

IN ULIPS, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER



ICICI Pru LifeTime Classic

A PLAN WITH POTENTIAL TO
MAXIMISE YOUR GOALS

ICICI Pru _____
LifeTime
Classic
Unit Linked Insurance Plan



Illustrated product guide



Buying online tips

LifeTime Classic – Enhanced product guide for Buying Online

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ICICI Pru LifeTime Classic is our newly launched ULIP that:

1. Offers potential to grow your money
2. Provides life cover to protect your family and
3. Gives you tax benefits[#].

This plan can be bought online through our website www.iciciprulife.com within minutes [^].

[#]Tax benefits under the policy are subject to conditions under the provisions of the Income Tax Act, 1961 and tax laws are subject to amendments from time to time.

[^] Subject to realization of payment and documents

Convenience of buying online

More and more people every day are buying life insurance online from ICICI Pru Life because it is simple, transparent, safe and easy.

All policy benefits, maturity benefit, bonus and policy terms are given to you in writing on our company website. These landing pages or web pages are regularly filed with IRDAI. All our calls made to you by our customer service executives are recorded and monitored.

Buying our ULIPs online is really simple and you can buy online in less than 10 minutes ^ on our website www.iciciprulife.com in 3 easy steps:

1. Enter investment amount (Premium amount) and check your returns
2. Enter your personal details ([click here](#) to see how to fill online application form)
3. Make payment

The advantage you get when you buy online from our website is a **1% exclusive reduction** on your first year premium charges, which means more benefits for you.

More so, you also get an **instant premium payment receipt*** which you can use for filing your taxes.

However, the advantage of buying online is not just limited to this. When you buy online with us, you get:

Buying assistance

We understand that most of you would be new to making investments online and hence, we have set up a customer service team who can help you and guide you through the process. The team is available from Monday to Saturday between 10 am to 6pm. You can get an instant call back for any clarification or assistance you need while filling the online application form from our team of experts. Simply click the **'Get a call back'** button on the application form and one of our executives will call you instantly and guide you through the product queries and purchase process.

We have also introduced a co-browsing feature which will allow you to share your screen with our expert who can help you in completing your application and documentation process.

The screenshot displays the ICICI Prudential Life Insurance Quotation - Premium and Benefit Calculator interface. The interface includes the following elements:

- Header:** ICICI Prudential Life Insurance logo and a "Welcome, [User Name]" greeting.
- Section:** QUOTATION - PREMIUM AND BENEFIT CALCULATOR
- Form Fields:**
 - "I want to pay premium for": Entire Policy Term (dropdown)
 - "I will pay premium": Yearly (dropdown)
 - "Premium you pay (₹)": 1,00,000 (input field)
 - "Policy Term": 20 Years (dropdown)
 - "Sum Assured (₹)": 10,00,000 (input field)
- Quotation Summary (highlighted in orange):**
 - Hi, here's is your quotation for ICICI Pru Life Time Classic
 - Life Cover: ₹ 10.00 Lakhs For 20 Years
 - Table:

Premium	Frequency	Premium Payment Term
₹ 1.00 Lakhs	Yearly	20 Years
- Call to Action:** A blue button labeled "GET A CALL BACK" with a phone icon.
- Co-browsing:** A vertical label "Co-browsing" is positioned on the right side of the interface, enclosed in a dashed red box.

^ Subject to realization of payment and documents

*Tax benefits can be availed subject to issuance of policy and other conditions as per prevailing tax laws.

Servicing assistance

We provide dedicated online support for your policy servicing requirements. Here are the various ways you can connect with us.



Email

Send us an email through your registered email id on buyonline@iciciprulife.com



Facebook

Direct message us on Facebook [click here](#) or scan QR code.



Twitter

Direct message us on Twitter [click here](#) or scan QR code.



Call us

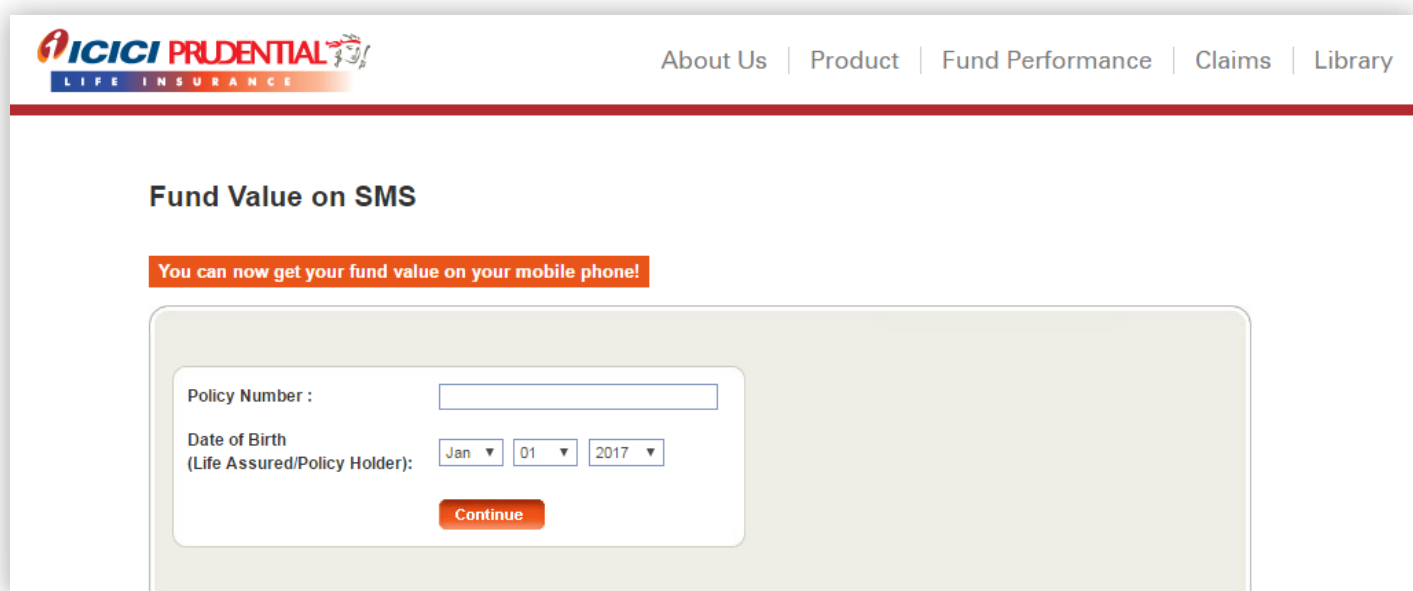
Call us on **1860 2667766**

Once you have purchased the policy and generated a login id and password, we have also made the below list of services available for you on our website:

- Check your policy fund value
- Pay premiums online
- Switch between funds*
- Top up your policy*
- Download e-statement
- Change your portfolio strategy*
- And more such services for your policy

For instance, if you want to check your policy fund value, you have the following options available:

1. Website: [Click here](#) to go to our website and enter your policy number & date of birth. Your fund value will be sent to your registered mobile number.



The screenshot shows the ICICI Prudential website interface. At the top, there is a navigation bar with the logo on the left and links for 'About Us', 'Product', 'Fund Performance', 'Claims', and 'Library' on the right. Below the navigation bar, the main heading is 'Fund Value on SMS'. A red banner below the heading reads 'You can now get your fund value on your mobile phone!'. The form area contains a 'Policy Number' input field, a 'Date of Birth (Life Assured/Policy Holder)' section with three dropdown menus (Month: Jan, Day: 01, Year: 2017), and a red 'Continue' button.

*List of services vary from product to product

2. SMS: Type “NAV<Space><Policy Number>” and send to 56767 from your registered mobile number.

3. ICICI Pru Life online account: **Login** to your ICICI Pru Life account and click on ‘Check fund value’.

BUY ONLINE

While there are many advantages of buying our plans online, let’s look at the advantages of investing in ICICI Pru LifeTime Classic

Advantages of investing in ICICI Pru LifeTime Classic

Here are reasons why you should invest in this plan:

1. Complete financial protection through a life cover:

Over and above the potential returns that you get, ICICI Pru LifeTime Classic also provides financial security for your loved ones. In case of an unfortunate event, your nominee will receive the sum assured as a lump sum payout completely tax-free (Subject to conditions of Section 10(10D) of Income Tax Act of 1961)

2. Choice of funds for Returns:

With this plan, you get the option of investing in 9 different funds ranging from a low risk-low return to high risk-high returns.

Fund and Benchmark Details	Returns (p.a.)						Inception Date
	1 Year	2 Year	3 Year	4 Year	5 Year	Since Inception	
Equity							
Bluechip Fund	16.46%	7.62%	12.67%	14.22%	14.91%	8.73%	Nov 24, 2009
Benchmark Returns: NIFTY50	17.91%	6.78%	9.97%	12.59%	14.43%	8.83%	-
Maximiser V Fund	13.72%	5.61%	11.84%	15.15%	16.46%	14.63%	Aug 29, 2009
Benchmark Returns: S & P BSE 100	19.96%	7.72%	10.55%	13.45%	14.96%	12.70%	-
Multi Cap Growth Fund	21.29%	11.39%	17.90%	18.15%	18.70%	12.33%	Nov 24, 2009
Benchmark Returns: NIFTY500	22.74%	9.50%	12.88%	15.56%	16.36%	9.64%	-
Opportunities Fund	18.80%	8.06%	15.41%	16.25%	17.14%	10.99%	Nov 24, 2009
Benchmark Returns: BSE 200	20.99%	8.55%	12.15%	14.66%	15.76%	9.36%	-
Maximise India Fund	18.23%	8.03%	NA	NA	NA	5.93%	Feb 23, 2015
Benchmark Returns: 2/3 NIFTY 50 Index & 1/3rd NIFTY NEXT 50 Index	22.49%	9.32%	NA	NA	NA	7.30%	-

- Returns displayed are annual returns of the fund and the corresponding benchmark index performance since inception and for the previous 5 calendar years

Fund and Benchmark Details	Returns (p.a.)						Inception Date
	1 Year	2 Year	3 Year	4 Year	5 Year	Since Inception	
Balanced							
Multi Cap Balanced Fund	16.23%	9.60%	13.34%	14.09%	15.04%	10.43%	Nov 24, 2009
Benchmark Returns: 55% NIFTY 500 & 45% CRISIL Composite Bond Fund Index	17.52%	9.97%	12.16%	12.69%	13.47%	9.38%	-
Active Asset Allocation Balanced Fund (New)	NA	NA	NA	NA	NA	NA	NA
Benchmark Returns: 50% BSE 100 + 50% CRISIL Composite Bond Fund Index	NA	NA	NA	NA	NA	NA	-
Debt							
Income Fund	11.26%	9.29%	10.36%	8.69%	9.68%	9.03%	Nov 24, 2009
Benchmark Returns: CRISIL Composite Bond Fund Index	10.95%	9.90%	10.67%	8.63%	9.42%	8.34%	-
Money Market Fund	7.06%	7.49%	7.89%	8.12%	8.34%	8.09%	Nov 24, 2009
Benchmark Returns: CRISIL Liquid Fund Index	6.96%	7.43%	7.89%	8.31%	8.28%	7.81%	-

- Returns displayed are annual returns of the fund and the corresponding benchmark index performance since inception and for the previous 5 calendar years

Please note: NA: Fund has not completed the stipulated time period.

