

IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

ICICI Pru
**LifeTime
Classic**

A Unit Linked Life Insurance Product

**Grow your investments
to achieve your dreams**



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

Key Benefits

ICICI Pru Life Time Classic Plan provides you:



Loyalty Benefit

Your corpus increases as the company puts in money in the form of Loyalty Additions¹ and Wealth Boosters²



Choice of funds

Manage your investment as per your risk appetite by investing in the funds³ of your choice



Choice of portfolio strategies*

Choose any one of the four strategies to ensure that you are getting the optimum returns out of your premiums



Partial withdrawals

Get access to your money at the time of an emergency / special need like the key educational milestones of your child



Choice of protection level

Flexibility to choose Sum Assured as per your needs



Tax⁴ benefits

Get tax⁴ benefits under Section 80C of the Income Tax Act, 1961



Get a life cover⁵ to secure the future of your loved ones.

*Choice of 4 portfolio strategies to match your needs

1. **Target Asset Allocation Strategy:** Allocate your investment between funds, as per your risk appetite and maintain the allocation with quarterly rebalancing.
2. **Trigger Portfolio Strategy 2:** This strategy takes advantage of substantial market swings and invests on the principle of "Buy low and Sell high".
3. **Life Cycle based Portfolio Strategy 2:** A unique and personalized strategy to create an ideal balance between equity and debt, based on your age.
4. **Fixed Portfolio Strategy:** You can allocate your savings in any of the available funds through this strategy.

Loyalty Additions and Wealth Boosters

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

Premium Payment Term (PPT)	Loyalty Addition		Wealth Boosters
	(End of year 6 and 7)	(End of year 8 and onwards)	(End of every fifth year, starting from the end of tenth policy year)
5 years – 6 years	0.10%	0.10%	1%
7 years – 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.

Available funds

Fund Name	SFIN
Balanced Advantage Fund	ULIF 144 03/06/21 BalanceAdv 105
Sustainable Equity Fund	ULIF 145 03/06/21 SustainEqu 105
Active Asset Allocation Balanced Fund	ULIF 138 15/02/17 AAABF 105
Value Enhancer Fund	ULIF 139 24/11/17 VEF 105
Maximiser V	ULIF 114 15/03/11 LMaximis5 105
Opportunities Fund	ULIF 086 24/11/09 LOpport 105
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105
Focus 50 Fund	ULIF 142 04/02/19 FocusFifty 105
India Growth Fund	ULIF 141 04/02/19 IndiaGrwth 105
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105
Secure Opportunities Fund	ULIF 140 24/11/17 SOF 105
Maximise India Fund	ULIF 136 11/20/14 MIF 105
Income Fund	ULIF 089 24/11/09 LIncome 105
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105

Terms and Conditions:

- Loyalty Additions:** 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. Loyalty Additions 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 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 to be paid for the rest of the policy term.
- Wealth Booster:** 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.
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. The allocation of Wealth Booster units 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 Wealth Boosters to be paid for the rest of the policy term.
- Past performance is not indicative of future performance.
- Tax benefits of ₹ 46,800 u/s 80C is calculated at highest tax slab rate of 31.20%(including cess excluding surcharge) on life insurance premium u/s 80C of ₹ 1,50,000. Tax benefits subject to conditions under Section 80C,10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Good and Service tax and Cesses, if any will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above.
- Life Cover is the benefit payable on death of the life assured during the policy term.
- Surrender:** The lock-in period in this product is five years from inception. On surrender after completion of five years, the surrender value will be the Fund Value including Top Up Fund Value, if any.
- This is not a product brochure. For more details on the risk factors, terms and conditions, and the charges and benefits related to Surrender, Premium Discontinuance, Revival etc., please read the sales brochure carefully before concluding the sale.
- Unlike traditional products, unit linked insurance products are subject to market risk, which affect the Net Asset Values and the customer shall be responsible for his/her decision. The names of the Company, product names or fund options do not indicate their quality or future guidance on returns. Funds do not offer guaranteed or assured returns.

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. On surrender after completion of five years the surrender value will be the Fund Value including Top Up Fund Value, if any.



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Reg. Off.: ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Tel.: 40391600. Customer helpline number - 1860 266 7766. Timings – 10:00 A.M. to 7:00 P.M., Monday to Saturday (except national holidays). Member of the Life Insurance Council. For more details on the risk factors, term and conditions please read the product 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. ICICI Pru Life Time Classic, UIN: 105L155V06. Advt No.: L/II/4303/2021-22.

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