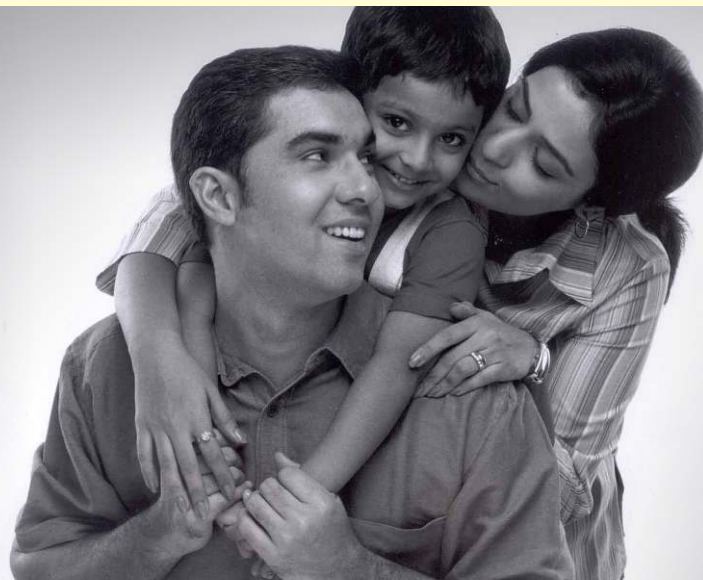


LifeLink II

**The right balance
between profit and protection**



ICICI PRUDENTIAL 

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

We cover you. At every step in life.

LifeLink II

This unique plan combines the security of a life insurance policy with the opportunity of enjoying high returns on your investments. More importantly, these market-linked returns can be had without market risks compromising the protection of your family!

Features

- Provides death benefit security to your family.
- Brings you additional income on funds that might have languished in your savings account.
- Enables you to enjoy the upside of market returns, while protecting your family from the downsides.

All this without having to pay year after year! You can simply make a single premium investment that can be as low as Rs. 50,000.

How does the plan work?

Sum Assured: You can choose the amount you want to invest. After deducting initial charges the balance amount is invested in units of the fund you choose. In the event of unfortunate death, higher of Sum Assured or value of the units will be paid to the family.

Sum Assured: The Sum Assured under the product will have 2 options:

- Initial Sum Assured of 105% of premium
- Initial Sum Assured of 500% of premium

How do you benefit?

Death Benefit: Life is full of uncertainties. In case of the unfortunate event of death, your near and dear ones are spared an uncertain future. They will be taken care of through the plan's guaranteed death benefit. In the event of death, the nominee/s will receive the higher of the value of units or the initial death benefit less any withdrawal made.¹

Withdrawal Benefit: Partial withdrawals are allowed after completion of one policy year. The partial withdrawals will be limited to 25% of the Unit Value (at the time of withdrawal) in the first 5 years of the policy. Additionally, there will be a flat charge of Rs. 100 per withdrawal, after the 1st withdrawal in a policy year, for the first 5 years. After 5 years of the policy, there will not be any restrictions on the partial withdrawals².



How is Unit Value calculated?

Unit Value is calculated daily, on a forward pricing basis.

$$\text{Unit Value} = \frac{\text{Market / Fair Value of the relevant Plan's Investments plus Current Assets less Current Liabilities and Provisions.}}{\text{Number of Units outstanding under the relevant Plan}}$$

Flexible Options

a. Can I choose the kind of returns I want?

You have the option to choose how you want your investments to grow.

Maximiser II (Growth): If high growth is your priority this is the plan for you. You can enjoy long-term capital appreciation from a portfolio that is invested primarily in equity and equity-related securities.

Protector II (Income): If your priority is steady accumulation of returns, you can opt for the Income Plan.

With it you can accumulate a steady return at moderate risk across a medium to long-term period.

Balancer II (Balanced): If you prefer a balance of growth and steady returns, choose our Balancer Plan. This would ensure that your portfolio is invested in equity and equity-linked securities as well as in fixed income securities.

Preserver (Short term money market Plan): The objective of this plan is to ensure capital protection by investing in very low risk investments like the cash and call money markets. However, the returns generated may also be on the lower side due to the investment pattern. At inception, investments up to 20% can be allocated to this fund.



Asset Allocation Fund	Asset Mix	Potential Risk - Reward
Maximiser II	Equity & Related securities: Max 100% Debt, Money market & Cash: Max 25%	High
Balancer II	Debt, Money market & Cash: Min 60% Equity & Related securities: Max 40%	Average
Protector II	Debt instruments: Max 100% Money market & Cash: Max 25%	Moderate
Preserver	Debt instruments: Max 50% Money market & Cash: Min 50%	Low

b. But, what if I want to change my investment later?