Returns greater than 1 year are annualized.

Past performance is not indicative of future performance.

Example: Rahul is a 30 year old male who purchased ICICI Pru LifeTime Classic with a policy term of 20 years. Rahul decided to pay ₹ 1 Lakh per year as premium for 20 years and the life cover for the plan was ₹ 10 Lakh.

On maturity, Rahul will get returns according to the performance of funds he had invested in.

Maturity Benefit	
@ 4% ARR`	@ 8% ARR`
₹ 25.37 Lakhs	₹ 39.88 Lakhs

3. Benefits of Equity, Debt and Balanced Funds in one plan:

You can choose to invest in 9 different funds ranging from debt, equity and balanced, thus giving you the potential for earning higher returns. You get to decide how much of your investment goes into debt funds, equity funds and balanced funds

4. Flexibility:

Since our needs and priorities keep changing, it is important that our investments follow a similar approach. This plan provides flexibility so that you can control and make changes to your investment with ease.

Note: As per IRDAI guidelines, returns are shown at 4% p.a. and 8 p.a.:

For this example, we have assumed that the investment is done in the Income Fund (SFIN: ULIF 089 24/11/09 LIncome 105)

`ARR stands for Assumed Rate of Returns. If the policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the Benefit Illustration. Since the policy offers variable returns, the given illustration shows two different rates of assumed future investment returns. 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 policy depends on a number of factors including future investment performance.

A. Withdraw as per your need:

You can make unlimited number of partial withdrawals from the 6th year onwards, as long as the total amount you withdraw in a year does not exceed 20% of the Fund Value in a policy year. Partial withdrawals are free of cost.

Let us once again look at the example of Rahul. In the near future, Rahul completes 5 years in his ICICI Pru LifeTime Classic policy. This also happens to be the year Rahul is celebrating his 10th year wedding anniversary. Rahul wants to surprise his wife by taking her on an international holiday for celebrating their anniversary. Since Rahul has completed 5 years of his investment in the policy, he can now withdraw up to Rs. 1,50,000 (20% of his fund value, assuming his current fund value is Rs. 7,50,000) in the 6th year of the policy and take his wife for an exotic international holiday

B. Fund Switch:

You can move your investment between 9 funds (equity, debt and balanced) as per your choice. These switches can be done online and are completely tax-free. You can switch your money between funds free of cost up to 4 times in a year. Or you can leave the fund switching to our fund managers too. The is elaborated in the below point on 'choice of portfolio strategy'

5. Choice of Portfolio Strategy:

You may want to manage your investments yourself, or want our fund managers to do it for you. With ICICI Pru LifeTime Classic, you can choose from 4 portfolio strategies according to your investment styles to accomplish financial goals.

A. LifeCycle based Portfolio Strategy 2:

Strategy personalized based on age - premium is invested in 2 funds to create an ideal balance between equity and debt. Generally, younger individuals have a higher appetite for risk, hence the funds are allocated accordingly. You don't need to actively manage your funds.

Age	Multi Cap Growth Fund	Income Fund
0-25	80%	20%
26-35	75%	25%
36-45	65%	35%
46-55	55%	45%
56-65	45%	55%
66-80	35%	65%

B. Fixed Portfolio Strategy

Invest in your choice of 5 Equity, 2 Debt and 2 Balanced funds to get the potential for better returns over the policy term. You can change the allocation as and when you desire

C. Target Asset Allocation Strategy:

Invest in 2 funds and we maintain the allocation for the full term by rebalancing it every quarter.

Fund Name	Description	Allocated: 0%
Multi Cap Growth Fund ULIF 085 24/11/09 LMCapGro 105 Equity Fund	To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of large, mid and small cap companies. + Fund Performance	0
Opportunities Fund ULIF 086 24/11/09 LOpport 105 Equity 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. + Fund Performance	0
Bluechip Fund ULIF 087 24/11/09 LBluChip 105 Equity Fund	To provide long-term capital appreciation from equity portfolio predominantly invested in large cap stocks. + Fund Performance	0
Total :		0%

D. Trigger Portfolio Strategy 2:

Based on “Buy low - Sell high” - premium is allocated in 2 funds to take advantage of substantial market swings.

Multi Cap Growth Fund	Income Growth Fund
75%	25%



You can change your investment strategy anytime during the policy term. There are no charges when you change your investment strategy and you can do this once every policy year.

6. Tax Benefits:

ICICI Pru LifeTimeClassic and other ULIPs have the following tax saving advantages under the IT Act 1961.

A. Tax benefits on premiums:

You can get tax benefits up to Rs. 1.5 lakh on your insurance premiums, under Section 80C.

B. Tax free maturity :

The money you receive at the end of the policy or death of the policy holder is tax-free as per Section 10(10D).

Why ULIPs are one of the best tax saving instruments

Life insurance products such as unit linked insurance plan (Ulip) can be considered a more reliable wealth creation solution over the long term, keeping in mind the returns, protection and tax savings, all combined in one product. Amongst several investor friendly features, one of the unique propositions of Ulip is that it permits investing one’s premium in a mix of debt and equity funds in varying proportions, allowing inter-fund transfers through switches and all this with no tax liability. Ulip, as an investment option, stands out from all other market-linked investments, as the gains from even a debt fund in Ulip are tax-free in the hands of the investor. – The Economic Times, Jan 9, 2017

Read more: <http://economictimes.indiatimes.com/wealth/insure/why-ulips-are-one-of-the-best-tax-saving-instruments/articleshow/50865553.cms>

7. Bonus:

Now the best part about this product is that your money grows further as we add to your savings without the need for you to invest more. Such bonuses are available to you in the form of Loyalty Additions and Wealth Boosters ^ for staying invested longer.

Premium Payment Term	Loyalty Additions		Wealth Boosters
	(End Of Year 6 And 7)	(End Of Year 8 And Onwards)	(End Of Every 5th Year, Starting From The End Of 10th Policy Year)
5 – 6 years	0.10%	0.10%	1%
7 – 9 years	0.15%	0.30%	1%
10 years and above	0.15%	0.30%	2%
Single Pay	0.25%	0.25%	1.5%

- For single pay policies with a policy term of 5 years, a loyalty addition of 0.25% of the average of daily Fund Values, including Top-up Fund Value, if any, in that same policy year, will be payable at the end of the fifth policy year.
- Each Loyalty Addition will be a percentage of the average of daily Fund Values including Top-up Fund Value, if any, in that same policy year as mentioned in the table above.

- Wealth Boosters will be a percentage of the average Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters.
- Loyalty Additions and Wealth Boosters will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation.
- The allocation of Loyalty Additions and Wealth Boosters is guaranteed and shall not be revoked by the Company under any circumstances.
- If the premium payment is discontinued anytime after 5 years, the number of years for which premiums have been paid will be considered as the premium paying term for the purpose of deciding the Loyalty Additions & Wealth Boosters to be paid for the rest of the policy term as per the table above

Now that you are aware of the advantages of investing in ICICI Pru LifeTime Classic, let us now look at the charges under the policy. We are aware that charges can have a big impact on your returns and you will not invest with us if you don't get good returns. Let us look at how ICICI Pru LifeTime Classic has a low charge structure.

04

Charges under Plan

Another great advantage you have by investing in ICICI Pru LifeTime Classic is the low charges you pay.

