

IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. This advertisement is designed for combination of Benefits of two or more individual and separate products / policies of the product named 1) ICICI Pru Elite Wealth II and 2) ICICI Pru Immediate Annuity. The customer has the choice of purchasing any one or more products/policies as per his/her need and choice and there is no compulsion whatsoever that these products/policies are to be taken together as suggested by the Insurer and presented in this advertisement. The customer is expected to ask questions, understand and satisfy himself that this combination meets his/her specific needs better before deciding to purchase this combination. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products/policies. The customer is advised to refer to the detailed sales brochure of the individual products mentioned herein.

A RETIREMENT SOLUTION BEFITTING AN ELITE LIFESTYLE



**Pay ₹ 5,00,000 p.a. for 5 years;
get ₹ 6,00,000 p.a. for life from year 21 onwards.
Also, leave behind a legacy of ₹ 78,00,000.**

Regular income you could get from year 21 onwards would be:

₹ 6,06,083 p.a. at an assumed rate of return of 8% p.a. | ₹ 2,95,314 p.a. at an assumed rate of return of 4% p.a.

ICICI Prudential
**Elite Retirement
Solution II**
iSolutions

ICICI PRUDENTIAL
LIFE INSURANCE

This solution is a combination of ICICI Pru Elite Wealth II (a unit-linked, non-participating, savings and protection oriented insurance plan; UIN: 105L140V01) and ICICI Pru Immediate Annuity (a non-linked, non-participating insurance plan; UIN: 105N009V06). These products are also available without this combination solution and it's not mandatory to apply for this combination only.

- *Values are not guaranteed and are calculated assuming future investment returns of 4% and 8% p. a. for a 40 year old healthy male with an annual premium of ₹ 5,00,000/- payable for 5 years and policy term of 20 years in ICICI Pru Elite Wealth II plan.
- To get regular income for life as shown in the illustration, the customer will have to utilise the maturity benefits of ICICI Pru Elite Wealth II (Unit linked Insurance Plan) to purchase ICICI Pru Immediate Annuity (Non Linked Insurance Plan). The actual benefit may depend on a number of factors, including future investment performance.
- The annuity amount shown in the illustration is calculated as per the annuity rate applicable on 24/12/2013 with Joint life last survivor with Return of purchase price option selected. The actual annuity amount will depend on the prevailing annuity rates at the time of purchase of ICICI Pru Immediate Annuity.



For you life does not stop at retirement, It only begins on an exciting new journey.

Keeping this in mind we present to you, ICICI Prudential Elite Retirement Solution II. It helps you to invest systematically by distributing your money across various asset classes. Thus, you can optimise the returns on your investment and create a desired corpus for your retirement. In addition, you also get a life cover to secure your family's future.

Illustration

Rohan is 40 years old and wants ₹ 6,00,000 p.a. as income for retirement. Let us see how ICICI Prudential Elite Retirement Solution II will help him.

Investment Phase:

In this phase, Rohan will purchase an ICICI Pru Elite Wealth II plan.

