Now get the power to build wealth confidently with our Automatic Transfer Strategy (ATS). ICICI Pru Wealth Builder II is savings and protection oriented, unit linked insurance plan that creates wealth for you to help you fulfill all your dreams. It also offers a life insurance cover to secure your family's future.
This is a non participating 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.

**KEY FEATURES**

- **Automatic Transfer Strategy (ATS)**: Optimise your returns with ATS. It systematically transfers your money from debt to equity at regular intervals to help you tide over market fluctuations.

- **Multiple fund options**: You can also invest in the funds of your choice from a diverse suite of 7 funds.

- **Flexibility of premium payment**: Pay premiums for a limited period or for the entire policy term.

- **Loyalty benefits**: Get rewarded with Loyalty Additions and Wealth Boosters on staying invested with us over the long term.

- **Choice of protection level**: Choose the level of protection that suits your needs.

- **Tax benefits**: Avail tax benefits on premiums paid and benefits received as per the prevailing tax laws.

**How does the policy work?**

- Decide your premium amount and the premium payment option
- Select the Sum Assured as per your protection needs
- Choose 1 of the two 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
Take a quick look at the policy

<table>
<thead>
<tr>
<th>Premium payment term</th>
<th>Premium payment option</th>
<th>Premium payment term</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>One Pay</td>
<td>Single premium</td>
</tr>
<tr>
<td></td>
<td>Limited Pay</td>
<td>5, 7 or 10 years</td>
</tr>
<tr>
<td></td>
<td>Regular Pay</td>
<td>equal to policy term</td>
</tr>
</tbody>
</table>

Minimum Premium

- One Pay: ₹ 48,000
- Limited Pay and Regular Pay: ₹ 24,000 p.a.

Maximum Premium

Unlimited

Premium payment modes

Single, Annual, Half-yearly and Monthly

Policy term

- One Pay: 10 years
- Limited Pay and Regular Pay:

<table>
<thead>
<tr>
<th>Age (years)</th>
<th>Policy Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 39</td>
<td>10, 15, 20, 25</td>
</tr>
<tr>
<td>40 – 54</td>
<td>10, 15</td>
</tr>
<tr>
<td>55 &amp; above</td>
<td>10</td>
</tr>
</tbody>
</table>

Min/Max age at entry

- Minimum entry age: 0 years
- Maximum entry age: One Pay - 69 years, Limited Pay - 55 years, Regular Pay - 65 years

Min/Max age at maturity

- Minimum maturity age: 18 years
- Maximum maturity age: One Pay - 79 years, Limited Pay - 69 years, Regular Pay - 75 years

One Pay:

<table>
<thead>
<tr>
<th>Age at entry</th>
<th>Min. Sum Assured</th>
<th>Max. Sum Assured</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 33</td>
<td>1.25 X Single Premium</td>
<td>10 X Single Premium</td>
</tr>
<tr>
<td>34 years &amp; above</td>
<td>1.25 X Single Premium</td>
<td>1.25 X Single Premium</td>
</tr>
</tbody>
</table>

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

Limited Pay and Regular Pay:

<table>
<thead>
<tr>
<th>Age at entry</th>
<th>Min. Sum Assured</th>
<th>Max. Sum Assured</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 44 years</td>
<td>Higher of (10 X Annual Premium) and (0.5 X Policy term X Annual Premium)</td>
<td>As per maximum Sum Assured multiples*</td>
</tr>
<tr>
<td>45 years and above</td>
<td>Higher of (7 X Annual Premium) and (0.25 X Policy term X Annual Premium)</td>
<td></td>
</tr>
</tbody>
</table>

*Maximum Sum Assured multiple depends on age. For example, for age 18 maximum multiple is 30, for age 65 maximum multiple is 7

👍 Recommended

- 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 term of the policy, your nominee will receive the Death Benefit. It would be calculated as follows:

<table>
<thead>
<tr>
<th>FOR 1 PAY POLICIES</th>
<th>FOR LIMITED PAY &amp; REGULAR PAY POLICIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max of (A, B, C)</td>
<td>For age at entry &lt; 50 years</td>
</tr>
<tr>
<td></td>
<td>Maximum of (A + B, C)</td>
</tr>
<tr>
<td></td>
<td>For age at entry &gt;= 50 years</td>
</tr>
<tr>
<td></td>
<td>Maximum of (A, B, C)</td>
</tr>
</tbody>
</table>