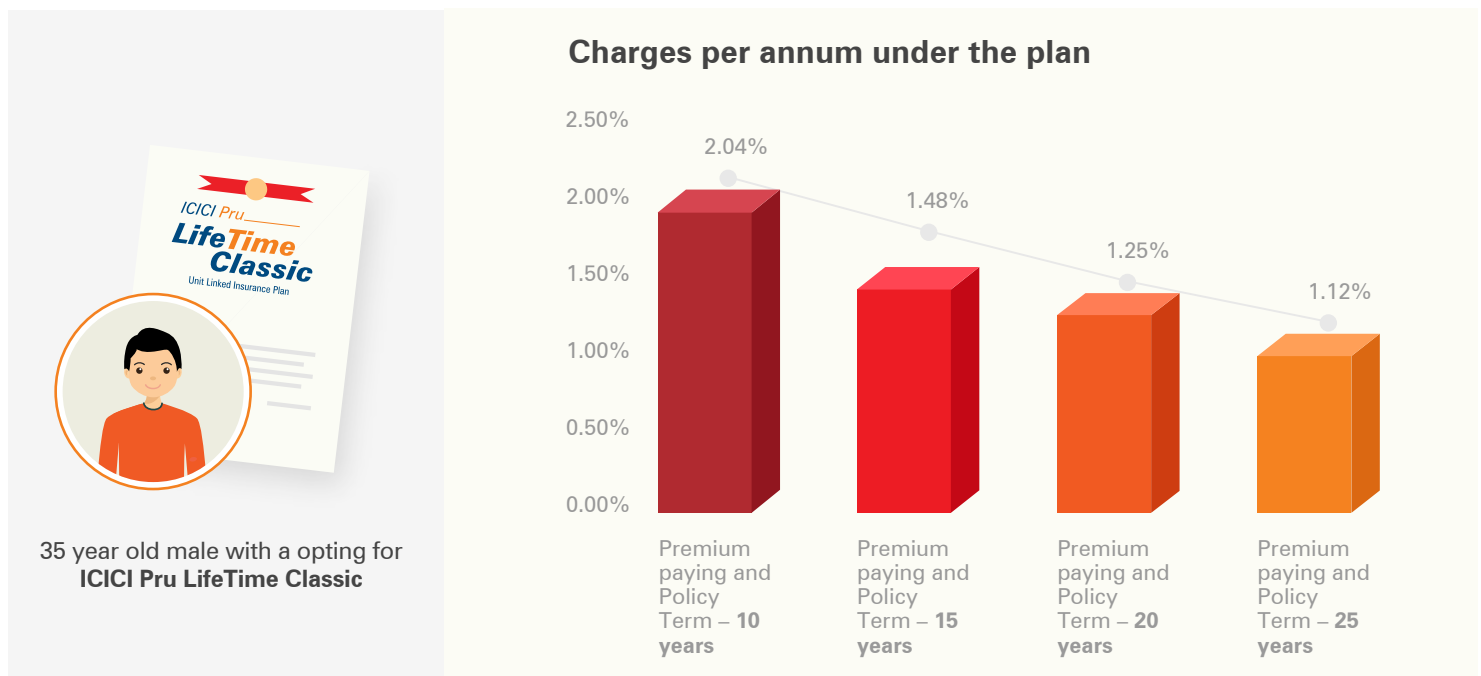
While there might be varied charges under your policy like premium allocation charge, policy administration charge and fund allocation charge however after adjusting loyalty additions and wealth boosters, the costs you pay per annum only works out to **2.04% p.a.***.

tip



If you choose to invest for a longer term, the charges reduce even further as shown in the illustration below.

35 year old male with a opting for ICICI Pru LifeTime Classic with a monthly premium of Rs. 5000. Charges shown are after adjusting loyalty additions and wealth boosters



Through the above chart, you can see that the charges per year on an average in ICICI Pru LifeTime Classic are only 2.04%. Also, the average charges per year in ICICI Pru LifeTime Classic keep decreasing the longer you stay invested. So if you are invested for 25 years, the charges per year on an average drop to a mere 1.12%.

[BUY ONLINE](#)

The following section will give you an in-depth understanding of the benefits under ICICI Pru LifeTime Classic

*Charges shown are for a 35 year old male, with a monthly premium mode and premium of ₹ 5000 p.m. opting for a premium term and policy term of 10 years after adjusting for loyalty additions and wealth boosters with 100% allocation towards Opportunities fund. The above charges are applicable if you purchase this plan from our website. Charges are exclusive of applicable taxes & mortality cost.

On death:

In the unfortunate event of death of the Life Assured during the term of the policy the following will be payable to the Nominee, or in the absence of a Nominee the Legal heir.

- **In case of One Pay policies,**
Death Benefit = A or B or C whichever is highest
- **In case of Limited Pay and Regular Pay policies**
For age at entry less than 50 years
Death Benefit = (A+B) or C whichever is higher
- **For age at entry greater than or equal to 50 years**
Death Benefit = A or B or C whichever is highest

Where,

A = Sum Assured including Top-up Sum Assured, if any (reduced by applicable partial withdrawals, if any)

B = Fund Value including Top-up Fund Value, if any

C = Minimum Death Benefit

Minimum Death Benefit will be 105% of the total premiums paid including Top-up premiums, if any.

On Maturity:

On maturity of the policy you will receive the Fund Value including the Top-up Fund Value, if any.

You will have an option to receive the Maturity Benefit as a lump sum or as a structured payout using Settlement Option. The following conditions are applicable on choosing settlement option:

- You can opt to get payments on a yearly, half yearly, quarterly or montly (through ECS) basis, over a period of one to five years, post maturity.
- The first payout of the settlement option will be made on the date of maturity.
- At any time during the settlement period, you have the option to withdraw the entire Fund Value.
- During the settlement period, the investment risk in the investment portfolio is borne by you.
- Only the Fund Management Charge would be levied during the settlement period.
- No Loyalty Additions or Wealth Boosters will be added during this period.
- Partial withdrawals and Switches are not allowed during the settlement period.
- Life insurance cover and rider cover shall cease on the original date of maturity.

Get rewarded

On staying invested for 5 years or more, get:

Loyalty additions and Wealth Boosters

The Company will allocate extra units as below provided all due premiums have been paid:

Premium Payment Term	Loyalty Additions		Wealth Boosters
	(End Of Year 6 And 7)	(End Of Year 8 And Onwards)	(End Of Every 5th Year, Starting From The End Of 10th Policy Year)
5 – 6 years	0.10%	0.10%	1%
7 – 9 years	0.15%	0.30%	1%
10 years and above	0.15%	0.30%	2%
Single Pay	0.25%	0.25%	1.5%

- For single pay policies with a policy term of 5 years, a loyalty addition of 0.25% of the average of daily Fund Values, including Top-up Fund Value, if any, in that same policy year, will be payable at the end of the fifth policy year.
- Each Loyalty Addition will be a percentage of the average of daily Fund Values including Top-up Fund Value, if any, in that same policy year as mentioned in the table above.
- Wealth Boosters will be a percentage of the average Fund Values including Top-up Fund Value, if any, in that same policy year as mentioned in the table above.
- Wealth Boosters will be a percentage of the average Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters.
- Loyalty Additions and Wealth Boosters will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation.

- The allocation of Loyalty Additions and Wealth Boosters is guaranteed and shall not be revoked by the Company under any circumstances.
- If the premium payment is discontinued any time after 5 years, the number of years for which premiums have been paid will be considered as the premium paying term for the purpose of deciding the Loyalty Additions & Wealth Boosters to be paid for the rest of the policy term as per the table above.

Other benefits

Features	Details
Surrender	<ul style="list-style-type: none"> • Lock-in period of 5 years applies
Switches between funds	<ul style="list-style-type: none"> • If you choose the Fixed Portfolio strategy, you can switch units from one fund to another • 4 switches free in a policy year • The minimum switch amount is ₹ 2,000
Partial withdrawal	<ul style="list-style-type: none"> • Unlimited partial withdrawals per year starting from sixth policy year subject to 20% of FV • Free of cost • The minimum value of each partial withdrawal is ₹ 2,000

Features	Details
<p>Top-up</p>	<ul style="list-style-type: none"> • Allowed any time other than the last five years of the policy term • The minimum Top-up premium is ₹ 2,000. • A lock-in period of five years would apply for each Top-up premium for the purpose of partial withdrawals only • Total Top-up premiums paid cannot exceed the sum of base premium(s) paid till that time • The maximum number of top-ups allowed during the policy term is 99
<p>Change in Portfolio Strategy (CIPS)</p>	<ul style="list-style-type: none"> • You can change your portfolio strategy up to four times in a policy year free of cost

Increase / Decrease of Sum Assured

You can choose to increase or decrease your Sum Assured at any policy anniversary during the policy term provided all due premiums till date have been paid.

- Increase or decrease in Sum Assured will not change the premium payable under the policy.
- An increase in Sum Assured is allowed, subject to underwriting, before the policy anniversary on which the life assured is aged 60 years completed birthday.
- Decrease in Sum Assured is allowed up to the minimum allowed under the given policy.
- Such increases or decreases would be allowed in multiples of ₹ 1,000, subject to maximum Sum

- Assured multiple limits. Any medical cost for this purpose would be borne by you and will be levied by redemption of units

Increase / Decrease of Premium Payment Term

- Provided all due premiums have been paid, you can choose to increase the Premium Payment Term by notifying the Company
- Increase in Premium Payment Term must always be in multiples of one year
- Decreasing the Premium Payment Term is not allowed.
- This benefit is not applicable for the Single Pay option.

Increase/Decrease in Policy Term

- You can choose to increase or decrease your policy term by notifying the Company.
- Increase or decrease in terms is allowed subject to the Policy terms allowed under the given policy
- An increase in policy term is allowed, subject to underwriting. Your Sum Assured may increase subject to the minimum sum assured conditions.
- On decrease of policy term, your Sum Assured will not reduce unless it is requested by you.

BUY ONLINE

You have the option of choosing from 4 different portfolio strategies

You can only have your funds in one of the Portfolio Strategies. However, you can change your portfolio strategy up to 4 times in a policy year, free of cost.

A. LifeCycle based Portfolio Strategy 2:

Strategy personalized based on age - premium is invested in 2 funds to create an ideal balance between equity and debt. Generally, younger individuals have a higher appetite for risk, hence the funds are allocated accordingly. You don't need to actively manage your funds.

B. Fixed Portfolio Strategy:

Invest in your choice of 5 Equity, 2 Debt and 2 Balanced funds to get the potential for better returns over the policy term. You can change the allocation as and when you desire.

C. Target Asset Allocation Strategy:

Invest in 2 funds and we maintain the allocation for the full term by rebalancing it every quarter.

D. Trigger Portfolio Strategy 2:

Based on "Buy low - Sell high" - premium is allocated in 2 funds to take advantage of substantial market swings.

