

ICICI Pru  
**LifeLink**  
**Wealth SP**  
Unit Linked Insurance Plan

**Strike out all future worries  
in one shot**



**Pay once. Enjoy benefits for the term of the policy.**

**Wealth**

**Solutions**



*ICICI Pru LifeLink Wealth SP is a unique single premium ULIP that provides you the opportunity to enjoy potentially higher returns over the long term on your investments, with just a single premium. This product also offers you a unique strategy that allows you to protect gains made through your funds invested in the equity markets from any future equity market volatility.*

### Key benefits of ICICI Pru LifeLink Wealth SP

- Single premium ULIP: Pay premiums only once and stay invested for a long term
- Trigger Portfolio Strategy: A unique portfolio strategy to protect gains made in equity markets from any future equity market volatility while maintaining a pre-defined asset allocation
- Loyalty Addition: Up to 2.5% of Fund Value, at the end of every fifth policy year, starting from the tenth policy year
- Two options of Sum Assured: Choose between 125% or 500% of premium as the Sum Assured to suit your protection needs
- Top up: Flexibility to invest surplus money to boost your investment kitty
- Tax benefits: On the premium paid and benefits received under the policy, as per the prevailing Income Tax laws

### How does the policy works?

- You need to choose the premium amount, Sum Assured and portfolio strategy for your policy
- After deducting the premium allocation charge, the balance amount will be invested as per the portfolio strategy of your choice
- At maturity, the Fund Value will be paid as a lump sum. Alternatively, settlement options can be chosen
- In the unfortunate event of death of the Life Assured during the term of the policy, your nominee will receive Sum Assured (reduced by partial withdrawals<sup>T&C<sup>2</sup></sup>) or Fund Value, whichever is higher

ICICI Pru LifeLink Wealth SP at a glance	
Minimum Premium	Rs. 40,000
Min / Max Age at Entry	0 / 60 years
Min / Max Age At Maturity	18 / 70 years
Sum Assured	Choice of 125% or 500% of single premium <sup>T&amp;C<sup>17</sup></sup>
Policy Term	10 / 20 / 30 years
Tax Benefits <sup>T&amp;C<sup>3</sup></sup>	Premium and any benefit amount received will be eligible for tax benefit as per the prevailing Income Tax laws.



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

## Two Unique Portfolio Strategies

With ICICI Pru LifeLink Wealth SP, you have the option to choose from two unique portfolio strategies:

- 1) Trigger Portfolio Strategy
- 2) Fixed Portfolio Strategy

### Trigger Portfolio Strategy

For an investor, maintaining a pre-defined asset allocation is a dynamic process and is a function of constantly changing markets. The Trigger Portfolio Strategy enables you to take advantage of substantial equity market swings and invest on the principle of "buy low, sell high." This strategy also allows you to protect gains made from equity market investments from any future equity market volatility, in a systematic manner.

Under this strategy, your investments will initially be distributed between two funds - Multi Cap Growth Fund, an equity oriented fund, and Income Fund, a debt oriented fund - in a 75%: 25% proportion. The fund allocation may subsequently get altered due to market movements. We will re-balance or re-allocate funds in the portfolio based on a pre-defined trigger event.

### Working of the strategy

1. The trigger event is defined as a 15% upward or downward movement in NAV of Multi Cap Growth Fund, since the previous rebalancing. For determining the first trigger event, the movement of 15% in NAV of Multi Cap Growth Fund will be measured vis-à-vis the NAV at the inception of your policy.
2. On the occurrence of the trigger event, any Fund Value in Multi Cap Growth Fund which is in excess of three times the Fund Value in Income Fund is considered as gains and is transferred to the liquid fund - Money Market Fund. This ensures that such gains are capitalized and protected from future equity market fluctuations, while maintaining the asset allocation between Multi Cap Growth Fund and Income Fund at 75%:25%.

3. In case there are no such gains to be capitalized, funds in Multi Cap Growth Fund and Income Fund are redistributed in a 75%:25% proportion without any transfer to or from Money Market Fund.

