

Transfer your wealth[@] to the next generation, tax-free[^]

ICICI Pru
**WEALTH
FOREVER₹**

A Non-Participating, Non-linked, Life,
Individual, Savings Product



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

Ke Saath Zimmedari Lagey Pyaari

Trusted
by over
20 crore
Indians in

25
YEARS

"20 crore lives" figure is computed based on the number of lives covered under retail and group insurance business separately.

What is legacy?

Legacy is about leaving behind something far more meaningful than the wealth you create. It is the purpose that guides you, the vision you shape, and the values you live by—gifts that your loved ones can cherish forever. It is the quiet hope that a life built with intention, care, and grace will continue to inspire long after you, carrying forward thoughtfully and beautifully.

Legacy planning

Legacy planning ensures that the wealth and comfort you've created for your family during your lifetime continues even after you.

It enables a smooth, liability-free transfer of wealth, preserving dignity, confidence and financial security. Because your legacy is not just what you earned, but what you leave behind for those you love.

Why choose ICICI Pru Wealth Forever for legacy planning?

ICICI Pru Wealth Forever is designed to help you build long-term wealth for the people who matter most—your family. Unlike traditional financial products that often bring tax liabilities, complex paperwork, and delays, ICICI Pru Wealth Forever offers a smoother, more reliable way to plan your inheritance. With increasing life cover and option to choose multiple nominees, this plan makes wealth transfer simple, tax-efficient and organised. It ensures that what you've built is passed on with clarity, efficiency, and confidence.



The benefits of ICICI Pru Wealth Forever



Increasing life cover¹

Your life cover increases as you age, ensuring the amount passed on to your family grows over time.



1-Day¹ claim settlement

Your legacy shouldn't arrive with paperwork, delays or burdens. We make sure your family experiences a smooth, worry-free handover when it matters most.



Tax* benefits

The wealth you create passes on tax-free* to your family.



Flexible premium payment options

Option to pay premiums for limited number of years varying from 3-15 years.

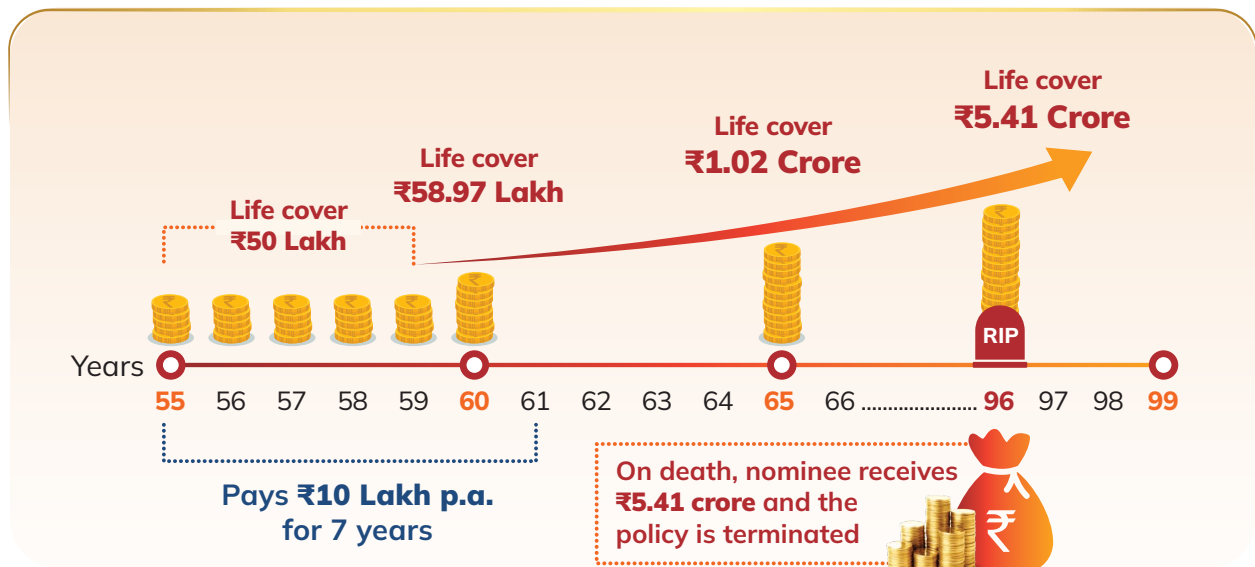
For women:

Up to 10% discount[%]
for women on their
1st year premium.