A. LifeCycle based Portfolio Strategy 2

Your financial needs keep changing with your life stage. It is, therefore, necessary that your policy adapts to your changing needs. This is fulfilled by the Life Cycle based Portfolio Strategy 2

At the beginning of your policy, your investments are distributed between two funds, Multi Cap Growth Fund and Income Fund, based on your age. As you move from one age band to another, your funds are re-distributed at the last day of every quarter based on your age. The age wise portfolio distribution is shown in the table.

Your financial needs keep changing with your life stage. It is, therefore, necessary that your policy adapts to your changing needs. This is fulfilled by the Life Cycle based Portfolio Strategy 2

At the beginning of your policy, your investments are distributed between two funds, Multi Cap Growth Fund and Income Fund, based on your age. As you move from one age band to another, your funds are re-distributed at the last day of every quarter based on your age. The age wise portfolio distribution is shown in the table.

Age of Policyholder (years)	Multi Cap Growth Fund	Income Fund
Up to 25	80%	20%
26 – 35	75%	25%
36 – 45	65%	35%
46 – 55	55%	45%
56 – 65	45%	55%
66+	35%	65%

Quarterly rebalancing

On a quarterly basis, units shall be rebalanced as necessary to achieve the above proportions of the Fund Value in the Multi Cap Growth Fund and Income Fund.

The re-balancing of units shall be done on the last day of each Policy quarter. The above proportions shall apply until the last ten quarters of the Policy are remaining.

Safety as you approach maturity

As your Policy nears its maturity date, you need to ensure that short-term market volatility does not affect your accumulated savings. In order to achieve this, your investments in Multi Cap Growth Fund will be systematically transferred to Income Fund in ten instalments in the last ten quarters of your Policy.

B. Fixed Portfolio Strategy

Under this strategy, you can choose to invest your monies in any of the 9 fund options in proportions of your choice. You can also decide to switch your money amongst these funds using the switch option.

Age of Policyholder (years)	Asset Allocation	% (Min)	% (Max)	Potential 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 and Equity Related Securities	80%	100%	High
	Debt	0%	20%	
	Money Market and Cash	0%	20%	

Age of Policyholder (years)	Asset Allocation	% (Min)	% (Max)	Potential Risk-Reward Profile
<p>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.</p> <p>SFIN: ULIF 085 24/11/09 LMCapGro 105</p>	Equity and Equity Related Securities	80%	100%	High
	Debt	0%	20%	
	Money Market and Cash	0%	20%	
<p>Bluechip Fund: To provide long-term capital appreciation from equity portfolio predominantly invested in large cap stocks.</p> <p>SFIN: ULIF 087 24/11/09 LBluChip 105</p>	Equity and Equity Related Securities	80%	100%	High
	Debt	0%	20%	
	Money Market and Cash	0%	20%	
<p>Maximiser V: To achieve long-term capital appreciation through investments primarily in equity and equity-related instruments of large and mid cap stocks.</p> <p>SFIN: ULIF 114 15/03/11 LMaximis5 105</p>	Equity and Equity Related Securities	75%	100%	High
	Debt	0%	25%	
	Money Market and Cash	0%	25%	

Age of Policyholder (years)	Asset Allocation	% (Min)	% (Max)	Potential Risk-Reward Profile
<p>Maximise India Fund: To offer long term wealth maximization by managing a diversified equity portfolio, predominantly comprising of companies in NIFTY 50 & NIFTY Junior indices.</p> <p>SFIN: ULIF 136 11/20/14 MIF 105</p>	Equity and Equity Related Securities	80%	100%	High
	Debt	0%	20%	
	Money Market and Cash	0%	20%	
<p>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.</p> <p>SFIN: ULIF 088 24/11/09 LMCapBal 105</p>	Equity and Equity Related Securities	0%	60%	Moderate
	Debt	20%	70%	
	Money Market and Cash	0%	50%	
<p>Active Asset Allocation Balanced Fund: To provide capital appreciation by investing in a suitable mix of cash, debt and equities. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.</p> <p>SFIN: ULIF 138 15/02/17 AAABF 105</p>	Equity and Equity Related Securities	30%	70%	Moderate
	Debt	30%	70%	
	Money Market and Cash	0%	40%	

Age of Policyholder (years)	Asset Allocation	% (Min)	% (Max)	Potential Risk-Reward Profile
<p>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.</p> <p>SFIN: ULIF 089 24/11/09 LIncome 105</p>	Debt	40%	100%	low
	Money Market and Cash	0%	60%	
<p>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.</p> <p>SFIN: ULIF 090 24/11/09 LMoneyMkt 105</p>	Debt	0%	50%	low
	Money Market and Cash	50%	100%	

Within the Fixed Portfolio Strategy you also have the option to select **Automatic Transfer Strategy (ATS)**. This helps in Rupee Cost Averaging, an approach in which you invest a fixed amount of money at regular intervals. This in turn ensures that you buy more shares of an investment when prices are low and less when they are high. By investing on a fixed schedule, you avoid the complexity of trying to figure out the best time to invest.

If ATS is chosen, you can invest all or some part of your investment in Money Market Fund or Income Fund and transfer a fixed amount in regular monthly instalments into any one of the following funds: Bluechip Fund, Maximiser V, Multi Cap Growth Fund, Maximise India Fund or Opportunities Fund. There would be no additional charges for ATS. The following conditions apply to ATS.

- The minimum transfer amount under ATS is Rs. 2,000.

- This transfer will be done in equal instalments in not more than 12 monthly instalments.
- ATS would be executed by redeeming the required number of units from Money Market Fund or Income Fund at the applicable unit value and allocating new units in any one of Bluechip Fund, Maximiser V, Multi Cap Growth Fund, or Opportunities Fund at the applicable unit value.
- At inception, you can opt for a transfer date of either the first or fifteenth of every month. If the date is not mentioned the funds will be switched on the first day of every month.

Once selected, ATS will be renewed and 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.

Switch between funds

If you choose the Fixed Portfolio strategy you have the option to switch between the seven funds as and when you choose depending on your financial priorities and investment outlook. This feature is only available if you have all your funds in the Fixed Portfolio Strategy at the time of switching and minimum value of a switch is Rs. 2000.

C. Target Asset Allocation Strategy

This strategy enables you to choose an asset allocation that is best suited to your risk appetite and maintains it throughout the policy term.

You can allocate your premiums between any two funds available with this policy, in the proportion of your choice. Your portfolio will be rebalanced every quarter to ensure that this asset allocation is maintained.

The re-balancing of units shall be done on the last day of each policy quarter. You can avail this option at inception or at any time later during the policy term.

D. Trigger Portfolio Strategy 2

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 2 enables you to take advantage of substantial equity market swings and invest on the principle of “buy low, sell high”.

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 funds in the portfolio based on a pre-defined trigger event.

Working of the strategy:

- The trigger event is defined as a 10% upward or downward movement in NAV of Multi Cap Growth Fund, since the previous rebalancing. For determining the first trigger event, the movement of 10% in NAV of Multi Cap Growth Fund will be measured vis-à-vis the NAV at the inception of your strategy.
- On the occurrence of the trigger event, any fund value in Multi Cap Growth Fund which is in excess of three times the Income Fund, fund value is considered as gains and is transferred to the liquid fund - Money Market Fund by cancellation of appropriate units from the Multi Cap Growth Fund. This ensures that gains are capitalized while maintaining the asset allocation between Multi Cap Growth Fund and Income Fund at 75%:25%.
- In case there are no gains to be capitalized, funds in Multi Cap Growth Fund, Income Fund and Money Market Fund are redistributed in Multi Cap Growth Fund and Income Fund in 75:25 proportion.

ICICI Pru Lifetime Classic

Premium Payment Term	Premium Payment Option		Premium Payment Term	
	Single Pay		Single Premium	
	Limited Pay		5 years to 10 years	
	Regular Pay		Same as Policy Term	
Minimum/Maximum policy terms	Limited Pay and Regular Pay :			
	Age at Entry (Last Birthday)	Policy Terms available (in years)		
		For Premium Payment terms less than 7 Yrs	For Premium Payment terms 7 Yrs and above	
	0 - 39	10, 15 to 25	10, 15 to 25	
	40 - 44	10, 15 to 20	10, 15 to 20	
	45 - 46	10, 15	10,15	
	47 - 55	10	10	
	56 - 65	-	10	
	Single Pay:			
	Age at Last Birthday	Policy Terms available (in years),subject to maximum Maturity age		
		For Premium Payment term less than 7 Yrs	For Premium Payment term 7 Yrs and above	
	0 - 21	5 to 30	5 to 25	
	22 - 29	5 to 30	5 to 20	
	30 - 35	5 to 30	5 to 10	
	36 - 38	5 to 30	5	
39 - 75	5 to 30	-		

The above maximum policy terms are subject to the maximum age of maturity of 80 years maturity of 80 years policy term and maximum sum assured multiplies for single pay policies below premium of ₹ 1,00,000 are as given below:
 policy term will be fixed at years
 maximum age at entry is 70 years
 10 times sum assured multiple will be available till age 38
 1.25 times sum assured multiple will be available till age 70

Minimum Premium	Single Pay: ₹ 50,000 Limited Pay and Regular Pay: ₹ 30,000
Maximum Premium	Unlimited
Premium Payment modes	Single, Yearly, Half-Yearly and Monthly

Sum Assured	Single Pay		
	Age at Entry	Min. Sum Assured	Max. Sum Assured
	0 - 38 Years	₹ 1.25 X Single Premium	10 X Single Premium
	39 Years and above	₹ 1.25 X Single Premium	1.25 X Single Premium
	Note: Sum Assured multiplies in between the maximum and minimum limits are not available in single pay option		
	Limited Pay and Regular Pay :		
	Age at Entry	Min. Sum Assured	Max. Sum Assured
	0 to 44 years	Higher of (10 X Annualised Premium) and (0.5 X Policy term X Annualised Premium)	As per maximum sum Assured multiplies
	45 years and above	Higher of (7 X Annualised Premium) and (0.25 X Policy term X Annualised Premium)	

Maximum sum Assured multiples

	Base plan only			Base Plan + Accidental Death benefit Rider
	Age at entry	<7 Yrs	> =7 Pay	
Sum Assured	Upto 17	15	15	-
	18-25	30	30	30
	26-28	25	25	25
	29-32	20	20	20
	33-36	15	15	15
	37-39	12.5	12.5	12.5
	40-55	10	10	10
	56-60	-	10	-
	61-65	-	7	-
Age at entry	Minimum entry age: 0 Maximum entry age: Single Pay: 75 years, Limited Pay/ Regular Pay : 65 Years			
Age at maturity	Minimum maturity age: 18 Maximum maturity age: Single Pay: 80 years. Limited Pay/Regular Pay: 75 years			
Tax Benefits	Premium and any benefits amount received under the policy will be eligible for tax benefit as per the prevailing income tax ^{T&C2}			

- For your policy to continue for the entire policy term, premiums must be paid until the end of the selected premium payment term. Please assess whether you can afford to pay these premiums before purchasing the policy.
- Please note that by opting for higher Sum Assured multiples your policy will be more protection oriented.

