





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

# A plan for super-achiever like you.



## Key Benefits:

-  Get Life Cover
-  Diverse suite of funds
-  Loyalty Additions\*
-  Tax Benefits

ICICI Pru  
**EliteLife  
Super**

Unit Linked Insurance Plan

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

\*Loyalty Additions are applicable from the 6th policy year onwards. This is in the form of extra units at the end of every 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.

### **ICICI Pru Elite Life Super - A Unit Linked Insurance Plan**

This is a unit linked insurance plan. In this policy, the investment risk in investment portfolio is borne by the Policyholder. 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 Pru* \_\_\_\_\_  
**EliteLife**  
**Super**  
Unit Linked Insurance Plan

We live in a dynamic world. Several regional, economic, political, and global developments have an impact on our savings and investments. Even our own outlook towards financial risk keeps changing with time. In such a scenario, it can get daunting to stay ahead of the curve and ensure that our investments keep growing and adapting.

That is why we bring to you ICICI Pru Elite Life Super. It is a Unit Linked Insurance Plan that offers you four portfolio strategies and diverse suite of funds, to choose from. It also offers two carefully developed strategies to ensure you make the most of your investments.

## KEY FEATURES

# Choice of 4 portfolio strategies to match your needs



### Target Asset Allocation Strategy:

Allocate your investment between funds as per your risk appetite and we will maintain the allocation with quarterly rebalancing.



### Trigger Portfolio Strategy 2:

Takes advantage of substantial market swings and invests on the principle of "Buy low and Sell high".



### LifeCycle based Portfolio Strategy 2:

A unique and personalized strategy to create an ideal balance between Equity and Debt, based on your age.



You can allocate your savings in any of the available funds through Fixed Portfolio Strategy.



### **Flexibility of Premium Payment:**

Flexibility to pay the premium one time or for limited pay or for the entire policy term



### **Loyalty Additions:**

Get Loyalty Additions from year 6 onwards which enhances your fund value



### **Wealth Boosters:**

Once every five years starting from the end of the 10<sup>th</sup> policy year



### **Accidental Death Rider:**

Get additional protection with ICICI Pru Accidental Death Rider



### **Unlimited Free Switches:**

Manage your changing financial priorities and investment outlook



### **Tax Benefits:**

Tax benefits on premiums paid and benefits received as per the prevailing tax laws<sup>T&C 1</sup>

## HOW DOES THE POLICY WORK?



Decide your  
Premium Amount and  
the Premium Payment  
Option



Select the  
desired Sum Assured;  
you can also opt for  
Accidental cover



Choose the  
Portfolio Strategy



On maturity of your  
policy, receive your maturity  
benefit as a lump sum or as  
a structured payout through  
the Settlement Option to  
meet your financial  
goals



In case of your unfortunate  
death during the policy term,  
your family will get  
the death benefit

# TAKE A LOOK AT THE POLICY

**Premium payment term**

## Premium payment option

Single Pay  
Limited Pay  
Regular Pay

## Premium payment term

Single Premium  
5 years to 10 years  
Same as policy term

**Minimum/Maximum Policy terms in years**

## LIMITED PAY / REGULAR PAY

**Age at entry (last Birthday)**

**Policy Terms available (in years)**

	For premium payment terms less than 7 years	For premium payment terms 7 years and above
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0 to 39

10, 15 to 30

10, 15 to 30

40 to 44

10, 15 to 25

10, 15 to 25

45 to 51

10, 15 to 20

10, 15 to 20

52 to 56

10

10

57 to 65

-

10

## SINGLE PAY

**Age at entry (last Birthday)**

**Policy Terms available (in years), subject to maximum maturity age**

	For Sum Assured Multiple of 1.25 times	For Sum Assured Multiple of 10 times
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0 to 24

5 to 30

5 to 30

25 to 31

5 to 30

5 to 20

32 to 37

5 to 30

5 to 10

38 to 41

5 to 30

5

42 to 75

5 to 30

-

The above maximum policy terms are subject to the maximum age at maturity of 80 years

**Minimum / Maximum Premium**

₹2,00,000 p.a. - unlimited

**Premium Payment Modes**

Single, Yearly, Half-yearly and Monthly

## Sum Assured

### SINGLE PAY

Age at Entry	Minimum Sum Assured	Maximum Sum Assured
0 to 41 years	1.25 x Single Premium	10 x Single Premium
42 years and above	1.25 x Single Premium	1.25 x Single Premium

Note: Sum Assured multiples in between the maximum and minimum limits are not available in the Single Pay option

### LIMITED PAY AND REGULAR PAY

Age at Entry	Minimum Sum Assured	Maximum 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 multiples
45 years and above	Higher of (7 x Annualised Premium) and (0.25 x Policy Term x Annualised Premium)	