### Fixed Portfolio Strategy

If you wish to manage your investment actively, we have a Fixed Portfolio Strategy. Under this strategy, you will be prompted to choose your own asset allocation from any of the eight funds options<sup>T&C 4</sup>. You can switch between these funds using our switch option. The details of the funds are given in the table below:



Fund Name & Its Objective	Asset Allocation	% (Min)	% (Max)	Risk-Reward Profile
Opportunities Fund: To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of companies operating in four important types of industries viz., Resources, Investment-related, Consumption-related and Human Capital leveraged industries. SFIN: ULIF 086 24/11/09 LOpport 105	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
Multi Cap Growth Fund: To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of large, mid and small cap companies. SFIN: ULIF 085 24/11/09 LMCapGro 105	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
Bluechip Fund: To provide long-term capital appreciation from equity portfolio predominantly invested in Nifty scrips. SFIN: ULIF 087 24/11/09 LBluChip 105	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
Multi Cap Balanced Fund: To achieve a balance between capital appreciation and stable returns by investing in a mix of equity and equity related instruments of large, mid and small cap companies and debt and debt related instruments. SFIN: ULIF 088 24/11/09 LMCapBal 105	Equity & Equity Related Securities Debt, Money Market & Cash	0% 40%	60% 100%	Moderate
Income Fund: To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity. SFIN: ULIF 089 24/11/09 LIncome 105	Debt Instruments Money Market & Cash	100%	100%	Low
Money Market Fund: To provide suitable returns through low risk investments in debt and money market instruments while attempting to protect the capital deployed in the fund. SFIN: ULIF 090 24/11/09 LMoneyMkt 105	Debt Instruments Money Market & Cash	0% 50%	50% 100%	Low
Return Guarantee Fund*: To provide guaranteed returns through investment in a diversified portfolio of high quality fixed income instruments. 5 year tranche: ULIF 123 10/09/11 LRGF(T12) 105 10 year tranche: ULIF 124 10/09/11 LRGF(S5) 105	Debt Instruments, Money Market & Cash	100%	100%	Low

Fund Name & Its Objective	P / E Range	Allocation in Equity and Equity related securities	Risk-Reward Profile
Dynamic P/E Fund: To provide long term capital appreciation through dynamic asset allocation between equity and debt. The allocation in equity and equity related securities is determined by reference to the P/E multiple on the NIFTY 50 <sup>1</sup> ; the remainder is to be invested in debt instruments, money market and cash. SFIN: ULIF 097 11/01/10 LDynmicPE 105	< 14	90% to 100%	High
	14 - 16	80% to 100%	
	16 - 18	60% to 100%	
	18 - 20	40% to 80%	
	> 20	0% to 40%	

\*The SFIN for subsequent tranches shall be determined at the time of seeking Authority's approval for launch of each new RGF tranche and shall be represented as: For 5 year tranche: ULIF XXX dd/mm/yy LRGF(TX) 105 & For 10 year tranche: ULIF XXX dd/mm/yy LRGF(SX) 105

\*The Return Guarantee Fund (RGF) consists of closed ended tranches of terms 5 and 10 years. They are intended to provide a return over a specified period, subject to a guarantee. The fund is offered in tranches, each of which will be open for subscription for a brief period of time and terminates on a specified date. The NAV applicable at the termination of each tranche is higher of the guaranteed NAV and the then prevailing NAV. The guaranteed NAV is declared at the beginning of the subscription period. We shall guarantee the NAV only at termination of each tranche. Money may be withdrawn from a tranche before its termination at the then prevailing NAV by redemption of Units. The guaranteed NAV will continue to apply on the remaining Units, if any, in the fund. You have the option to switch into RGF in case a tranche is open for subscription at that time. In case the remaining term of the policy is less than the term of the RGF tranche open for subscription at that time, you cannot invest in the RGF. On termination of the Return Guarantee Fund tranche, the proceeds will be allocated into the other funds, except the Highest NAV Funds, in the same proportion as the fund portfolio at that time. In the exceptional case of the entire fund being invested in the RGF at the time of termination of a tranche, the proceeds would be allocated to the funds opted for at inception.

<sup>1</sup>Source: Based on prices and consensus earnings estimates from Bloomberg.

## Working of the Return Guarantee Fund

	Minimum Guaranteed NAV of the RGF tranche	RGF NAV on the date of termination of tranche	Higher of (A,B)	Number of Units in RGF on the date of termination	Amount payable at termination of tranche
	(A)	(B)	(C)	(D)	(C x D)
Scenario 1	Rs. 15	Rs. 16	Rs. 16	1,000	Rs. 16,000
Scenario 2	Rs. 15	Rs. 14	Rs. 15	1,000	Rs. 15,000

We also provide you with the option of systematically investing in our equity funds through the Automatic Transfer Strategy (ATS)<sup>T&C 5</sup>. With this strategy, you can invest some part of your premium in Money Market Fund and transfer a chosen amount every month into any one of the following funds: Bluechip Fund, Multi Cap Growth Fund or Opportunities Fund. This facility is available with the Fixed Portfolio Strategy and is free of charge.