How does the policy work?

- Decide your premium amount and the premium payment option
- Select the Sum Assured as per your protection needs
- Choose one of the 4 available Portfolio Strategies
- On maturity of your policy, receive your maturity benefit as a lump sum or as a structured payout through settlement option to meet your financial goals
- In case of your unfortunate death during the policy term your family will get the death benefit

How to buy ICICI Pru LifeTime Classic


Buying ICICI Pru LifeTime Classic online is very simple and can be finished in 10 mins[^]. You can buy online from us with any of these options

1. Visit our website www.iciciprulife.com or [Click here](#)
2. On our LifeTime classic quotation page, click on get a call back option.
3. Send an email to us on buyonline@iciciprulife.com
4. Give us a missed call on **18003157751**


Steps to buy ICICI Pru LifeTime Classic online:

Once you come to our LifeTime Classic product page, follow these instructions:

Step 1: Enter your mobile number, email id, gender and date of birth date of birth

tip  This will help us send the quotation to you

Step 2: Click on 'Show returns'

tip  1. Before clicking on continue, double check the details you have entered. If you click on continue, these elements are fixed and non-editable.
2. You may also uncheck call back option if you do not wish to receive a call from us.

[^]Subject to realization of payment and documents.

Quotation – Premium and Benefit Calculator page

The screenshot displays the ICICI Prudential Quotation - Premium and Benefit Calculator interface. The page title is "QUOTATION - PREMIUM AND BENEFIT CALCULATOR". The user is logged in as "Welcome, [User Name]". The input fields are as follows:

- I want to pay premium for: Entire Policy Term
- I will pay premium: Yearly
- Premium you pay (₹): 1,00,000 (One Lakh Only)
- Policy Term: 20 Years
- Sum Assured (₹): 10,00,000 (Ten Lakh Only)

The summary box shows the following details:

Hi, here's is your quotation for ICICI Pru Life Time Classic

Life Cover
₹ 10.00 Lakhs
For 20 Years

Premium	Frequency	Premium Payment Term
₹ 1.00 Lakhs	Yearly	20 Years

Buttons: "CLICK TO CALCULATE" and "GET A CALL BACK". A vertical label "Co-browsing" is visible on the right side.

Step 1: Enter premium payment term

You may choose from paying only once, paying for anywhere between 5 to 10 years or the entire policy term



Maximum entry age: One Pay - 75 years, Limited Pay / Regular Pay - 65 years.

Step 2: Enter premium payment frequency

You have the options of paying premiums monthly, half-yearly or annually

Step 3: Enter policy term


You can choose policy term of 10 years, 15 years, 20 years or 25 years.



Maximum maturity age: One Pay - 80 years, Limited Pay / Regular Pay - 75 years

Step 4: Enter premium

Enter the premium amount you wish to pay

tip  The amount cannot be less than Rs. 30,000 annually.


Step 5: Sum assured

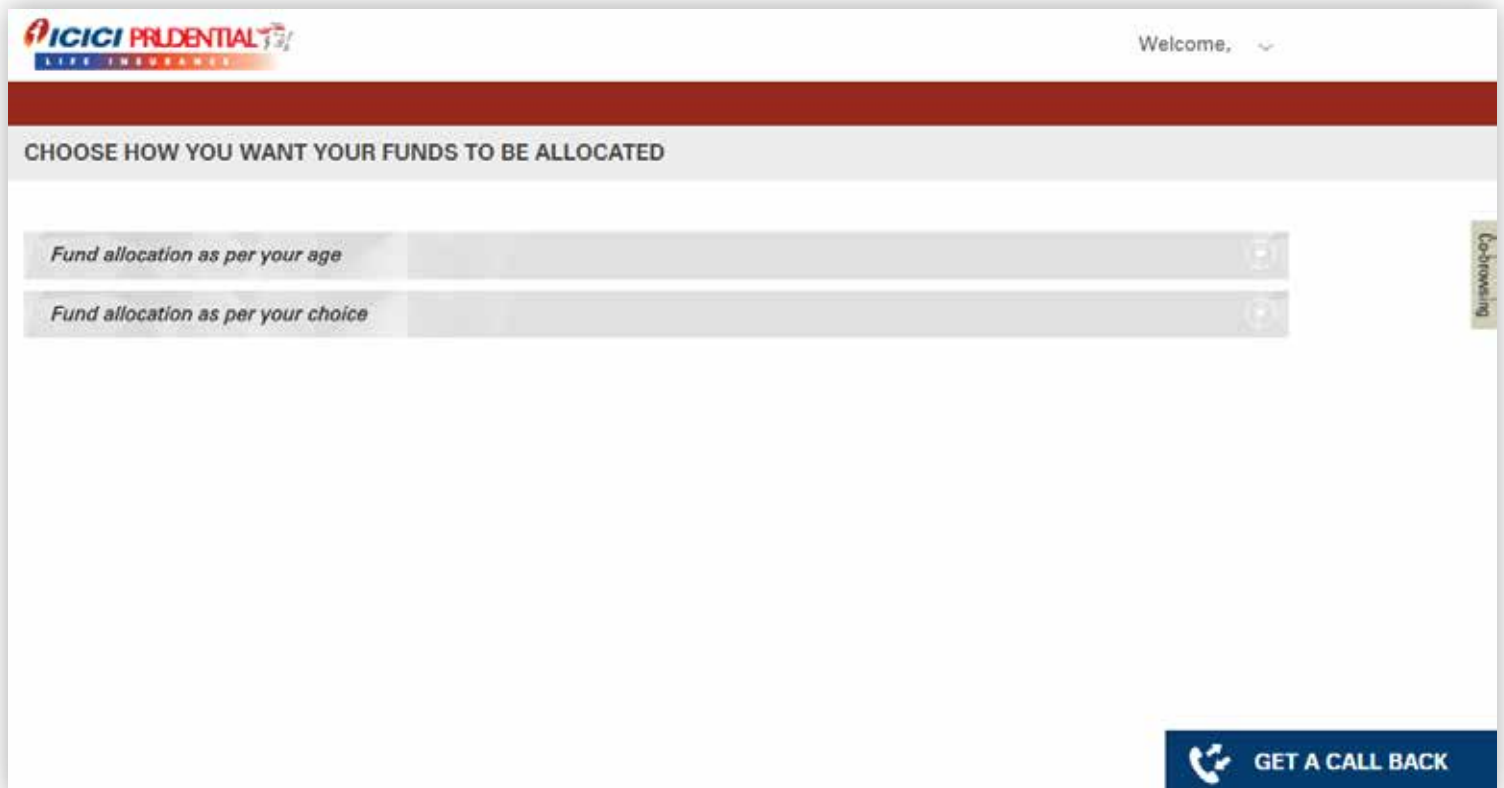
Enter the sum assured as per your protection needs.

tip  Enter the sum assured as per your protection needs.

Step 6: Choose fund allocation

You have the option of choosing between 4 fund allocation strategies.

tip  If you choose fund allocation as per your age, we will create a unique and personalized strategy for you which will be an ideal balance between equity and debt, based on your age.



The screenshot shows the ICICI Prudential Life Insurance website interface. At the top left is the logo for ICICI Prudential Life Insurance. At the top right, it says "Welcome, [dropdown arrow]". Below the header is a dark red horizontal bar. Underneath that is a grey bar with the text "CHOOSE HOW YOU WANT YOUR FUNDS TO BE ALLOCATED". The main content area contains two radio button options: "Fund allocation as per your age" and "Fund allocation as per your choice". To the right of these options is a vertical label "Co-terminating". At the bottom right of the page is a dark blue button with a white telephone handset icon and the text "GET A CALL BACK".

Step 7: Press Click to calculate

Check and confirm all the details you have entered.

Step 8: Press Buy Now

Application form process

Step by step process to submit application form is explained below.

1. Note down the 10 digit alphanumeric application number (OB12345678) that is generated on the screen.
2. You can resume your online application form in two ways in our App Tracker.
 - a. App no. and Date of Birth
 - b. Mobile no. Date Of Birth
3. Please keep your PAN number and KYC documents handy for easier form filling. [Click here](#) to know List of applicable documents.

ICICI PRUDENTIAL LIFE INSURANCE

Welcome, ▾

YOUR APPLICATION NUMBER IS [OB07050636](#) **50%**

Details of Life Assured

<input type="text" value="Life Assured First Name*"/> <small>Please Enter Life Assured First Name</small>	<input type="text" value="Life Assured Last Name"/>	<input type="text" value="Gender*
Male"/>
<input text"="" type="text" value="Marital Status*
Married"/>	<input type="text" value="Occupation*"/>	
<input type="text" value="Education*"/>	<input type="text" value="Name of Organisation*"/>	<input type="text" value="Organisation Type*"/>

Are you engaged in any of the mentioned industries(Export, Jewellery, Real Estate, Scrap Dealing, Shipping, Stock Brocking & Agriculture) No

GET A CALL BACK

A. Basic details:

1) Name

Enter your name in the fields given.