- **A. Sum Assured**
  - Including Top-up sum assured, net of applicable partial withdrawals

- **B. Fund Value**
  - As applicable at the time of death

- **C. Minimum Death Benefit**
  - 105% of the total premiums paid, including Top-ups

Maturity Benefit

On maturity of the policy, you will receive the Fund Value including the Top-up Fund Value, if any. This can be availed in any one of the following forms:

- As a lump sum
- As a structured payout (using Settlement Option T&C 6)

Loyalty Additions T&C 2

6th policy year onwards, get rewarded for paying your premiums regularly.

- This is in the form of extra units at the end of every policy year
- Each Loyalty Addition will be equal to 0.25% of the average of the Fund Values
- Get an additional Loyalty Addition of 0.25% every year from the end of year 6, if all the premiums for that year have been paid.

Wealth Boosters T&C 3

Wealth Boosters will be allocated as extra units at the end of every 5th policy year starting from the end of the 10th policy year.

- So for a 30 year policy term, Wealth Boosters will be allocated 5 times
- Each Wealth Booster will be 1.5% for One Pay policies and 3.25% for Limited Pay and Regular Pay policies of the average of Fund Values

Get additional protection with Rider

Unit Linked Accidental Death Rider (UL ADR) - (UIN: 105A025V01)

Under this rider, additional life cover similar to that of base ULIP plan will be provided subject to maximum sum assured conditions.

Please refer the rider brochure available on our website for more details.

Partial Withdrawals

You can withdraw money in times of need.

- Partial withdrawals are allowed after the completion of 5 policy years
- You can make unlimited number of partial withdrawals
- Total amount of partial withdrawals in a year should not exceed 20% of the Fund Value
- Partial withdrawals are free of cost
Let’s go through an example

**LIMITED PAY 5**

- Age at entry: 35 years
- Policy Term: 20 years
- You pay: ₹ 50,000 p.a.
- Sum Assured: ₹ 5,00,000
- Mode of premium payment: Annual

**You get**

<table>
<thead>
<tr>
<th>Assumed investment returns</th>
<th>Returns @ 4% p.a.</th>
<th>Returns @ 8% p.a.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund Value at Maturity</td>
<td>₹ 3,24,528</td>
<td>₹ 6,83,365</td>
</tr>
</tbody>
</table>

**REGULAR PAY**

- Age at entry: 35 years
- Policy Term: 20 years
- You pay: ₹ 50,000 p.a.
- Sum Assured: ₹ 5,00,000
- Mode of premium payment: Annual

**You get**

<table>
<thead>
<tr>
<th>Assumed investment returns</th>
<th>Returns @ 4% p.a.</th>
<th>Returns @ 8% p.a.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund Value at Maturity</td>
<td>₹ 13,08,965</td>
<td>₹ 20,68,165</td>
</tr>
</tbody>
</table>

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, service tax and applicable cesses. Since your policy offers variable returns, the given illustration shows two 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.

**Benefits of staying invested for the long term**

**Lower reduction in yield**

The longer you stay invested in your policy, the better can be the expected returns. The table below shows the Reduction in Yield (RIY) at 8% investment return for the example mentioned above. The lower the RIY, the better it is for you.

<table>
<thead>
<tr>
<th>At the end of Year</th>
<th>RIY stipulated by IRDAI*</th>
<th>RIY in Limited Pay 5, at assumed investment return of 8% p.a.</th>
<th>RIY in Regular Pay, at assumed investment return of 8% p.a.</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>4.00%</td>
<td>3.95%</td>
<td>3.95%</td>
</tr>
<tr>
<td>10</td>
<td>3.00%</td>
<td>1.98%</td>
<td>1.69%</td>
</tr>
<tr>
<td>15</td>
<td>2.25%</td>
<td>1.49%</td>
<td>1.11%</td>
</tr>
<tr>
<td>20</td>
<td>2.25%</td>
<td>1.26%</td>
<td>0.85%</td>
</tr>
</tbody>
</table>
**Charges under the Policy**

### 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 premium payment and units are allocated in the chosen funds thereafter. This charge is expressed as a percentage of premium.