Premiums payable

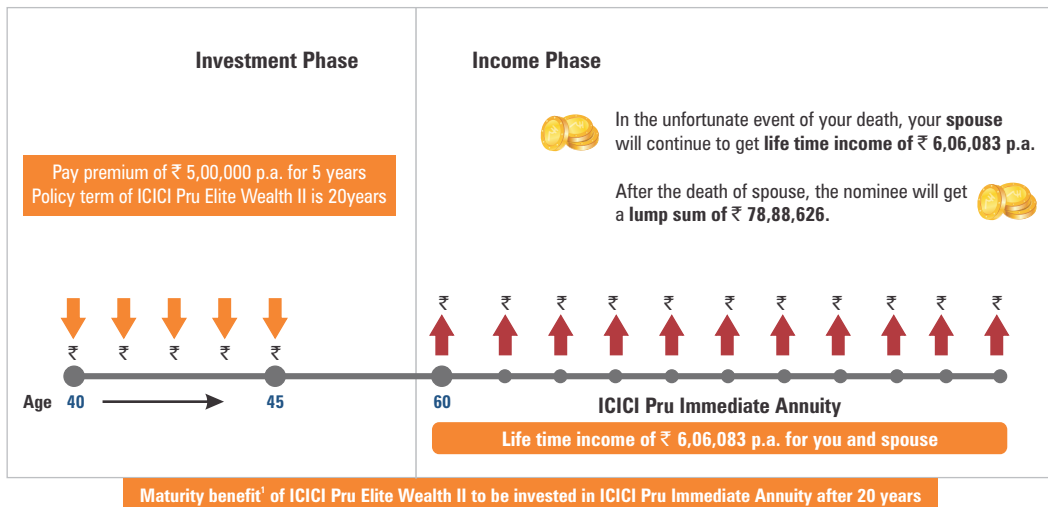
Year 1 to 5 (policy term: 20 years)	₹ 5,00,000 p.a.
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Income Phase:

In this phase, Rohan has the option to use the maturity payout of ICICI Pru Elite Wealth II to purchase ICICI Pru Immediate Annuity.

Benefits

Assumed rate of return	Maturity benefit ¹ of ICICI Pru Elite Wealth II to be used to purchase ICICI Pru Immediate Annuity	Annual income ² from year 21 onwards	Lump sum payout to nominee on death of the last surviving partner
8%	₹ 78,88,626	₹ 6,06,083	₹ 78,88,626
4%	₹ 38,43,736	₹ 2,95,314	₹ 38,43,736



For the purpose of illustrations, the Company has assumed 4% and 8% as the rates of investment returns. 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 my policy depends on a number of factors including future investment performance.

1. The returns shown above are not guaranteed and they are not the upper or lower limits of what you might get back, as the maturity value of your policy depends on a number of factors including future investment performance.
2. The annuity amount shown in the illustration is calculated as per the annuity rate applicable on 24/12/2013 with Joint life last survivor with Return of purchase price option selected. The actual annuity amount will depend on the prevailing annuity rates at the time of purchase of ICICI Pru Immediate Annuity.

ICICI Prudential Elite Retirement Solution II at a glance

Min/Max Age at entry	15/65 years
Minimum retirement age	45 years
Minimum annual premium	₹ 5,00,000



Terms and conditions

1. This combination solution comprises a set of policies across one or more products of the company. I have been made aware that these products are also available individually with the Company and it is not mandatory for me to apply for this combination only. I have also gone through the individual benefit illustrations of the product that I have to purchase at inception of the solution.
2. This solution is a combination of ICICI Pru Elite Wealth II and ICICI Pru Immediate Annuity. These products are also available without this combination solution.
3. The benefit of this combination solution shall become payable only if you continue to pay premiums for the entire premium payment term.
4. The regular income benefit through ICICI Pru Immediate Annuity will be applicable subject to the following conditions.
 - It shall be the sole responsibility of the policy holder to approach the Company after maturity of ICICI Pru Elite Wealth II and utilise its maturity benefit to purchase ICICI Pru Immediate Annuity or any other similar product as may be available with the Company at that point of time.
 - The policy holder will have the flexibility to choose any of the annuity options offered by the Company at the time of buying such product.
5. The individual products under this solution have certain product features like Annuity options, Maturity Benefit etc. which offer options beyond the ones assumed in the benefit illustrations shown here. My choice with respect to these will not be restricted to what has been shown here and I will be able to choose from all the options available at the time of purchase of the respective products.
6. Service tax and education cess at applicable rates will be deducted by way of cancellation of units from fund value. The tax laws are subject to amendments from time to time.

For more details, please contact:



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

IN ICICI PRU ELITE WEALTH II, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER.

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. Investments are subject to market risk.

© 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. ICICI Pru Elite Wealth II UIN - 105L140V01 ICICI Pru Immediate Annuity UIN - 105N009V06. Advt. No.: L/II/1009/2013-14.

Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays. Valid only for calls made from India)

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