Please enter your name as per your ID Proof. If you have a middle name for eg: Ram Kripal Yadav. Enter Ram in the First name field and Kripal Yadav in the Last name field

2) Date of birth and Gender

You cannot edit your date of birth or gender in the application form. If you have entered incorrect DOB/ Gender. Please start your buying journey again.

3) Marital status

Select your Marital Status from the drop down list



If you have filed for a divorce and not legally divorced yet. Please select married.


4) Education

Select your highest educational qualification here.


- Select **Post Graduate** if you have completed a degree or diploma after your graduation. eg: M.Tech / M.B.A.
- Select **Graduate** if you have completed a Bachelor's degree eg: B.Tech / B.A.
- Select **Diploma** if you have completed a professional diploma course after Senior Secondary (10+2)
- Select **10th or 12th** if you have completed Senior Secondary (SSC) or High Secondary (HSC) respectively.
- Select **Below 10th** if you have completed any standard below High School.

5) Occupation details

- Select **Salaried** if you are working for an organisation on its payroll.
- Select **Agriculturalist** if you belong to any act of soil cultivation (Cultivator, farmer etc)
- Select **Professional** if you are a certified professional and practice the same profession independently like doctor, CA, Lawyer etc.

tip  If you fall under professional and your profession is not mentioned in the drop down. Please select 'others' and describe your profession.


- Select **Self-employed** if you are a business person.

tip  If you are a business person running a company, select **Self employed** and further mention the name of your organisation and organisation type.

- Select **Retired** if you have retired from a job and not working anywhere.
- Select **Student** if you are enrolled in a full time course
- Select **Others** if you do not belong to any of the above occupation and give a brief description of your occupation in the **Occupation Description** box. For eg: Supervisor, Commission agent, contract worker etc

6) Organization

Select the name of your organisation from the drop down.

tip  Organisation names are updated periodically. If your organisation name is not mentioned in the drop down, select "others" and enter the name of your organisation along with organisation type.

7) Organization type

Select appropriate Organisation Type from the drop down

- Select **Public Limited** if the company is listed in stock exchange like Infosys Ltd
- Select **Government** if you are in a state or central government run organisations like Indian railways



Select Public Limited for government organisations which are listed in stock exchange eg: NTPC, ONGC

- Select **Private Limited** by checking on the company documents for the full name of the organisation, usually private limited companies use abbreviation like Pvt. Ltd. after their names.
- Select **Proprietor** if the Company is run by a single owner, usually nascent start-ups, and very small organisations.
- Select **Trust** If you are working for a non-profit organisation, an educational institution, or a non-profit healthcare organisation
- Select **Partnership** if it is a partnership firm
- Select **Society**, if it is a group that is formed for a specific purpose, for example Residents Welfare Society, etc
- Select **Hindu Undivided Family**: If you belong to or working for Hindu Undivided Family. It is a class business being run on an inherited property by a member of the family.



Please select the above to the best of your knowledge.

Use case 1:

Mr. Suresh Sharma is working in a software company as a software engineer. He will fill up his occupation details as follows

Occupation: **Salaried**

Organisation name: **Abc software Pvt Ltd.**

Organisation type: **Private**

Use case 2:

Mr Kamal Kishore Mishra, works as an accountant in Madhur residential building. He will fill up his details as follows

Occupation: **Others**

Occupation description: **Accountant**

Organisation name: **Others**

Organisation name description: **Madhur Cooperative Hsg society**

Organisation type: **Society**

8) Trade

If you are employed in export, jewellery, real estate, scrap dealing, shipping, stock broking or agriculture, select **Yes**.

If you selected **yes** for 'Point no. 1' you need to select your **activity type** from the drop down list.



Select **import/export** if you or your company is involved in import or exports of goods.

ICICI PRUDENTIAL
LIFE INSURANCE

Welcome, ▼

YOUR APPLICATION NUMBER IS **OB07050636** 50%

PAN* Aadhaar No Annual Income(₹) * ⓘ

Objective of buying policy*
Both (Protection & Saving) ▼

Age Proof*
Passport ▼

Are you a Politically Exposed Person ⓧ No

Politically Exposed Persons (PEPs) are individuals and their family members and close relatives who have been entrusted with prominent public functions in India or in a foreign country. For example: Important Political Party Officials, Senior Politicians, Senior Government/Judicial/Military Officials, Heads of the State/Governments, Senior Executives of State Owned Corporations, etc

Do you have an Electronic Insurance Account? ⓧ No


Electronic Insurance Account (EIA) is a digital repository of all your life insurance policies. If the hard copy of your policy document ever gets lost or damaged, you can easily access the digital version in your EIA account. We recommend that you opt for an EIA, it is absolutely FREE.

GET A CALL BACK

9) Pan number


Provide your alphanumeric **PAN number (10 digit)** here; for example:

AAKVP1938L

tip  PAN Card will be used as a valid Age and ID Proof.

10) Aadhaar number

You may also provide your **Aadhaar No.(12 digit)** though it is **not mandatory**


tip  Aadhaar Card can be used as a valid Age, Identity and Address Proof.

11) Policy objective

Select the objective of buying a policy from drop down.

12) Age proof

Click here to refer eligible age proofs and upload the same.

tip  Aadhaar card, Passport and Driving License are commonly used age proofs, which are also used as ID and address proofs.

13) Annual income

For total annual income field, enter the amount the amount that is mentioned in your income proof.

Use case1:

If you are salaried and you have received a bonus in this financial year, please enter following amounts.

- a. Total of annual salary + bonus, if your income proof is salary slips(last 3 months) and Bonus is a part of those slips.
- b. Total annual salary, if your income proof is salary slips(last 3 months) and bonus is not a part of those salary slips.
- c. Total annual salary of last year, if your income proof is previous years ITR/ Form 16.

Use Case 2:

If you have recently got a hike or moved to a different company with a hike, please enter following amounts.

- New annual salary, if your income proof is last 3 months salary slips with the new salary.
- New annual salary, if your income proof is your appointment letter and you are less than 3 months old in the new organisation.
- Old annual salary, if your income proof does not reflect updated salary.

14) Politically exposed

Select **Politically Exposed Person**, if you or a member of your family or close relatives holds important positions in political parties, Judicial/ military officials, senior executives of state owned corporations

15) EIA

Enter **Electronic Insurance Account (EIA)**



EIA is a free of cost repository which keeps all your policies in electronic form. If you do not have an EIA: from the drop down select one of the options to apply or select not interested

ICICI PRUDENTIAL LIFE INSURANCE

Welcome, ▼

YOUR APPLICATION NUMBER IS **OB07050636** 50%

Nominee Details

Nominee First Name* Nominee Last Name* Gender MALE FEMALE

Your nominee is your* WIFE Nominee's Date of Birth*

Enter details of your previous policy(ies)

Do you hold any Life Insurance Policy(ies) other than ICICI Prudential?
If you are an existing customer, we will have your details. Please select other life insurance policy(ies). No

CONTINUE ↑

GET A CALL BACK

B. Nominee details:

Enter Nominee name/ gender / relation and date of birth of the nominee



1. If your nominee is a minor (less than 18 years old), you will have to enter the details of an appointee who will be authorised to act on behalf of the nominee, till your nominee is legally 18 years old. Appointee has to be older than 18 years old.
2. Ensure correct details of the nominee or appointee are entered. This will help in easier claim process.

C. Previous Policy details:

1. Enter details of **Non ICICI Prudential Life insurance policies** which are inforce/active
2. Select Name of the insurer from the drop down and enter the life insurance cover/sum assured.
3. Click on “Add another Policy” if you have more than one life insurance policies from other life insurers.



In case of ULIPs enter the Sum Assured or Life insurance Cover amount and not the fund value/ premium amount.

The screenshot shows the ICICI Prudential Life Insurance website interface. At the top left is the logo for ICICI Prudential Life Insurance. On the top right, it says "Welcome, [user name]". Below the logo, there is a red banner with the text "YOUR APPLICATION NUMBER IS OB07050636" and a progress indicator showing "60%". The main section is titled "My FATCA and CRS details". It contains several input fields and buttons:

- A checkbox labeled "I/we are a tax resident of ONLY India" with a "Yes" button and a checkmark icon.
- A dropdown menu for "TIN/PAN Issuing Country*" with "India" selected.
- An input field for "TIN/PAN" with the value "AEVPA7661P".
- A checkbox labeled "My birth country is India" with a "Yes" button and a checkmark icon.
- A disclaimer: "This information is required to be collected as per The Income Tax Act, 1961 to comply with FATCA and CRS regulations. We will continue to report the above information 'As is' till we receive any change request from you".
- A section titled "Mailing/Communication Address" with a red exclamation mark icon.
- Input fields for "Line 1*" and "Line 2".
- A blue button at the bottom right with a telephone icon and the text "GET A CALL BACK".

FATCA and CRS

a. Double check your PAN number if you are only paying taxes in India

b. If you pay taxes in any other country other than India, please enter those details from the drop down.



1. Indian Engineers who are on a project offsite in a different country for short term, select only India.
2. Select the country of your birth from the drop down if you were not born in India.