Let's understand this plan with an example:

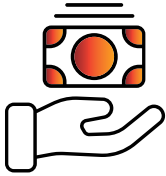
Mr. Kumar, a 55-year-old male, wants to create legacy for his loved ones with **ICICI Pru Wealth Forever**. He chooses to pay premium of **₹10 Lakh p.a.** for 7 years.



On survival till maturity, the policyholder receives 100% of the total premiums paid. On payment of the maturity benefit, the policy terminates.



Additional Flexibilities



Death benefit as income² option

Your family can choose to receive the amount as a lumpsum or as regular income for 5 years, or a mix of both, whichever works best for them.



Complimentary health[#] checkup

Once eligible, you can avail complimentary periodic health check-ups. It's an added benefit to help you stay informed and proactive about your health, at no extra cost.



Terminal illness benefit³

In case the life assured is diagnosed with a terminal illness during the policy term, 100% of the death benefit is paid upfront, helping the family manage expenses or plan ahead during a difficult time.



Premium reduction⁶ option

After 5 years, you can choose to reduce your premium amount if needed, giving you flexibility if your financial situation changes.



Return of premium upon maturity^{^^}

If you outlive the policy term, you get back all the premiums you paid, giving peace of mind that your money is safe.

Now available with 0% GST[&]

Plan at a glance

- ▶ **Entry age** : 40-65 years (Based on premium payment term)
- ▶ **Premium payment options** : Limited Pay: PPT 3-10 years (age 40-65) and 11-15 years (age 40-75 years less PPT)
- ▶ **Policy term** : Whole life (up to age 99)
- ▶ **Premium modes** : Annual, Half-yearly, Monthly
- ▶ **Minimum premium** : ₹5,00,000 (3-4 years) and ₹2,00,000 (5-15 years)

Why Choose ICICI Prudential Life Insurance?



**99.3%
Claim Settlement
Ratio***



**₹ 27,900## Crore
death claims**
settled till FY 2025



**1-Day'
claim settlement**



**9.1 Crore@@
lives secured**

Policy details & guidelines

Plan at a Glance - Eligibility Criteria to buy the product [click here](#)

Plan in detail [click here](#)

Death Benefit [click here](#)

Option to select multiple nominees [click here](#)

Death Benefit as Income option [click here](#)

Silver's Benefit [click here](#)

Surrender Benefit [click here](#)

Policy Revival [click here](#)

Loan against policy [click here](#)

Additional protection through riders [click here](#)

Other terms & conditions [click here](#)

¹Increasing life covers is referred to as the increasing death benefit available under the product. Death Benefit payable to the Claimant will be the highest of: 1. Minimum Life Cover; 2. Sum Assured; 3. 105% of the Total Premiums Paid up to the date of death or diagnosis of Terminal Illness, whichever is earlier; and 4. Surrender Value payable as on date of death or diagnosis of Terminal Illness, whichever is earlier.

The Sum Assured depends upon the age, premium payment term, and policy month of death. The Sum Assured increases over the policy term.

²Death Benefit as Income option: You/the Claimant can choose to receive death benefit as lump sum or in the form of income over 5 years. You/the Claimant can also choose if some amount is required as lump sum and the remaining as income over 5 years.

³A Life Assured shall be regarded as Terminally Ill only if that Life Assured is diagnosed as suffering from a condition which, in the opinion of two independent medical practitioner's specializing in treatment of such illness, is highly likely to lead to death within 6 months. The terminal illness must be diagnosed and confirmed by medical practitioner's registered with the Indian Medical Association and approved by the Company. The Company reserves the right for independent assessment.