### Benefits in detail

#### Loyalty Addition

A Loyalty Addition will be allocated at the end of every fifth policy year, starting from the tenth policy year. The Loyalty Addition will depend on the single premium amount as shown below:

Single premium amount	Loyalty Addition (%)
Rs.40,000 - Rs.49,999	0.0%
Rs.50,000 - Rs.99,999	1.5%
Rs.1,00,000 - Rs.4,99,999	2.0%
Rs.5,00,000 and above	2.5%

Loyalty Addition will be calculated on the average of the Fund Values on the last day of eight policy quarters preceding the said allocation.

#### Maturity Benefit

On survival of the Life Assured and subject to the Policy's being in force on the Date of Maturity, maturity benefit equivalent to the Fund Value (including the

Top up Fund Value) shall become payable. You will have an option to receive the Maturity Benefit as a lump sum or as structured payments, using the Settlement Option facility.

#### Death benefit

In the unfortunate event of death of the Life Assured during the term of the policy, the nominee shall receive Sum Assured (reduced by partial withdrawals<sup>T&C 2</sup>) or Fund Value including the Top up Fund Value, if any, whichever is higher.

#### Top-up

You can decide to increase your investment by investing surplus money over and above your premium, at your convenience. The minimum amount of top-up is Rs. 2,000. Top-up premiums can be paid anytime during the term of the contract. On payment of Top-up, you will have an option to increase the Sum Assured either by 125% or 500% of the Top-up premium amount, subject to Company's underwriting guidelines. There is a lock-in period of five years for each top up premium from the date of payment of that top-up premium for the purpose of only partial withdrawals Top up premiums cannot be paid in the last 5 years before the maturity date.

#### Partial Withdrawal Benefit

Partial withdrawals will be allowed after completion of five policy years and you will be entitled to make one partial withdrawal, every three policy years, up to a maximum of 20% of Fund Value. For example, partial withdrawal can be made once from 6<sup>th</sup> to 8<sup>th</sup> policy year, once from 9<sup>th</sup> to 11<sup>th</sup> policy year and so on.

The partial withdrawals are free of cost. The minimum partial withdrawal amount is Rs. 2,000.<sup>T&C 2</sup>

## Switch between funds in Fixed Portfolio Strategy

If you have opted for Fixed Portfolio Strategy, you have the option to switch among the eight funds<sup>T&C 4</sup> as and when you choose, depending on your financial priorities. The minimum switch amount is Rs. 2,000.

## Change in Portfolio Strategy (CIPS)

You can change your chosen portfolio strategy once during every policy year. This facility is provided free of cost. Any unutilized CIPS cannot be carried forward to the next policy year.

## Increase / Decrease in Sum Assured

You can choose to increase or decrease your Sum Assured.<sup>T&C 7</sup>

## Surrender

Surrender is allowed only after completion of five policy years. Surrender Value will be Fund Value including the Top up Fund Value, if any. There is no surrender charge in this plan.

The surrender shall extinguish all rights, benefits and interests under the policy.

## Illustration

Premium Amount: Rs. 1,00,000

Sum Assured: Rs. 5,00,000

Age at entry: 30 years

Choice of Portfolio Strategy: Fixed

	Term = 10 years		Term = 20 years	
	Returns @ 6% p.a.	Returns @ 10% p.a.	Returns @ 6% p.a.	Returns @ 10% p.a.
Fund Value at Maturity	Rs. 1,35,567	Rs. 1,99,434	Rs. 2,00,606	Rs. 4,50,733

*This illustration is for a healthy male with 100% of his investments in Dynamic P/E Fund. The above are illustrative maturity values, net of all charges, service tax and education cess. Since your policy offers variable returns, the given illustration shows two different rates (6% & 10% p.a. as per the guidelines of Life Insurance Council) of assumed future investment returns<sup>T&C 9</sup>.*

## Charges under the Policy

### Premium Allocation Charge

This charge will be deducted from the premium amount at the time of premium payment and units will be allocated thereafter.

Single premium amount	Charge (as a % of premium)
Rs. 40,000 - Rs. 499,999	5%
Rs. 5,00,000 and above	4%

All top up premiums are subject to a premium allocation charge of 1%.

### Policy Administration Charge

There would be a fixed Policy administration charge of Rs. 60 per month and it will be charged<sup>#</sup> only during first three policy years.

### Fund Management Charge (FMC)

The following fund management charges will be applicable and will be adjusted from the NAV on a daily basis.

Fund	Opportunities Fund, Multi Cap Growth Fund, Bluechip Fund, Dynamic P/E Fund, Multi Cap Balanced Fund, Income Fund	Return Guarantee Fund*	Money Market Fund
FMC	1.35% p.a.	1.25% p.a.	0.75% p.a.

