

InvestShield Gold



Unit-linked Plan with Capital Guarantee



L I F E I N S U R A N C E

We cover you. At every step in life.

InvestShield Gold

You have always acquired the very best in life. Similarly, your financial planning needs also deserve the best that money can buy. With this endeavour, in mind ICICI Prudential Life Insurance presents InvestShield Gold, a Unit-linked Plan with Capital Guarantee and Limited Premium Payment term.*

This unique insurance solution not only meets your needs to protect your family and capital, it also helps you gain enough on your investments.

How does InvestShield Gold work for me?

InvestShield Gold provides you with an option to select a specific level of protection (Sum Assured) as per your needs, based on a multiple of your annual premium. A part of the premium paid is adjusted towards mortality charges, allocation charges and fixed charges; the rest is invested in your Unit Fund. Entry into the Unit Fund will be based on the Net Asset Value at that time. The total value of your policy is based on the number of units allotted to you and the Net Asset Value.

What makes InvestShield Gold the ideal plan for me?

The Plan not only provides you with Unit-linked investment returns, but also assures you of a

*Capital Guarantee is on the investible premium and declared bonus interests.

Invested premiums + declared bonus interests, guaranteed on death or maturity



Capital Guarantee. The guaranteed value of your Unit Fund is the value of all your invested premiums (premium net of all charges) along with all the accrued bonus interests. Bonus interest is declared on the guaranteed value of your Unit Fund, at the end of every financial year and will have a cumulative effect.

The total value of all your invested premiums and declared bonus interests (as mentioned above) would remain guaranteed on death or maturity.

The asset allocation under the Unit Fund is given below:

Asset Allocation	% of Unit Fund
Debt	Minimum: 70%
Equity	Maximum: 30%

The investment objective of the Unit Fund is to provide a balanced investment between long-term capital appreciation and current income, while protecting the capital. The difference between the bonus interest declared on the guaranteed value of your Unit Fund and the earned returns on your Unit Fund will never be more than 1% in any year.

How do I start?

You can start with a minimum premium of:

- Rs. 25,000 per annum for annual premium payment
- Rs. 12,500 per half-year for half-yearly premium payment
- Rs. 2,084 per month for monthly premium payment

✦ Benefits

Death Benefit

In the unfortunate event of the death of the life assured, the nominee receives the Sum Assured along with the higher of the value of your Unit Fund or the guaranteed value of your Unit Fund*, provided the premiums due till date are paid in full.

*For a Life Assured of age less than 7 years, only the higher of the value of your Unit Fund or the guaranteed value of the Unit Fund would be paid in case of death.

Maturity Benefit

At the end of the policy term, either the value of your Unit Fund or the guaranteed value of your Unit Fund, whichever is higher will be paid as maturity benefit.

Withdrawal facility to meet your financial needs

Liquidity Benefits

From the 6th year onwards, till the end of the term, you have the option to withdraw up to 10% of the value of the units from your Unit Fund. It will have a corresponding effect on the guaranteed value of your Unit Fund. You can avail of this option once every year as per your convenience any time during the policy year.

Limited Premium Payment Option

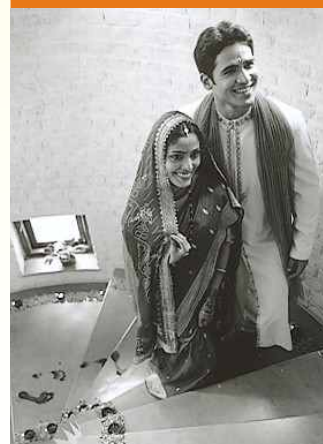
✦ Additional Benefits

a) Choice of Maturity Term and Premium Payment Term

The maturity term of the product would depend upon the Premium Payment Term chosen. The table for the premium payment term and the maturity term is as follows:

Premium Payment Term	Maturity Term
5 years	10 years
7 years	15 years
10 years	20 years

Enhance your savings by receiving additional credits to your Unit Fund



b) Additional credits for Policyholders

There would be additional credits payable to you at various points of time during the policy term. These would be payable as a percentage of the initial premium and are added to the value of your Unit Fund on death or maturity. Bonus interest will not be paid on the additional credits.

The additional credits structure would be as follows:

Premium Payment Term = 5 years	Premium Payment Term = 7 years	Premium Payment Term = 10 years
2.00% at the end of 5 years	2.50% at the end of 7 years	3.00% at the end of 10 years
2.50% at the end of 7 years	3.00% at the end of 12 years	3.50% at the end of 15 years
3.00% at the end of 10 years	3.50% at the end of 15 years	4.00% at the end of 20 years

Surrender Value available after paying the 1st year's premium.

c) Surrender Values

You also have the option to terminate the policy before the end of the term. The Surrender Value of the policy would differ from year to year. The Surrender Value schedule would be as follows:

Premium Payment Years	% of the value of your Unit Fund*
Less than 1 year	Nil
More than 1 year	10%
After 2 years	20%
After 3 years	30%
After 4 years	40%
After 5 years	50%
After 6 years	60%
After 7 years	70%
After 8 years	80%
After 9 years	90%
After 10 years and more	95%

*Value of your Unit Fund = NAV of your Unit Fund x No. of units as on that date.

d) Loan against the policy

You can avail of a loan under this policy, after the policy has acquired a Surrender Value. An interest will be charged

on the loan, as per the prevailing rate at that time. In case the loan amount, along with the accrued unpaid interest, becomes equal to the value of investment in your Unit Fund, then the policy will be terminated. Loans will be subject to the terms and conditions applicable to loans, at the time of availing the loan.