⁶In the case of a limited pay policy with a premium payment term of 6 years or more, the policyholder has an option to reduce the annualised premium of the policy to no less than 50% of the original annualised premium, subject to the minimum premium limits under the product. This option can be exercised after payment of premiums for first five completed policy years and only once during the premium payment term. Such change will be made effective from the policy anniversary date, provided all premiums due till the effective date have been paid. This option cannot be exercised if there is any outstanding loan in the policy or for policies where rider/s have been chosen at the time of purchase of the base plan. Once the premium is decreased, it cannot be subsequently increased.

[^]Tax-free wealth refers to tax free returns/ benefits of the policy, subject to the provision of Income Tax Act, 1961. Policies issued on or after April 01, 2023 where aggregate premium(including top-up premiums and rider premiums) payable during the term of the policy/policies in respect of Non-unit linked life insurance policies more than Rs 5 lakh per year per person is taxable under Section 10(10D). Tax benefits/Tax-free returns under the policy are subject to conditions under Sections 80C, 10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Taxes, if any will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time. Please consult your tax advisor for more details.

^{^^}On survival of the Life Assured till the Date of Maturity, for a Fully Paid Policy, the Maturity Benefit payable shall be equal to 100% of the Total Premiums Paid. On payment of Maturity Benefit to the policyholder, the Policy will terminate and all rights, benefits and interests under the Policy will stand extinguished. Maturity Benefit may be taxable as per the prevailing tax laws.

[%]Up to 10% discount on 1st year premiums is applicable for females as compared to male lives for across all sum-assured, Policy Term, Premium Payment Term and age combinations. The discount is only available on the base premium.

[@]Guaranteed wealth creation is referred to as the legacy created with the increasing death benefit available under the product.

[#]Silver's Benefit: You/the Life Assured may avail a periodic complimentary health check-up, subject to the following eligibility conditions. This service shall be directly provided by third party service provider(s) and the Company will not be liable for any deficiency in service by the service provider. The Company reserves the right to discontinue the service or change the service provider(s) at any time. Please read the policy document to know more.

^{*}Claim settlement ratio is computed basis individual claims settled over total individual claims for the financial year. For details, refer to ICICI Prudential Financial Information- Business Presentation (FY2025)

^{##}₹27,924.65 Crore has been rounded off to ₹27,900 Crore. The source of the data for each year is the audited financial statements which is part of the Annual Report. It includes both retail and group death claims paid as on FY 2025

[!]For policies that have been active for 3 consecutive years. All Mandatory claims documents are submitted at branch. Total claim amount of all the life policies held by the Life Assured <= 1.5 Crore. Claim does not require any on-ground. 1 Day is a working day, counted from the date of receipt of all relevant documents from the claimant, additional information sought by the Company and any clarification received from the claimant. The Company will be calling the claimants for verification of information submitted by the Claimant which will also be considered as part of relevant documents. Working day will be counted as Monday to Friday and excluding National holidays /Bank holidays/Public holidays. Interest shall be at the bank rate that is prevalent at the beginning of the financial year in which death claim has been received. In case of breach in regulatory turnaround time, interest will be paid as per IRDAI regulations. Mandatory documents to be submitted at Branch Office- Claimant statement form, Copy of death certificate issued by local authority, AML KYC documents- Nominee's recent photograph ,Copy of Nominee's pan card, Nominee's current address proof, photo identity proof, Cancelled cheque/ Copy of bank passbook, Copy of medico legal cause of death, Medical records (Admission notes, Discharge / Death summary, Test reports, etc.), For accidental death - Copy of FIR, Panchnama, Inquest report, Postmortem report, Driving license. All due premiums in the policy have been paid and the policy has been active for 3 consecutive years preceding life assured's death

^{@@}Lives Covered as on March 31, 2025. Source: As per Annual Report 2024-2025. Please refer to the same for further details.

[&]Goods and Services tax is exempt on Individual Life Insurance Policies issued/premiums due on or after September 22, 2025. Tax laws are subject to amendments from time to time. Please consult your tax advisor for more details.