

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

EQUITY 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**
Unit Linked Insurance Plan

ICICI PRUDENTIAL
LIFE INSURANCE

This is a unit linked insurance plan.

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

Up to
60%

Capital Protection

Protect your savings from market downturns through an Assured Benefit



Flexible Premium Payment Term

Pay premium just once or for a limited period of 5 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 ^{TGC 1}



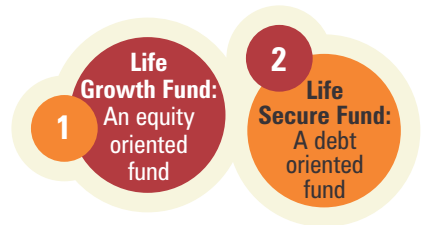
Take a quick look at the policy

	One Pay	Five Pay	
Premium Payment Term (PPT)	Single Premium	5 years	
Modes of Premium Payment	Single	Annual, Half yearly, Monthly	
Policy Term	10 years	10 years	
Sum Assured	1.25 X Single Premium	Age of Life Assured (in years)	Sum Assured
		8 - 44	10×Annual Premium
		45 - 54	7 or 10×Annual Premium
		55 - 60	7×Annual Premium
Minimum age at entry	8 years	8 years	
Maximum age at entry	70 years	60 years	
Minimum age at maturity	18 years	18 years	
Maximum age at maturity	80 years	70 years	

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.



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%

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.

Death Benefit would be the maximum of:

Sum Assured

Minimum Death Benefit*

Fund Value

*Minimum death benefit is 105% of total premium paid

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: 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

- 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



Wealth Booster

Wealth Booster will be 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 pay policies) of the average of Fund Values.



Let's go through an example

5 PAY

Age at entry: 35 years

Assured Benefit at maturity: ₹ 5,05,000

You pay
₹ 1,00,000
p.a.

Sum Assured: ₹ 10,00,000

Mode of premium payment: Annual

You get

Returns @ 4% p.a.

₹ 5,26,477

Returns @ 8% p.a.

₹ 7,20,367

Fund Value at Maturity including Loyalty Additions and Wealth Booster

1 PAY

Age at entry: 35 years

Assured Benefit at maturity: ₹ 1,01,000

You pay
₹ 1,00,000
Single Premium

Sum Assured: ₹ 1,25,000

Mode of premium payment: Single pay

You get

	Returns @ 4% p.a.	Returns @ 8% p.a.
Fund Value at Maturity including Loyalty Additions and Wealth Booster	₹ 1,13,202	₹ 1,66,329

These illustrations are for a healthy male. The above are illustrative maturity values, net of all charges, service tax and applicable cesses. 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

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** PAY

Policy year	Policy Administration Charge (% of Annual Premium payable)
Year 1 to PPT	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. Service tax and applicable cesses will be charged extra by redemption of units, as per applicable 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. 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 Pay policies - 1.0% in Year 1

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



ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: U66010MH2000PLC127837.

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.

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