



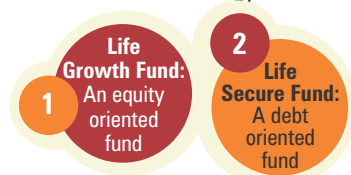
Take a quick at the policy

	One Pay	Five Pay	Seven Pay
Premium Payment Term (PPT)	Single Premium	5 years	7 years
Policy Term	10 years	10 years	12 years
Minimum age at entry	8 years	8 years	8 years
Maximum age at entry	70 years	60 years	60 years
Minimum age at maturity	18 years	18 years	18 years
Maximum age at maturity	80 years	70 years	72 years
Minimum Premium	₹ 48,000	₹ 24,000 p.a. for Annual mode ₹ 48,000 p.a. for other modes	
Maximum Premium	Unlimited	Unlimited	
Modes of Premium Payment	Single	Annual, Half yearly, Monthly	
Sum Assured	1.25 X Single Premium	Age of Life Assured (in years)	Sum Assured
			Minimum Maximum
		8 - 44	7 × Annual Premium 10 × Annual Premium
		45 - 54	7 × Annual Premium 10 × Annual Premium
		55 - 60	7 × Annual Premium 7 × Annual Premium

How would your money be invested?

Your money will be invested in **2 funds** as per the Guaranteed Wealth Protector Strategy

Your premium will be allocated in the above funds in the proportions set out below. Your Fund Value will also be rebalanced to achieve these proportions once every policy quarter.



For One Pay and Five Pay

Policy year	Age of Life Assured less than 45 years, at policy inception		Age of Life Assured greater than or equal to 45 years, at policy inception	
	Life Growth Fund	Life Secure Fund	Life Growth Fund	Life Secure Fund
1- 4	60%	40%	45%	55%
5	60%, reducing systematically each policy quarter in equal proportion	40%, increasing systematically each policy quarter in equal proportion	45%, reducing systematically each policy quarter in equal proportion	55%, increasing systematically each policy quarter in equal proportion
6	30%	70%	22.5%	77.5%
7-8	20%	80%	15%	85%
9-10	10%	90%	10%	90%

For Seven Pay

Policy year	Age of Life Assured less than 45 years, at policy inception		Age of Life Assured greater than or equal to 45 years, at policy inception	
	Life Growth Fund	Life Secure Fund	Life Growth Fund	Life Secure Fund
1- 6	60%	40%	45%	55%
7	60%, reducing systematically each policy quarter in equal proportion	40%, increasing systematically each policy quarter in equal proportion	45%, reducing systematically each policy quarter in equal proportion	55%, increasing systematically each policy quarter in equal proportion
8	30%	70%	22.5%	77.5%
9-10	20%	80%	15%	85%
11-12	10%	90%	10%	90%

Benefits in detail

Death Benefit

In the unfortunate event of your death during the term of the policy, your nominee will receive the Death Benefit, provided monies are not in DP Fund.

Death Benefit would be the higher of:

Sum Assured

Minimum Death Benefit*

Fund Value

*Minimum death benefit is 105% of total premium paid received up to the date of death

Maturity Benefit

On maturity, you will receive the higher of the following two:

Fund Value

including Loyalty Additions and Wealth Booster

Assured Benefit

As described below

Assured Benefit for the policy will be calculated as follows:

- For One Pay: 101% of the Single Premium
- For Five Pay & Seven Pay: 101% of the sum of all premiums paid

Assured Benefit is applicable only on maturity of the policy and does not apply on death or surrender.



Loyalty additions

6th policy year onwards, get rewarded with Loyalty additions provided monies are not in DP Fund

- This is in the form of extra units at the end of every policy year
- Each Loyalty Addition will be equal to 0.25% of the average of the Fund Values on the last business day of the last eight policy quarters



Wealth Booster

Wealth Booster will be a percentage of the average of Fund on the last business day of the last eight policy quarters and allocated as extra units at the end of 10th policy year.

- Wealth Booster will be 1.5% (for One Pay policies) or 3.25% (for 5 and 7 Pay policies) of the average of Fund Values.