If at a later stage your financial priorities change, you can switch between the various plan options, and you can do this absolutely free, 4 times a year. The minimum switch amount is Rs. 10,000.

c. What if I have more investable funds at the year-end than I had calculated?

You also have the option of topping-up your investment, whenever you have surplus funds. The minimum amount for the top-up is Rs. 5,000.

Tax benefits

Tax benefits under Section 80C and Section 10(10D) will be available to you, as per prevailing tax laws.

What are the limits or conditions applicable?

Age of entry

Minimum age: 0 years • **Maximum age:** 62 years (60 years in 500% Sum Assured Option)

Minimum term: 5 years • **Maximum cover ceasing age:** 65 years (60 years in case of 500% option)

Surrender:

Full Withdrawals (Surrender) of the policy is possible after the payment of the single premium. However, surrenders values will be as per the table below:

Policy Year	Value of Investments
1	95%
2	96%
3	97%
4th year & thereafter	100%

Loan against the policy

After the first year you can avail of a loan under this policy. An interest will be charged on the loan, as per the prevailing rate at that time. No partial withdrawals can be made during the loan period. Loans will be subject to the terms and conditions applicable to loans at the time of availing the loan.

What is the Allocation Structure?

Premium Allocation: The allocation of the contribution would depend upon the first contribution. The allocation would be as follows:

Allocation	Year 1
50,000-99,999	95%
100,000-499,999	97%
500,000 and above	98%

What are the other charges?

- **Administrative and Fund Management charges:** An administrative charge of Rs. 20 per month will be levied by cancellation of units.
- **Top-up charges:** Top up charges will be 1% of the top-ups.
- **Switch charges:** Except for the 4 free switches allowed every policy year, all other switches will be charged at Rs.100 per switch.
- **Fund related charge:** The annual investment charge on the various funds will be as follows:

Fund type	Maximiser II	Balancer II	Protector II	Preserver
Investment Charge	1.50%	1.00%	0.75%	0.75%

These charges will be adjusted from the Net Asset Values.

- **Mortality charges:** Mortality charges will be deducted on a monthly basis on the calculated value of life cover. Life cover is the difference between the Sum Assured at that time and the value of investments. These are renewable charges depending upon the age of the policyholder, at the time of deduction of mortality. Age-wise mortality rates are available in the mortality table.

A specimen table of rates is as follows:

Age at entry (years)	30	40	50
Mortality Charges (per 1000 Sum at Risk)	1.44	2.39	5.59

¹ In the event of life assured's death before the age of 7 or after the age of 60 the value of the units will be payable.

² In case of partial withdrawals, you need to maintain a minimum balance of Rs.10,000 across all plans. In case the unit value is inadequate to cover charges, the policy will terminate.

³ Returns are subject to market risks.

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 by the Company. The Company also reserves the right to introduce the new Charges. Any revision or introduction will be with prospective effect with approval from IRDA and after giving a notice to the policyholders.
- The Company reserves the right to change Fund -related Charge at any time with prior approval from the Insurance Regulatory and Development Authority up to a maximum of 2% per annum of the net assets for each of the plans.
- The Company reserves the right to change the fixed monthly Charge at any time with prior approval from the Insurance Regulatory and Development Authority up to a maximum of Rs. 50/- 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 Units of the Plans

- The Proposer / Life Assured is aware that the investment in the Units is subject to the following risks
- LifeLink II 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.
- Protector II (Income Plan), Maximiser II (Growth Plan), Balancer II (Balanced Plan) and Preserver (Short term Money Market Plan) are the names of the Plans and do not in any manner indicate the quality of the Plan, their future prospects or returns.
- The investments in the Units are subject to market and other risks and there can be no assurance that the objectives of any of the Plans will be achieved.
- The Unit Value of the Units of each of the Plans 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.
- The past performance of other Plans of the Company is not necessarily indicative of the future performance of any of these Plans.
- The Plans do not offer a guaranteed or assured return.
- 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 extra as per applicable rates.

Apply today!

Customer Service Helpline Timings: 9.00 A.M. to 9.00 P.M. (Monday to Saturday).

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

For all other cities kindly call our Customer Service Toll Free Number 1600-22-2020 from your MTNL or BSNL line.

Visit us at www.icicprulife.com



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This information is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy. Please refer to the policy document and product brochure for further details and risk factors. LifeLink II: Form no. U20. Insurance is the subject matter of the solicitation. Investments are subject to market risks. Refer policy documents for risk factors. ICICI Prudential Life Insurance Company Limited.

Ver. No. 01 LLII 03 w.e.f. 15 April 05