Add to your investment with top-ups



✦ Flexibility

a) Top-up your investment

You can top-up your investment any time you have surplus funds, provided all the premiums due till then have been paid. The top-ups will not have any effect on the Sum Assured of the product. The minimum amount of top-up is Rs. 2,500. However top-

Choice to increase or decrease your premium contribution



ups will not be allowed in the last 3 years of the policy.

b) Flexible contribution

You can increase or decrease your annual premium. The maximum decrease on any occasion can be up to 20% of the initial premium chosen at the time of inception of the policy. However, in no circumstances can the premium be reduced to below the minimum premium allowed under the plan at that time or 80% of the initial chosen premium, whichever is higher.

You have the flexibility to increase your annual contribution without any limits. Any such increase or decrease in contribution will only be allowed on policy anniversaries and does not affect the Sum Assured at that time.

How is the Net Asset Value (NAV) of your Unit Fund calculated?

NAV of your Unit Fund is calculated daily on a forward pricing basis.

$$\text{Net Asset Value (NAV)} = \frac{\text{Market / Fair Value of the Unit Fund's Investments + Current Assets} - \text{Current Liabilities and Provisions}}{\text{Number of Units outstanding in the Unit Fund}}$$

✦ Add-on Riders

We ensure that you are prepared for any eventuality, with the choice of riders along with the death benefits to give you total protection - all at a marginal extra cost.

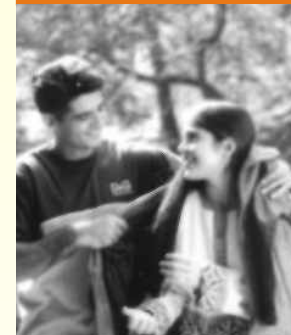
a. Accident and Disability Benefit Rider

In the unfortunate event of an accidental death, apart from the emotional trauma, there are financial liabilities that a family faces. This Rider offers cover against Accident and Disability.

i) In case of accidental death, Sum Assured under the Rider is paid. In case of death while travelling by mass surface transport, (i.e bus or train), twice the Sum Assured is paid.

ii) In the event of total and permanent disability due to an accident, which impairs one's capacity to earn, 10% of the Sum Assured is paid every year for 10 years.

Twice the Sum Assured, in case of accidental death*



b. Critical Illness Rider

In the event of the life assured contracting any of the specified critical illnesses, an additional payment equivalent to the Sum Assured under the Rider would be made. The cover is available up to a maximum of 65 years of age. Claims for critical illnesses are not admitted for the first 6 months of the policy. This benefit is payable on the basis of the life assured surviving 28 days from such a diagnosis. The minimum age of entry is 18 and the maximum age of entry is 55. Minimum Sum Assured is Rs. 1,00,000 and the maximum Sum Assured is Rs. 10,00,000.

*Conditions Apply

What are the tax benefits?

The contributions paid by you under the base plan are eligible for tax rebate under Section 80C as per prevailing tax laws. Any amount paid to you in the form of withdrawals or other benefits will be eligible for tax benefits under Section 10(10D) as per prevailing tax laws. The deductions made towards premiums for the Critical Illness Rider are eligible for deduction under Section 80D.

What are the limits or conditions applicable?

Minimum age at entry: 0 years

Maximum age at entry: 65 years

Maximum age at maturity: 75 years

Minimum Sum Assured: Rs. 1,00,000

❖ Premium Allocation and Other Charges

Premium Allocation Rates

The premium allocation would be based on the annual premium limits. The yearly allocation schedule would be as follows:

Premium in Rupees	% Allocation of Premium			
	1st year	2nd-3rd year	4th-5th year	6th-10th year
25,000 - 49,999	81.00%	92.50%	97.00%	99.00%
50,000 - 4,99,999	85.00%	95.00%	97.00%	99.00%
500,000 & above	88.00%	95.00%	97.00%	99.00%