\* There will be an additional charge of 0.25% p.a. towards the cost of investment guarantee for the Return Guarantee Fund.

### Mortality Charges

Mortality charges will be made<sup>#</sup> on a monthly basis on the life cover. Life cover is the difference between Sum Assured (reduced by Partial Withdrawals<sup>T&C 2</sup>) and Fund Value at the time of deduction of charges. Indicative charges per thousand life cover for a healthy male and female life are as shown below:

Age (yrs)	10	20	30	40	50	60	70
Male (Rs.)	0.77	1.33	1.46	2.48	5.91	14.21	40.51
Female (Rs.)	0.72	1.26	1.46	2.12	4.85	11.83	32.09

## Switching Charges

Four free switches are allowed every policy year. Subsequent switches would be charged<sup>#</sup> at the rate of Rs.100 per switch. Any unutilized free switch cannot be carried forward to the next policy year.

## Miscellaneous Charges

If there are any policy alterations during the policy term, they will be subject to a miscellaneous charge<sup>#</sup> of Rs. 250 per alteration.

<sup>#</sup>These charges will be made by redemption of units.

## Terms and Conditions (T&C)

1. Freelook period: If you are not satisfied with the terms and conditions of this policy, please return the policy document to the Company for cancellation within

- 15 days from the date you received it, if your policy is not sourced through Distance marketing\*
- 30 days from the date you received it, if your policy is sourced through Distance Marketing\*

On cancellation of the policy during the freelook period, we will return the premium paid subject to the deduction of:

- a. Stamp duty under the policy
- b. Expenses borne by the Company on medical examination, if any

The policy will terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

\*Distance marketing: Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone-calling (ii) Short Messaging service (SMS) (iii) Electronic mode which includes e-mail, internet and interactive television (DTH) (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.

2. Partial withdrawals: The minimum Fund Value post withdrawal should be equal to at least Rs. 10,000 else the policy will be terminated, and the balance Fund Value will be paid to the policyholder, as per the provisions of the unit linked guidelines. Partial withdrawals are allowed only if the Life Assured is at least 18 years of age. Only for the purpose of partial withdrawals, lock in period for the top-up premiums will be five years or the outstanding term which ever is lesser, or any such limit prescribed by IRDA from time to time..Partial withdrawals will have the following effect on your Sum Assured:

- a. Before the age of 60 years, Sum Assured payable on death is reduced to the extent of partial withdrawals made in the preceding two years.
- b. After the age of 60 years, Sum Assured payable on death is reduced to the extent of all partial withdrawals made after attaining age 58.

3. Tax benefits: Tax benefits under the policy will be as per the prevailing Income Tax laws. Service tax and education cess will be charged extra by cancellation of units, as per applicable rates. The tax laws are subject to amendments from time to time.

4. The policyholder will have the option to switch existing funds into the fund of choice, including Return Guarantee Fund if a tranche is open for subscription.

5. Automatic Transfer Strategy (ATS): The minimum transfer amount under the Automatic Transfer Strategy is Rs. 2,000. ATS would be executed by redeeming the required number of units from Money Market Fund at the applicable unit value, and allocating new units in the Bluechip Fund, Multi Cap Growth Fund or Opportunities Fund at the applicable unit value. At inception, you can opt for a transfer date of either the 1<sup>st</sup> or 15<sup>th</sup> of every month. If the date is not mentioned, the funds will be switched on the first day of every month. If the 1<sup>st</sup> or the 15<sup>th</sup> of the month is a non-valuation date, then the next working day's NAV would be applicable. Once selected, ATS would be regularly processed for the entire term of the policy or until the Company is notified, through a written communication, to discontinue the same. ATS would not be applicable if the Money Market Fund Value is less than the nominated transfer amount.

6. Settlement Option: In case the Settlement Option is chosen, the policyholder will be paid out a proportional number of units (based on the payment option and period chosen). The available number of units under the Policy shall be divided by the residual number of instalments to arrive at the number of units of each instalment. The value of payments will depend on the number of units and the respective fund Net Asset Values as on the date of each payment. At any time during this period, you can take the remaining Fund Value as lump sum payment. If you wish to exercise the Settlement Option at the time of maturity, you need to inform the company at least 3 months before the maturity of the policy. The Life Cover and all other benefits shall cease on the maturity date and no other transactions like top-up, partial withdrawals, switches, CIPS, etc. will be allowed during this period. The FMC shall continue to be levied during this period.

