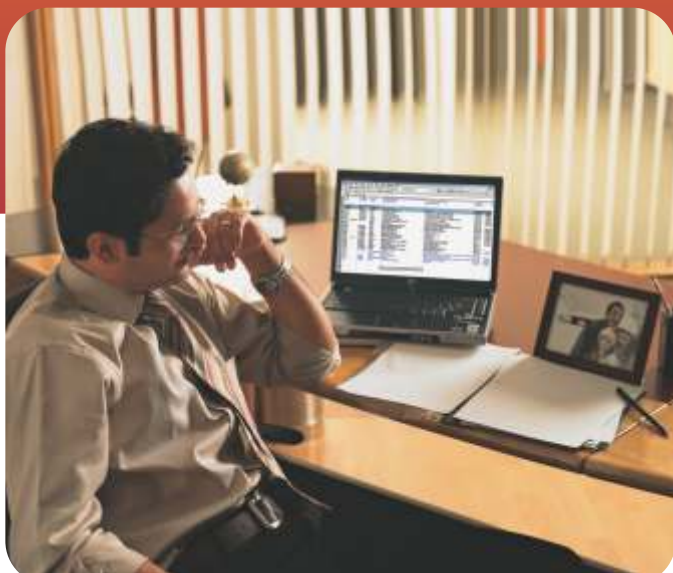


IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. This advertisement is designed for combination of Benefits of two or more individual and separate products / policies of the product named 1) ICICI Pru Wealth Builder II and 2) ICICI Pru Immediate Annuity. 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.

# To retire rich is a good idea

**Today:  
Save while you earn**



**Save  
₹ 1,00,000 p.a.  
for 10 years**

**After 20 years:  
Get regular income to enjoy your life**



**You can get  
₹ 2,00,000 p.a.\*  
for life time**

**Also, get the benefit of life cover.**

Today, you are young and enjoy a steady income. But, do spare a thought for your retirement. It is important that you set aside a part of your earnings today for a safe and secure tomorrow. You can explore the potential of equity markets to create a corpus for your retired life by systematically investing in equity funds and enjoy returns in the long term.

Just let us know the amount you may need every month in your retirement years and this solution will help you to know the amount you need to save.

**At an assumed rate of return of 8% p.a., the regular income you could get would be ₹ 2,00,489 p.a. from year 21 onwards**

**At an assumed rate of return of 4% p.a., the regular income you could get would be ₹ 1,07,982 p.a. from year 21 onwards**

ICICI Prudential  
**Systematic  
Retirement Solution II**  
Solutions

**ICICI PRUDENTIAL**  
L I F E I N S U R A N C E

**This solution is a combination of ICICI Pru Wealth Builder II (a unit-linked, non-participating, savings and protection oriented insurance plan; UIN: 105L139V01) 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 35 year old healthy male with an annual premium of ₹ 1,00,000/- payable for 10 years and policy term of 20 years in ICICI Pru Wealth Builder II.
- To get regular income for life as shown in the illustration, the customer will have to utilise the maturity benefits of ICICI Pru Wealth Builder 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.

## Illustration

Vijay is 35 years old and wants ₹ 2 lakh p.a. as income for retirement. Let us see how ICICI Prudential Systematic Retirement Income Solution II will help him.

### Investment Phase:

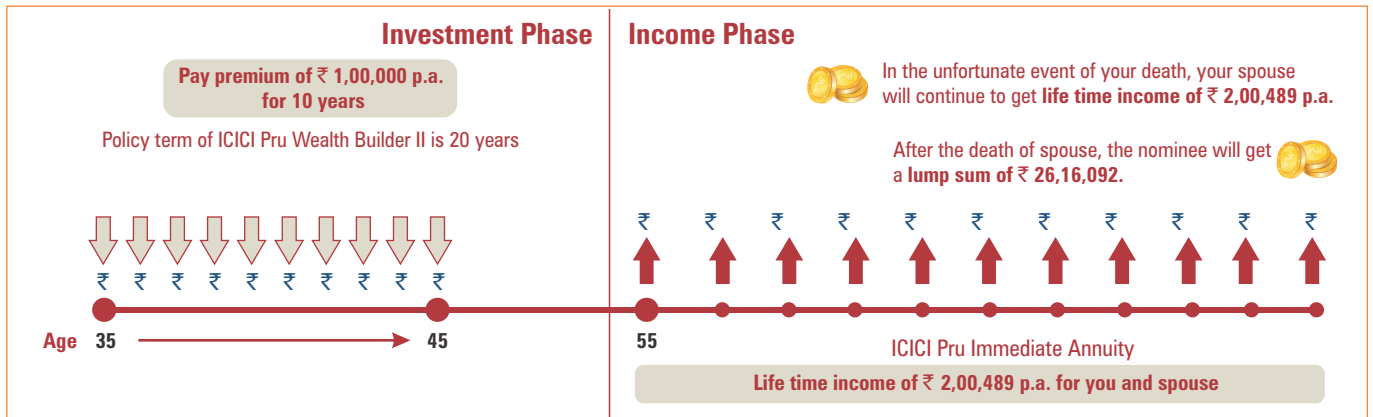
In this phase, Vijay will purchase an ICICI Pru Wealth Builder II.

Premiums payable	
Year 1 to 10 (policy term: 20 years)	₹ 1,00,000 p.a.

### Income Phase:

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

Benefits			
Assumed rate of return	Maturity benefit <sup>1</sup> of ICICI Pru Wealth Builder II to be used to purchase ICICI Pru Immediate Annuity	Annual income <sup>2</sup> from year 21 onwards	Lump sum payout to nominee on death of the last surviving partner
8%	₹ 26,16,092	₹ 2,00,489	₹ 26,16,092
4%	₹ 14,10,435	₹ 1,07,982	₹ 14,10,435



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.

<sup>1</sup>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.

<sup>2</sup>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 Systematic Retirement Solution II at a glance

Min/Max Age at entry	Minimum retirement age	Minimum annual premium
15/62 years	45 years	₹ 50,000

## Terms and conditions

- 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.
- This solution is a combination of ICICI Pru Wealth Builder II and ICICI Pru Immediate Annuity. These products are also available without this combination solution.
- For the purpose of illustration, we have combined the premiums payable and benefits that you may receive under each plan of this solution. To know the details of the individual products, please go through the "Terms and conditions" and benefit illustration of individual products.
- The benefit of this combination solution shall become payable only if you continue to pay premiums for the entire policy term / premium payment term, as the case may be.
- 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 Wealth Builder 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.
- 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. Your choice with respect to these will not be restricted to what has been shown here and you will be able to choose from all the options available at the time of purchase of the respective products.
- 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.

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

**IN ICICI PRU WEALTH BUILDER 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 Wealth Builder II UIN - 105L139V01. ICICI Pru Immediate Annuity UIN - 105N009V06. Advt. No.:L/II/1008/2013-14.

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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- IRDA does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.