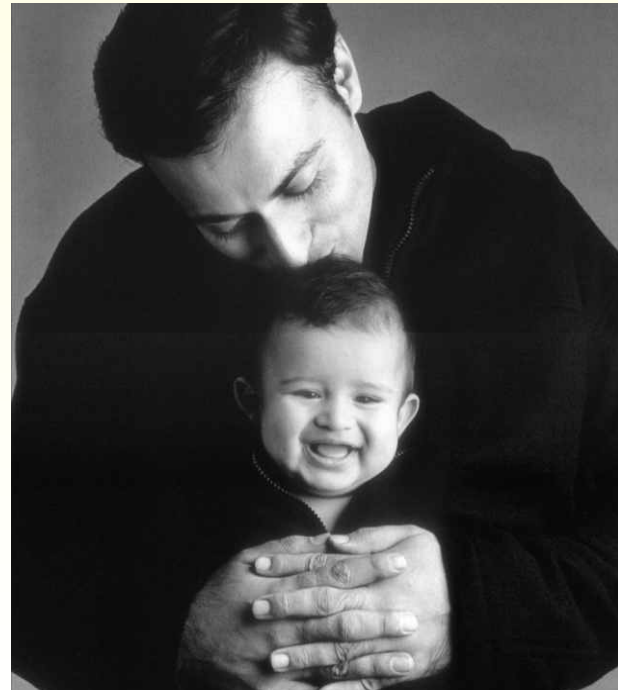
*Tax benefit subject to confirmation of proposals in Finance Bill, 2005.

Fixed charges: A fixed charge of Rs. 50 per month will be levied by cancellation of units.

Fund-related charge: The annual fund-related charge levied on the Unit Fund would be 1.25%. This charge will be adjusted from the Net Asset Values, which would be declared on all working days.

Mortality charges: Mortality charges will be deducted on a monthly basis on the Sum Assured. The mortality charges will be deducted throughout the term, till maturity.

Top-up charges: Top-up charges will be 1% of the top-ups.



TERMS & CONDITIONS

Revision of charges

- The Company reserves the right to revise the charges including the right to change the manner in which charges are to be recovered. The Company also reserves the right to introduce new charges. Any revision or introduction will be with prospective effect with approval from IRDA (not being statutory charges) and after giving a notice of 3 months to the Policyholders.
- The Company reserves the right to change the fund-related charge at any time with prior approval from the IRDA, up to a maximum of 1.75% per annum of the net assets.
- The Company reserves the right to change the fixed monthly charge at any time with prior approval from the IRDA, up to a maximum of Rs. 100 per month.
- The Policyholder who does not agree with the above, shall be allowed to withdraw the units in the plans at the then prevailing unit value and terminate the policy.

Risks of investment in the Unit-linked Plan

The Proposer / Life Assured is aware that the investment in the units is subject to the following risks:

- a) InvestShield Gold Policy is only the name of the Policy and does not in any way indicate the quality of the Policy, its future prospects or returns.
- b) The investments in the units of your Unit Fund are subject to market and other risks and there can be no assurance that the objectives of any of the Plans will be achieved.
- c) The Unit Value of the units of your Unit Fund can go up or down depending on the factors and forces affecting the financial and debt markets from time-to-time, and may also be affected by changes in the general level of interest rates.
- d) The past performance of other Plans of the Company is not necessarily indicative of the future performance of this Plan.
- e) Your Unit Fund does not offer a guaranteed or assured return. However, the minimum amount as guaranteed by the guaranteed value of your Unit Fund would be applicable to you at all points in time.
- f) All benefits payable under the Policy are subject to the tax laws and other financial enactments, as they exist from time to time.

Exclusions / Conditions

- Suicide: If the Life assured commits suicide whether sane or insane, within one year from the date of commencement of this policy, the policy shall be void and the premiums paid will be refunded after deducting the expenses incurred by the Company for the issue of the policy.
- For rider exclusions, please refer to the detailed rider brochure.

Service Tax and education cess will be charged as per the applicable rates.

Apply today

Customer Service Helpline

Timings: 9.00 a.m. to 9.00 p.m. (Monday to Saturday)

State	Number
Andhra Pradesh	9849577766
Chattisgarh	9893127766
Delhi	9818177766
Goa	9890447766
Gujarat	9898277766
Haryana (Karnal)	9896177766
Haryana (Faridabad)	9818177766
Karnataka	9845577766
Kerala	9895477766
Madhya Pradesh	9893127766
Maharashtra (Mumbai)	9892577766
Maharashtra (All areas, except Mumbai)	9890447766
Punjab	9815977766
Rajasthan	9829277766
Tamil Nadu (Chennai)	9840877766
Tamil Nadu (All areas, except Chennai)	9894477766
Uttar Pradesh (Agra, Bareilly, Meerut, Varanasi)	9897307766
Uttar Pradesh (Kanpur, Lucknow)	9935277766
Uttaranchal	9897307766
West Bengal (Kolkata)	9831377766



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Toll Free 1600-22-2020 from your MTNL or BSNL line.



We cover you. At every step in life.

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

The above information is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy. Refer policy documents for risk factors. For further details, please refer to the policy document. Insurance is the subject matter of the solicitation. ICICI Prudential Life Insurance Company Limited. InvestShield Gold Form No. U34.

Ver No. 01 ISG 02 w.e.f. 02 May 05