Communication address:

a. Please enter details as per your address proof



This is required for all future communication with you. In case you stay on rent and you move out to a different place, you can always change the communication address later through various service options available on our website.

b. Enter your permanent address, if it is different than your communication address.

c. Please verify your mobile number and email address



Keep the above mobile phone handy with you, it is required to verify the process at the end of the application form with OTP

The screenshot shows the ICICI Prudential Life Insurance application form. At the top, it says 'Welcome,' and 'YOUR APPLICATION NUMBER IS OB07050636'. A progress indicator shows '70%'. The section is titled 'Life Assured Habits and Health Details'. It includes fields for 'Height in ft*' (with a dropdown arrow), 'OR', 'Height in cm*', and 'Weight in kgs*'. Below these are three questions with radio button options:

- Do you consume or have ever consumed narcotics?* (No selected)
- Do you consume or have ever consumed tobacco?* (No selected)
- Do you consume or have ever consumed alcohol?* (No selected)

There is a question: 'Have you ever suffered or being diagnosed with or been treated for any of the following?' (Yes selected). Below this are four sub-questions with radio button options:

- Hypertension/ High BP/ high cholesterol (No selected)
- Chest Pain/ Heart Attack/ any other heart disease or problem (No selected)
- Undergone angioplasty, bypass surgery, heart surgery (No selected)
- Diabetes/ High Blood Sugar/ Sugar in Urine (No selected)

A 'GET A CALL BACK' button is visible at the bottom right.

Life assured habit and health details:

1. Provide your physical attribute details here

a. Height : Enter your height (Feet) by typing in the fields given. Height in Cms will automatically appear.

b. Weight: Enter your weight in KGs


tip  Provide information to the best of your knowledge.

2. Health details:

a. Do You Consume Or Have Ever Consumed Tobacco?


tip  Once selected at the start of the buying journey, this option cannot be edited here.

b. Do You Consume Or Have Ever Consumed Alcohol?

tip  1. Mark "No" if you have stopped consumption of tobacco or alcohol from the last five years.
2. If you are an occasional smoker or social drinker. Please select the minimum quantity as applicable. For eg: If you have started drinking 5 years back but you drink (mostly beer) only twice in a month, please mention details as below:
Alcohol consumed as: **Beer (Bottles)**
Quantity per day: **1-2**
Since how many years: **4**

c. Do You Consume Or Have Ever Consumed Narcotics?

d. Have you ever suffered or being diagnosed or been treated for any of the following?

tip  1. Please go through this in advance, it helps in quick selection during application form filling and select "No", if none is applicable)

- Hypertension/High BP/high cholesterol
- Chest Pain/Heart Attack/any other heart disease or problem
- Undergone angioplasty, bypass surgery, heart surgery
- Diabetes/High Blood Sugar/Sugar in Urine
- Asthma, Tuberculosis or any other respiratory disorder
- Nervous disorders/stroke/paralysis/epilepsy
- Any Gastrointestinal disorders like Pancreatitis, Colitis etc.



- h. Liver disorders/Jaundice/Hepatitis B or C
- i. Genitourinary disorders related to kidney, prostate, urinary system
- j. Cancer, Tumor, Growth or Cyst of any Kind
- k. HIV infection AIDS or positive test for HIV
- l. Any blood disorders like Anemia, Thalassemia etc
- m. Psychiatric or mental disorders
- n. Any other disorder not mentioned above

2. If you have suffered with any of the above mentioned in the past, please mention the year in which it had happened in the remarks field below the health questions. If required, Mail those reports to buyonline@icicprulife.com. For faster issuance, if you have done a medical examination in the last 1 year from the date of the policy purchase, please share the same with us on buyonline@icicprulife.com

ICICI PRUDENTIAL
LIFE INSURANCE

Welcome, ▾

YOUR APPLICATION NUMBER IS [QB07050636](#)

70%

Are you employed in the armed, para military or police forces ?(if yes, please provide Rank, Department/Division, Date of last medical & category after medical exam).*

No

Do you have any Congenital Defect/Abnormality/Physical Deformity/Handicap?*

No

Family details of the life assured(include parents/sibling) Are any of your family members suffering from /have suffered from/have died of heart disease,Diabetes Mellitus, cancer or any other hereditary/familial disorder, before 55 years of age.if yes please provide details below.*

No

Have you undergone or been advised to undergo any tests/investigations or any surgery or hospitalized for observation or treatment in the past?*

No

Did you have any ailment/injury/accident requiring treatment/medication for more than a week or have you availed leave for more than 5 days on medical grounds in the last two years?*

No

Is your occupation associated with any specific hazard or do you take part in activities or have hobbies that could be dangerous in any way ? (eg - occupation - Chemical factory, mines, explosives, radiation, corrosive chemicals & hobbies - aviation other than as a fare paying passenger, diving, mountaineering, any form of racing, etc)*

No

Have you lost weight of 10 kgs or more in the last six months?*

No

Remarks

GET A CALL BACK

Co-browsing

e. Is your occupation associated with any specific hazard or do you take part in activities or have hobbies that could be dangerous in any way ? (eg - occupation - Chemical factory, mines, explosives, radiation, corrosive chemicals j - aviation other than as a fare paying passenger, diving, mountaineering, any form of racing, etc)

f. Are you employed in the armed, para military or police forces? (If yes, please provide Rank, Department/Division, Date of last medical & category after medical exam)?

g. Family details of the life assured(include parents/sibling) Are any of your family members suffering from /have suffered from/have died of heart disease, Diabetes Mellitus, cancer or any other hereditary/familial disorder, before 55 years of age. if yes please provide details below?

h. Have you lost weight of 10 kgs or more in the last six months?

i. Do you have any congenital defect/abnormality/physical deformity/handicap?

j. Have you undergone or been advised to undergo any tests/investigations or any surgery or hospitalized for observation or treatment in the past?

k. Did you have any ailment/injury/accident requiring treatment/medication for more than a week or have you availed leave for more than 5 days on medical grounds in the last two years?



If any of the above is applicable to you, please mention brief details in remarks field below the health questions

ICICI PRUDENTIAL
LIFE INSURANCE

Welcome, ▾

YOUR APPLICATION NUMBER IS **OB07050636** **80%**

Set Payout Details (ICICI Prudential will pay all future payout/maturity in the given account)

Name of the Account Holder* <small>Please Enter Name of the Account Holder</small>	Bank Account Number*
IFSC Code*	MICR Code*
Select Account Type*	Bank Name*

CONTINUE

D. Set Payout Details:

This is the account details in which ICICI Prudential Life Insurance will pay all future payout / maturity amounts.


E. OTP Verification:

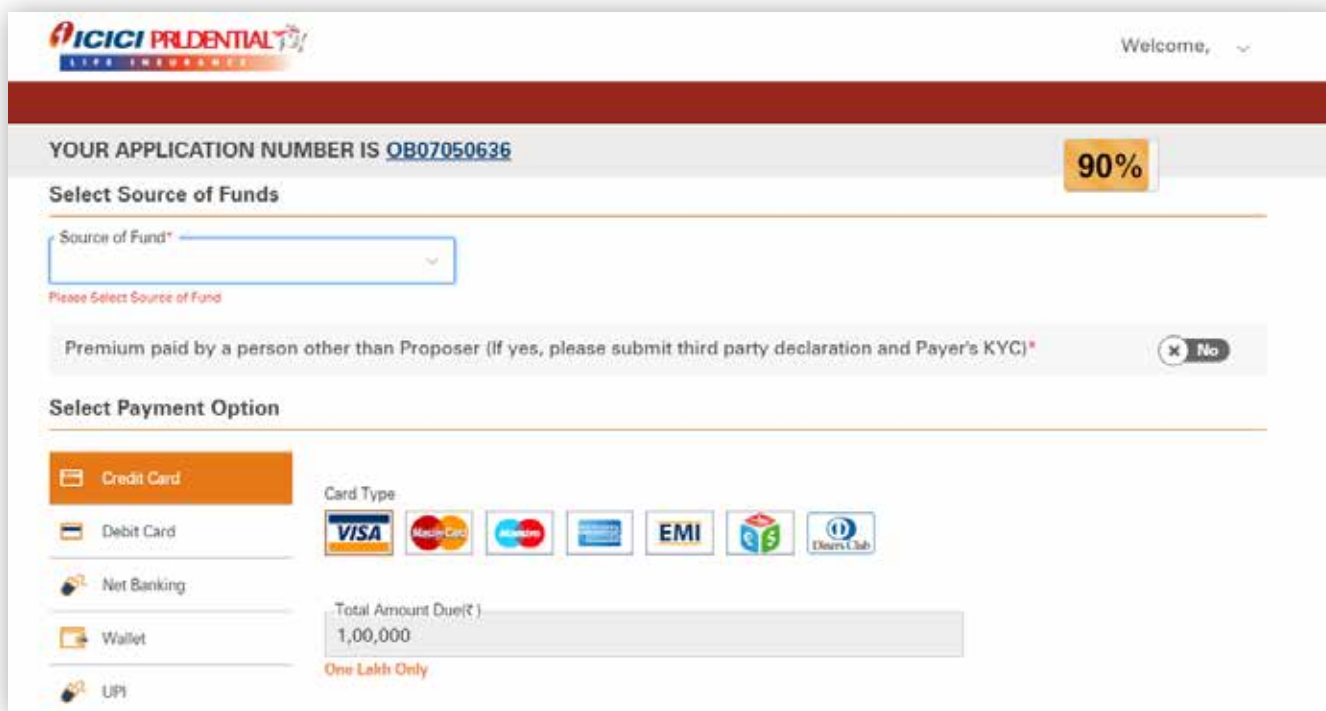
Verify with one time password that is sent to your mobile number given in the application form.

- tip**  1. OTP verification is **mandatory** for Policy issuance
2. If you skip this here, it comes two more times.

F. Review:

1. You can review the entire application form and edit details if required.
2. Tick on the declaration mentioned at the end of the review to continue with payment.


- tip**  Please review and edit details here, you will not be able edit information if you move to the payment page



The screenshot displays the ICICI Prudential Life Insurance application interface. At the top, the logo and 'Welcome,' are visible. A red banner indicates 'YOUR APPLICATION NUMBER IS [OB07050636](#)' with a '90%' progress indicator. The 'Select Source of Funds' section features a dropdown menu for 'Source of Fund*' with a red error message 'Please Select Source of Fund'. Below this is a checkbox for 'Premium paid by a person other than Proposer (If yes, please submit third party declaration and Payer's KYC)*' with a 'No' button. The 'Select Payment Option' section lists 'Credit Card', 'Debit Card', 'Net Banking', 'Wallet', and 'UPI'. The 'Credit Card' option is selected, showing logos for VISA, MasterCard, American Express, EMI, and others. A 'Total Amount Due(R)' field shows '1,00,000' with the note 'One Lakh Only'.


