



# ICICI Pru Wealth Forever

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

# Key Features

- Increasing life cover<sup>1</sup> for whole life to secure a legacy<sup>@</sup> for your family
- Flexible premium payment options
- Up to 10% discount<sup>%</sup> on 1st year premiums for women customers
- 100% payout on terminal illness<sup>3</sup>
- Complimentary health<sup>#</sup> check-up with Silver's Benefit
- Tax\* benefits may be applicable on premiums paid and benefits received as per the prevailing tax laws



For complete details of the policy, please refer to the policy document and sales literature.  
ICICI Pru Wealth Forever UIN: 105N206V01

# How does this plan work?

ICICI Pru Wealth Forever is a non-participating, non-linked, life, individual, savings insurance product designed to help you secure your family's future. It offers lifelong increasing cover and ensures financial protection in case of death or diagnosis of a terminal illness (whichever happens first).

## Death Benefit:

Death Benefit payable to the Claimant will be the highest of:

- i. Sum Assured
- ii. 105% of the Total Premiums Paid up to the date of death or diagnosis of Terminal Illness, whichever is earlier;
- iii. Surrender Value payable as on date of death or diagnosis of Terminal Illness, whichever is earlier; and
- iv. Minimum Life Cover

where, the Minimum Life Cover is equal to Death Benefit Multiple times the Annualized Premium / Single Premium.

Premium Payment Option	Entry Age less than 50 years	Entry Age greater than or equal to 50 years
Single Pay	1.25	1.10
Limited Pay	7	5



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# Increasing sum assured

Sum Assured for policy month 't' (where t = 1, 2, 3, ...) shall be equal to the following:

- Single Pay: Single Premium x Sum Assured Factor applicable for policy month 't'
- Limited Pay: Annualized Premium x {number of months for which premiums are paid till policy month 't' / 12} x Sum Assured Factor applicable for policy month 't'; subject to a minimum of Sum Assured for policy month 't-1'.

The Sum Assured Factor depends upon the age, premium payment term, policy month of death and annualized premium/single premium.

On payment of death benefit to the claimant the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

Upon survival of Life Assured till the date of maturity, you will receive a maturity benefit equal to 100% of total premiums paid. In the event of death of the Life Assured on the date of maturity then only maturity benefit will be payable, and no death benefit shall be payable.



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# Silver's Benefit

Under this benefit, the Life Assured may avail a periodic complimentary health check-up, subject to the following eligibility conditions:

a) The benefit can be exercised after:

- At least 3 policy years elapsing from date of commencement of risk; and
- If the age of Life Assured is 50 years or above as on date of request to avail the health check-up option.

b) The number of times the Life Assured will be permitted to avail this benefit shall be:

- Limited to once in any policy year; and
- Limited to maximum 3 times over the entire policy term.



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# Plan at a glance

Premium Payment Option	Premium Payment Term (in years)	Min/Max Age at Entry (in years)	Min/Max Age at Maturity (in years)
Single Pay	Single Premium	40/65	99
Limited Pay	2	40/60	
	3-10	40/65	
	11-15	40/75 years less PPT	

Premium Payment Term	Minimum Annualized / Single Premium
Single Pay and Limited pay 2	₹ 5,00,000
3 - 4	₹1,00,000
5 -15	₹50,000

**Max Premium:** The maximum Annualized / Single Premium will be subject to the Board approved underwriting policy.

**Premium Payment Frequency:** Annual, Half-Yearly, Monthly

**Min Sum Assured:** Corresponding to the minimum annualized/single premium and applicable sum assured factors.

**Max Sum Assured:** As per Board approved underwriting policy.



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# Disclaimers

<sup>1</sup>Increasing life cover is referred to as the increasing death benefit available under the product. Provided all due premiums have been paid, the Death Benefit payable, in the event of death or diagnosis of terminal illness (TI) (whichever happens first) of the Life Assured during the policy term, will be the highest of:

- i. Minimum Life Cover;
- ii. Sum Assured;
- iii. 105% of the Total Premiums Paid up to the date of death or diagnosis of Terminal Illness, whichever is earlier; and
- iv. 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.

<sup>3</sup>A 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.

# Disclaimers

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

%Up to 10% discount on 1st year premiums is applicable for female lives as compared to male lives. The discount is only available on the base premium.

#Silver's Benefit: You/the Life Assured may avail a periodic complimentary health check-up, subject to eligibility conditions. Please read the policy document to know more. This service shall be directly provided by third party service provider(s) as per their prevailing terms and conditions. The Company will not be liable for any services or actions of the service provider including but not limited to deficiency in services/ malpractices/ negligence/ lapses or otherwise. The Company reserves the right to discontinue the service or change the service provider(s) at any time without any further intimation.

\*Tax-free wealth refers to tax free returns/ benefits of the policy, subject to the provision of Income Tax Act, 2025. 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 11 (read with Schedule II, Sr. No. 2). Tax benefits/Tax-free returns under the policy are subject to conditions under Section 123 (read with Schedule XV, Sr. No. 1, 2 & 4 ), Section 11 (read with Schedule II, Sr. No. 2), Section 202 and other provisions of the Income Tax Act, 2025. 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.

For complete details of the policy, please refer to the policy document and sales literature.  
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Call us on 1800-2660 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India)

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For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.

IRDAI disclaimer:

**BEWARE OF SPURIOUS PHONE CALLS AND FICTICIOUS/ FRAUDULENT OFFERS!**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.