### Maximum Sum Assured multiples

Age at entry	Base plan only		Base Plan + Accidental Death Benefit
	<10 Pay	>= 10 Pay	
Upto 17	15	15	-
18 - 21	40	40	40
22 - 24	35	35	35
25 - 27	30	30	30
28 - 30	25	25	25
31 - 34	20	20	20
35 - 39	15	15	15
40 - 44	12.5	12.5	10
45 - 55	10	10	10
56 - 60	10	10	-
61 - 65	7	7	-

### Age at Entry

**Minimum entry age:** 0 years

**Maximum entry age:** Single Pay: 75 years,  
Limited Pay / Regular Pay: 65 years

### Age at Maturity

**Minimum maturity age:** 18 years

**Maximum maturity age:** Single Pay: 80 years,  
Limited Pay / Regular Pay: 75 years

### Tax Benefits

Premium and any benefit amount received under this policy will be eligible for tax benefit as per the prevailing Income Tax laws <sup>T&C1</sup>

- 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.

## BENEFITS IN DETAIL

### DEATH BENEFIT

In the unfortunate event of your death during the policy term, your nominee will receive the following:

Death Benefit will be higher of:

1

Sum Assured, including  
Top-up Sum Assured,  
if any

2

Minimum Death Benefit:  
105% of the Total Premiums  
Paid including Top-up  
Premiums, if any

3

Fund Value including  
the Top-up Fund Value,  
if any

### MATURITY BENEFIT

On maturity of the policy, you will receive the Fund Value including the Top-up Fund Value, if any. You can choose to receive it as a lump sum amount or as a structured payout using the Settlement Option.



## LOYALTY ADDITIONS<sup>T&C2</sup>

Paying your dues is always appreciated

Loyalty Additions will be allocated as extra units at the end of every policy year, starting from the end of the 6th policy year. The Company will allocate extra units as below provided all due premiums have been paid:

Premium Payment Term	Loyalty Additions	
	(End of year 6 and 7)	(End of year 8 and onwards)
5 years – 6 years	0.10%	0.10%
7 years – 9 years	0.20%	0.35%
10 years and above	0.20%	0.35%
Single Pay	0.30%	0.30%

## WEALTH BOOSTERS<sup>T&C3</sup>

Wealth Boosters are designed to reward you for paying premiums and staying invested for the long term. These will be allocated as extra units at the end of every 5th policy year, starting from the end of the 10th policy year to help you reach your goals faster.

Premium Payment Term	Wealth Boosters
5 years – 6 years	1%
7 years – 9 years	1%
10 years and above	2%
Single Pay	1.5%

Get additional protection with Rider

### ICICI Pru Unit Linked Accidental Death Rider (UIN:105A025V01):

Minimum / Maximum age at entry	18 / 55 years
Maximum cover ceasing age	65 years
Term of the rider	Same as the base policy, subject to the maximum cover ceasing age mentioned above
Rider Sum Assured	Equal to the Sum Assured of the base policy, subject to a maximum of ₹ 50 lakh

## PARTIAL WITHDRAWAL BENEFIT

Partial withdrawals are allowed only after the first five policy years and on payment of all premiums for the first five policy years.

The minimum value of each partial withdrawal is ₹2,000.

The total partial withdrawal in a year should not exceed 20% of the Fund Value.

You can make unlimited number of partial withdrawals, which are free of cost.

## ILLUSTRATION

### Premium Payment Option: Limited Pay

Premium Payment Mode : Annual

Sum Assured : ₹30,00,000

Policy Term : 15 years

Amount of Instalment Premium : ₹3,00,000

Age at Entry : 35 years

Premium Payment Term : 7 years

	Non-guaranteed	
Assumed Investment Returns <sup>#</sup>	8% p.a.	4% p.a.
Fund Value at Maturity	₹42,01,040	₹26,25,934

## Premium Payment Option: Regular Pay

Premium Payment Mode : Annual

Sum Assured : ₹30,00,000

Policy Term : 10 years

Amount of Instalment Premium : ₹3,00,000

Age at Entry : 35 years

Premium Payment Term : 10 years

Non-guaranteed

Assumed Investment Returns<sup>#</sup>

8% p.a.

4% p.a.

Fund Value at Maturity

₹40,84,371

₹32,78,803

*#The above illustrations are for a healthy male life with 100% of his investments in Maximiser V. The above are illustrative maturity values, net of all charges, Goods & Services Tax and Cess (if any). Since your policy offers variable returns, the given illustration shows different rates of assumed future investment returns. The returns shown in the benefit illustration are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy depends on a number of factors including future investment performance.*

## CHARGES UNDER THE POLICY

### POLICY ADMINISTRATION CHARGE

Policy Administration Charge will be levied every month by redemption of units throughout the policy term.