G. Source of funds

Select source of funds as applicable.

tip  If you do not fall in any of the options mentioned in the drop down. Select others and give a description. For eg: If you are a freelance writer, select others and mention freelance writing remuneration.


H. Premium Payment:

1. If the payer is other than the policy holder, please keep a third party declaration in the below format ready and also submit payers KYC
2. You can choose to pay from various available options
 - i. Credit Card
 - ii. Debit card
 - iii. Net banking

tip  In case of Credit card, tick on the set up standing instructions options. This will ensure that your premiums are paid on time and your policy stays inforce/active.


Submit documents:

1. Upload the list of documents as applicable
2. File size limit for the documents should not be more than 2 mb

tip  If you are not able to upload documents on this screen. You can mail your documents to buyonline@iciciprulife.com

List of documents required


Along with your photo, we require only 3 documents to issue a policy.

tip 

1. For upload, file size limit per document should not be more than 2 MB.
2. Keep these documents handy. This helps you fill up the application for much more quickly.
3. A readable scan copy/ camera pic of these documents will be good, and allow you to submit the documents online


PAN Card

Entering the Pan card is mandatory

tip  PAN Card will be used as a valid Age and ID Proof

Age & Address proof (Any one)

1. Current Passport
2. Current Driving License
3. Aadhar card with photo and address (12 digit UID number)

tip  1. If you do not have any of the above and want to know list of alternate documents, [Click Here](#). If you submit ANY ONE amongst the above 3 documents, you will not have to submit any additional document for Age • ID • Address proof.

2. If you do not have any of the above and want to know list of alternate documents, [Click Here](#)

Income Proof

1. Income Tax returns (ITR's) for last 3 assessment years duly filed with IT department.
2. Form 16 of latest assessment year.
3. Salary slips of last 3 months.
4. Individual Audited Profit and Loss account, Balance Sheet of last 3 assessment years.
5. Last 3 months bank statement reflecting regular salary credits
6. Latest salary certificate from the employer on the letter head signed by authorized signatory

If any document is password protected please share the password also. Please share the same on email to buy online@iciciprulife.com

Use case 1:

If you are salaried and you have received a bonus in this financial year, please enter following amounts:

- a. Total of annual salary + bonus, if your income proof is salary slips (last 3 months) and Bonus is a part of those slips
- b. Total annual salary, if your income proof is salary slips (last 3 months) and bonus is not a part of those salary slips
- c. Total annual salary of last year, if your income proof is previous years ITR/ Form 16

Use Case 2:

If you have recently got a hike or moved to a different company with a hike, please enter following amounts

- d. New annual salary, if your income proof is last 3 months salary slips with the new salary
- e. New annual salary, if your income proof is your appointment letter and you are less than 3 months old in the new organisation
- f. Old annual salary, if your income proof does not reflect updated salary

BUY ONLINE

09

Contact Us

To Buy Online

1. **Click here**
2. **Visit our website**
3. Email to us on **buyonline@iciciprulife.com**
4. Give us a missed call on **18003157751**

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 of receipt of the policy document.
- 30 days from the date of receipt of the policy document, if the policy is purchased through

Distance Marketing means 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 and magazine inserts and (v) solicitation through any means of communication other than in person. On cancellation of the policy during the free look period, you shall be entitled to an amount which shall be equal to non-allocated premium plus charges levied by cancellation of units plus Fund Value at the date of cancellation less stamp duty expenses under the policy and expenses borne by us on medical examination, if any in accordance with the IRDAI (Protection Of Policyholders' Interests) Regulations 2002.

2. Tax benefits under the policy are subject to conditions under Section 80C, 10(10D) and other provisions of the Income Tax Act, 1961. Goods & Services tax and cess (if any) will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time. All policies issued from April 1, 2012, with sum assured (cover on death) less than 10 times of annual premium will not be eligible for tax benefit u/s 10(10D). Further tax benefit u/s 80C will be limited only up to 10% of Sum Assured. Please seek professional tax advice for applicability of tax benefits on premiums paid and benefits received

3. Increase or decrease in premium is not allowed.

4. Grace Period: The grace period for payment of premium is 15 days for monthly mode of premium payment and 30 days for other modes of premium payment.

5. Date of Discontinuance of the policy is the date on which the Company receives intimation from the Policyholder about discontinuance of the policy or surrender of the policy, or on the expiry of the notice period, whichever is earlier. The policy remains in force till the date of discontinuance of the policy.

6. A discount of 1% in the year 1 premium allocation charge for a Limited Pay and Regular Pay policies and 0.5% for Single Pay policies is given to customers who buy directly from the Company's website.

7. Non-negative claw-back additions: In the process to comply with the reduction in yield, the Company may arrive at specific non-negative claw-back additions, if any, to be added to the unit Fund Value, as applicable, at various durations of time after the first five years of the contract.

8. The Company will not provide loans under this policy.

9. Suicide Clause: If the Life Assured, whether sane or insane, commits suicide within one year from the date of inception of the policy or from the date of policy revival, only the Fund Value, including Top-up Fund Value, if any, as available on the date of death, would be payable. No charges will be deducted after the date of death.

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.

10. Foreclosure of the policy: For Limited Pay and Regular Pay policies, after five policy years have elapsed and at least five premiums have been paid, if the Fund Value including Top-up Fund Value, if any, becomes nil, the policy will terminate and no benefits will be payable. For Single Pay policies, after five policy years have elapsed and provided the monies are not in the DP fund, if the Fund Value including Top-up Fund Value, if any, becomes nil, the policy will terminate and no benefits will be payable. On termination of the policy all rights, benefits and interest under the policy shall be extinguished. A policy cannot be foreclosed before completion of five policy years.

11. Unit Pricing: The NAV for different Segregated Funds shall be declared on all business days. The NAV of each Segregated Fund shall be computed as set out below or by any other method as may be prescribed by regulation:

12. Assets are valued daily on a mark to market basis.

[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.** Policyholder through a secured login can access the value of policy wise units held by him in the format as per Form D02 prescribed under IRDAI Investment Regulations, 2016.
- 14.** If premiums for the second year onwards are received by outstation cheques, the NAV of the clearance date or due date, whichever is later, will be allocated.
- 15.** Transaction requests (including renewal premiums by way of local cheques, demand draft, switches, etc.) received before the cut-off time will be allocated the same day's NAV and those received after the cut-off time will be allocated the next day's NAV. The cut-off time will be as per IRDAI guidelines from time to time, which is currently 3:00 p.m. For all new business applications received on the last day of the financial year, the NAV of that day would be applicable, irrespective of the cut-off time.
- 16.** All renewal premiums received in advance will be allocated units at the NAV prevailing on the date on which such premiums become due. However, the status of the premium received in advance shall be communicated to the Policyholder.
- 17. Nomination:** Nomination shall be as per Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.
- 18. Assignment:** Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.
- 19. Section 41:** In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time 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 ten lakh rupees.
- 20. Fraud and Misrepresentation:** Treatment will be as per Section 45 of the Insurance Act, 1938 as amended from time to time.

21. Force Majeure: The Company will value the funds on each day that the financial markets are open. However, the company may value the funds less frequently in extreme circumstances external to the Company where the value of the asset is too uncertain. In such circumstances the company may defer the valuation of assets for up to 30 days until the company feels that certainty to the value of assets has been resumed. The deferment of the valuation of the assets will be with prior approval with IRDAI.

The Company will make investments as per the fund mandates detailed in the Fixed Portfolio Strategy section. However, the company reserves the right to change the exposure of all/any fund to money market to 100% in extreme situation external to the Company keeping in view market conditions/political situations/economic situations/war like situations/terror situations. The same will be put back as per the base mandate once the situation has corrected.

Some examples of such circumstances in above sections are:

- When one or more stock exchanges which provide basis for valuation for substantial portion of the assets of the fund are closed otherwise than for ordinary holiday
- When as a result of political, economic, monetary or any circumstances out of the control of the company, the disposal of the assets of the fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the remaining placeholder
- During periods of extreme market volatility during which surrenders and switches would be detrimental to the interests of the remaining policyholders
- In the case of natural calamities/strikes/war/civil unrest and riots
- In the event of any force majeure or disaster that effects the normal functioning of the company
- If so directed by IRDAI

The policyholder will be notified of such a situation if it arises

22. The Company does not express itself upon the validity or accepts any responsibility on the assignment or nomination, in recording the assignment or registering the nomination or change in nomination.

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 IRDAI and if so permitted by the then prevailing rules, after giving a written notice to the Policyholders. The following limits are applicable:

- Fund Management Charge may be increased up to the maximum allowable as per applicable regulation.
- Policy Administration Charge may be increased to a maximum of ₹ 500 per month, subject to the maximum permitted by IRDAI, currently a maximum of ₹ 6000 p.a. applies.
- Switching charge may be increased to a maximum of ₹ 200 per switch.

Any Policyholder who does not agree with an increase, shall be allowed to cancel the units in the policy at the then prevailing Net Asset Value and terminate the policy.

The Premium Allocation Charges, Discontinuance Charges and Mortality Charges are Unit linked insurance products are subject to market risk, which affect the Net Asset Values & 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. Unit linked Insurance products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender/withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year.

ICICI Prudential Life Insurance Company Limited. Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. This is a product guide and not a product brochure, which is made to facilitate in buying the product ICICI Pru LifeTime Classic online from our company website www.iciciprulife.com. For further details, please refer to the sales brochure before concluding the sale. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license. Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India). To know more visit www.iciciprulife.com. UIN of ICICI Pru Life Time Classic : 105L155V01.

Advt No.: OTH/II/0379/2017-18.

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.