Let's go through an example

7 PAY



You may get

	Returns @ 4% ARR*	OR	Returns @ 8% ARR*
Fund Value at Maturity including Loyalty Additions and Wealth Booster	₹ 7,75,479		₹ 11,01,621

5 PAY



You may get

	Returns @ 4% ARR*	OR	Returns @ 8% ARR*
Fund Value at Maturity including Loyalty Additions and Wealth Booster	₹ 5,21,252		₹ 7,13,467

1 PAY



You may get

	Returns @ 4% ARR*	OR	Returns @ 8% ARR*
Fund Value at Maturity including Loyalty Additions and Wealth Booster	₹ 1,12,143		₹ 1,64,844

*ARR stands for Assumed Rate of Return. These illustrations are for a healthy male. The above are illustrative maturity values, net of all charges, Goods & Services Tax and Cess (if any). The above illustrative maturity values do not apply if the policy is bought directly from the Company's website. Since your policy offers variable returns, the given illustration shows different rates of assumed future investment returns. 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.

Charges under the Policy

Premium Allocation Charge

Premium Allocation Charge is deducted from the premium amount at the time of premium payment and units are allocated in the funds thereafter. This charge is expressed as a percentage of premium ^{T6C5}.

FOR 1 PAY

3% premium allocation charge will be levied.

FOR 5 PAY AND 7 PAY

Premium payment mode	Year 1	Year 2	Year 3	Year 4 and 5	Year 6 onwards
Annual	6%	5%	4%	4%	NIL
Half-yearly / Monthly	4%	4%	3.5%	3%	NIL

Policy Administration Charge

The policy administration charge will be levied every month by redemption of units, subject to a maximum of ₹ 500 per month (₹ 6,000 p.a.). The policy administration charge will be as set out below:

FOR 1 PAY

₹ 60 p.m. (₹ 720 p.a.) for the first five policy years



FOR 5 and 7 PAY

Policy year	Policy Administration Charge (% of Annual Premium payable)
Year 1 to 5	0.21% p.m. (2.52% p.a.)
Thereafter	0.10% (1.20% p.a.)



Fund Management Charge (FMC) and charge for investment guarantee

The following Fund Management Charge 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	Fund Management Charge
Life Growth Fund	1.35% p.a.
Life Secure Fund	

There will be an additional charge of 0.50% p.a. towards investment guarantee, which will be adjusted from the NAV on a daily basis. This charge will be a percentage of the Fund Value and applies to both Life Growth Fund and Life Secure Fund.

Mortality Charges

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

Terms and conditions

1. Tax benefits under the policy are subject to conditions under Section 80C, 10(10D) and other provisions of the Income Tax Act, 1961. Goods & Services Tax and Cess (if any) will be charged extra by redemption of units, as per prevailing rates. Tax laws are subject to amendments from time to time.

Please note that all policies issued from April 1, 2012, with sum assured (cover on death) less than 10 times of annual premium will not be eligible for tax benefit u/s 10(10D). Further tax benefit u/s 80C will be limited only up to 10% of Sum Assured. Please seek professional tax advice for applicability of tax benefits on premiums paid and benefits received.

2. The Assured Benefit amount shown assumes that all due premiums as per the premium payment term has been paid before maturity.
3. This is not a product brochure. For more details on the risk factors, terms and conditions and the charges and benefits related to Surrender, Premium Discontinuance, Revival etc., please read the sales brochure carefully before concluding a sale.
4. Surrender: The lock-in period in this product is five years. On surrender after completion of five years, the surrender value will be the Fund Value.
5. Equity exposure: The Maximum equity exposure in this plan will be 60% or 45% depending on your age at entry. Over the time period, allocation to the equity will gradually decrease in order to provide capital protection.
6. A discount on the premium allocation charge is given to customers who buy directly from the Company's website. This will be as follows: • for 1 Pay policies - 0.5% • for Five/Seven Pay policies - 1.0% in Year 1.
7. Section 41: In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time 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 ten lakh rupees.

ICICI Pru
**Guaranteed
Wealth Protector**
Non Participating Unit Linked Insurance Plan



ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837.

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.

Registered Address: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license. Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India). Life Growth Fund -SFIN: ULIF 134 19/09/13 LGF 105, Life Secure Fund - SFIN: ULIF 135 19/09/13 LSF 105. ICICI Pru Guaranteed Wealth Protector: Form No.: U98, U99. UIN: 105L143V02. Advt. No.: L/II/1112/2019-20.

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.