Single Pay:

₹60 p.m.

(₹720 p.a.)

for the first five policy years

Limited Pay and Regular Pay:

₹350 p.m.

(₹4200 p.a.)

for the entire policy term

## PREMIUM ALLOCATION CHARGE

Premium Allocation Charge depends on the premium payment option and the premium payment mode chosen. It is deducted from the premium amount at the time of the premium payment and units are allocated in the chosen funds thereafter. This charge is expressed as a percentage of the premium.

Single Pay:

**3%**

Limited Pay  
and  
Regular Pay

Mode of Premium Payment	Year 1	Year 2	Year 3-5	Year 6-7	Thereafter
Annual	5%	5%	5%	3%	2%
Half Yearly / monthly	5%	4%	3.5%	3%	2%

All Top-up premiums are subject to an allocation charge of 2%.

## MORTALITY CHARGES

Mortality charges will be levied every month by redemption of units based on the Sum at Risk.  
Sum at Risk = Highest of,

- Sum Assured,
- Fund Value (including Top-up Fund Value, if any),
- Minimum Death Benefit

Less

- Fund Value (including Top-up Fund Value, if any)

Indicative annual charges per thousand life cover for a healthy male and female life are as shown below:

Age (yrs)	30	40	50	60
Male (₹)	1.06	1.81	4.95	11.54
Female (₹)	1.02	1.55	3.99	9.95

## FUND MANAGEMENT CHARGE (FMC)

The following fund management charges will be applicable and will be adjusted from the NAV on a daily basis. This charge will be a percentage of the Fund Value.

FUND	SFIN	FMC p.a.
Active Asset Allocation Balanced Fund	ULIF 138 15/02/17 AAABF 105	1.35%
Value Enhancer fund	ULIF 139 24/11/17 VEF 105	1.35%
Maximiser V	ULIF 114 15/03/11 LMaximis5 105	1.35%
Opportunities Fund	ULIF 086 24/11/09 LOpport 105	1.35%
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	1.35%
Focus 50 Fund	ULIF 142 04/02/19 FocusFifty 105	1.35%
India Growth Fund	ULIF 141 04/02/19 IndiaGrwth 105	1.35%
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105	1.35%
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	1.35%
Secure Opportunities Fund	ULIF 140 24/11/17 SOF 105	1.35%
Maximise India Fund	ULIF 136 11/20/14 MIF 105	1.35%
Income Fund	ULIF 089 24/11/09 LIncome 105	1.35%
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	0.75%

## DISCONTINUANCE CHARGES

Where the policy is discontinued in the policy year	Limited Pay and Regular Pay	Single Pay
1	Lower of 6% (AP or FV), subject to a maximum of ₹6,000	Lower of 1% of (SP or FV), subject to a maximum of ₹6,000
2	Lower of 4% of (AP or FV), subject to a maximum of ₹5,000	Lower of 0.5% of (SP or FV), subject to a maximum of ₹5,000
3	Lower of 3% of (AP or FV), subject to a maximum of ₹4,000	Lower of 0.25% of (SP or FV), subject to a maximum of ₹4,000
4	Lower of 2% of (AP or FV), subject to a maximum of ₹2,000	Lower of 0.1% of (SP or FV), subject to a maximum of ₹2,000
5 and onwards	NIL	NIL

Where AP is Annual Premium, SP is Single Premium and FV is the total Fund Value on the Date of Discontinuance.

No Discontinuance Charge is applicable for Top-up premiums.  
For more information on premium discontinuance, surrender and policy revival, please refer to the product brochure.

# Terms & Conditions

- 1. 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 prevailing 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.

## 2. Loyalty Additions

- a) 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.
- b) It 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.
- c) The allocation of Loyalty Addition units is guaranteed and shall not be revoked by the Company under any circumstances.

## 3. Wealth Booster

- a) Each Wealth Booster will be equal to a percentage of the average of the Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters.
  - b) Wealth Booster will be allocated between the funds in the same proportion as the value of total units held in each fund at the time of allocation.
  - c) The allocation of Wealth Booster units is guaranteed and shall not be revoked by the Company under any circumstances.
4. 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.
  5. **Surrender:** the lock in period in this product is five years. On surrender after completion of five years, the surrender value will be the Fund Value including Top Up Fund Value, if any.
  6. 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 will not be allowed during the settlement period. Life insurance cover and rider cover shall cease on the original date of maturity.
  7. This product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail.
  8. **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.

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**ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837.**

ICICI Prudential Life Insurance Company Limited. Registered Address: ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. For more details on the risk factors, term & conditions please read sales brochure carefully 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). ICICI Pru Elite Life Super UIN: 105L156V03, ICICI Pru Unit Linked Accidental Death Rider UIN: 105A025V01. Advt No.: L/II/3501/2018-19.

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