7. Increase / Decrease in Sum Assured: An increase in Sum Assured is allowed any time, subject to underwriting before the policy anniversary on which the life assured is aged 60 years completed birthday. Such increase would be allowed from 125% to 500% of the single premium paid and the cost of any medical reports and charges will be borne by the policyholder and will be levied by redemption of units. Decrease in Sum Assured is allowed from 500% to 125% of the single premium paid. Once the Sum Assured is decreased, any further increase in the Sum Assured shall be subject to underwriting

8. The returns shown in the 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

9. The term chosen at inception of the policy cannot be changed.
10. **Suicide Clause:** If the Life Assured, whether sane or insane, commits suicide within one year from the date of issue of this policy, only the Fund Value would be payable. If the Life Assured, whether sane or insane, commits suicide within one year from the effective date of increase in Sum Assured, then the amount of increase shall not be considered in the calculation of the death benefit.
11. Assets in the unit fund are valued daily on a mark to market basis.
12. **Unit Pricing:** The NAV of each Segregated fund shall be computed as set out below, or by any other method as may be prescribed by regulation.  
(Market Value of investment held by the fund plus Value of Current Assets less Value of Current Liabilities and provisions)  
Divided by,  
(Number of units existing under the Fund at valuation date, before any new units are created or redeemed)
13. Premium will be allocated the NAV of the date of commencement of the policy. If the premium is received by outstation cheque, the NAV of the clearance date or due date, whichever is later, will be used for allocation of the premium.
14. Transaction requests (switches, partial withdrawals, etc.) received before the cut-off time will be allocated the same day's NAV and the ones received after the cut-off time will be allocated next day's NAV. The cut-off time will be as per IRDA guidelines from time to time, which is currently 3:00 p.m. For all new applications or proposals received and all transactions on the last day of the financial year, the NAV of that day would be applicable, irrespective of the cut-off time.
15. No loans are allowed under this policy.
16. For age at entry less than 7 years last birthday, a maximum multiple of 1.25 will apply.
17. **Section 41:** In accordance to the Section 41 of the Insurance Act, 1938, 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 five hundred rupees.

18. **Section 45:** No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

19. For further details, refer to the policy document and detailed benefit illustration.

## Revision of charges

The Company reserves the right to revise the following charges at any time during the term of the policy. Any revision will apply with prospective effect, subject to prior approval from IRDA and if so permitted by the then prevailing rules, after giving a notice to the policyholders. The following limits are applicable:

- Fund management charge may be increased to a maximum of 2.50% per annum of the net assets for each of the funds.
- Switching charge may be increased to a maximum of Rs. 200 per switch.
- Policy Administration Charge may be increased to a maximum of Rs. 240 per month.
- Miscellaneous charge may be increased to a maximum of Rs 500 per alteration.

The policyholder who does not agree with the above shall be allowed to withdraw the units in the funds at the then prevailing Fund Value. Mortality charges and Surrender charges are guaranteed for the term of the policy.

## Risks of investment in the Units of the Funds

The life assured should be aware that the investment in the units is subject to the following risks:

- a. ICICI Pru LifeLink Wealth SP is a Unit-Linked Insurance Policy (ULIP) and is different from traditional products. Investments in ULIPs are subject to investment risks.
- b. ICICI Prudential Life Insurance Company Limited, ICICI Pru LifeLink Wealth SP, Dynamic P/E Fund, Opportunities Fund, Multi Cap Growth Fund, Bluechip Fund, Multi Cap Balanced Fund, Income Fund, Money Market Fund and Return Guarantee Fund are only names of the Company, policy and funds respectively and do not in any way indicate the quality of the policy, funds or their future prospects or returns.
- c. The investments in the funds are subject to market and other risks and there can be no assurance that the objectives of any of the Funds will be achieved.
- d. The premium paid in unit linked insurance policies is subject to investment risks associated with capital markets and debt markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- e. The past performance of other funds of the Company is not necessarily indicative of the future performance of any of these funds.
- f. The funds do not offer a guaranteed or assured return except the Return Guarantee Fund which gives a minimum guaranteed return by the way of a guaranteed NAV at termination of the tranche.

## About ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company Limited, a joint venture between ICICI Bank and Prudential plc is one of the first companies to commence operations when the industry was opened in 2000. Since inception, it has written over 10 million policies and has a network of over 1,250 offices, over 1,59,000 advisors and several bank partners.



**For more information,  
please call our customer service number 1860 266 7766  
Call Centre Timings: 9:00 am to 9:00 pm  
Monday to Saturday, except National Holidays.**

**To know more, please visit [www.icicprulife.com](http://www.icicprulife.com)**

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