- **FOR 1 PAY**
  - 3% premium allocation charge will be levied.

- **FOR LIMITED PAY AND REGULAR PAY**

<table>
<thead>
<tr>
<th>Premium payment mode / policy year (₹)</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4 and 5</th>
<th>Year 6 onwards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual</td>
<td>6 %</td>
<td>5 %</td>
<td>4 %</td>
<td>4%</td>
<td>2%</td>
</tr>
<tr>
<td>Half-yearly / Monthly</td>
<td>4 %</td>
<td>4%</td>
<td>3.5%</td>
<td>3%</td>
<td>2%</td>
</tr>
</tbody>
</table>

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

### 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.

<table>
<thead>
<tr>
<th>Fund</th>
<th>SFIN</th>
<th>FMC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximiser V</td>
<td>SFIN: ULIF 114 15/03/11 LMaximis5 105</td>
<td>1.35% p.a.</td>
</tr>
<tr>
<td>Opportunities Fund</td>
<td>SFIN: ULIF 086 24/11/09 LOppor 105</td>
<td>1.35% p.a.</td>
</tr>
<tr>
<td>Money Market Fund</td>
<td>SFIN: ULIF 090 24/11/09 LMMoneyMkt 105</td>
<td>0.75% p.a.</td>
</tr>
</tbody>
</table>

The RIY has been calculated after applying all the charges (except service tax, applicable cesses, and mortality charges and rider charges, if any) and annual premium of ₹ 50,000 p.a.

#RIY stipulated is as per IRDAI (Linked Insurance Products) Regulation, 2013.
Mortality Charge
Mortality charges will be levied every month by redemption of units based on the Sum at Risk.

LIMITED PAY AND REGULAR PAY

<table>
<thead>
<tr>
<th>Policy year</th>
<th>Policy Administration Charge (% of Annual Premium payable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1 to PPT</td>
<td>0.21% p.m. (2.52% p.a.)</td>
</tr>
<tr>
<td>Thereafter</td>
<td>0.10% (1.20% p.a.)</td>
</tr>
</tbody>
</table>

Discontinuance Charge

FOR 1 PAY

Where the policy is discontinued in the policy year | Discontinuance Charge
---|---
1 | Lower of 1% of (SP or FV), subject to a maximum of ₹ 6000
2 | Lower of 0.5% of (SP or FV), subject to a maximum of ₹ 5000
3 | Lower of 0.25% of (SP or FV), subject to a maximum of ₹ 4000
4 | Lower of 0.1% of (SP or FV), subject to a maximum of ₹ 2000
5 and onwards | NIL

FOR LIMITED PAY AND REGULAR PAY

<table>
<thead>
<tr>
<th>Where the policy is discontinued in the policy year</th>
<th>Discontinuance Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual premium ≤ ₹ 25,000</td>
<td>Annual premium &gt; ₹ 25,000</td>
</tr>
<tr>
<td>1</td>
<td>Lower of 20% of (AP or FV), subject to a maximum of ₹ 3,000</td>
</tr>
<tr>
<td>2</td>
<td>Lower of 15% of (AP or FV), subject to a maximum of ₹ 2,000</td>
</tr>
<tr>
<td>3</td>
<td>Lower of 10% of (AP or FV), subject to a maximum of ₹ 1,500</td>
</tr>
<tr>
<td>4</td>
<td>Lower of 5% of (AP or FV), subject to a maximum of ₹ 1,000</td>
</tr>
<tr>
<td>5 and onwards</td>
<td>NIL</td>
</tr>
</tbody>
</table>

AP: Annualised Premium  FV: Fund Value including Top-up Fund Value, if any, on the Date of Discontinuance
SP: Single Premium  No Discontinuance Charge is applicable for Top-up premiums.

Discontinuance charges apply on premium discontinuance or surrender during the first 5 policy years. 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. Service tax and applicable cesses will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time.
   Please note that 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. Loyalty Additions (including additional loyalty additions) will be calculated as 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. 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 Boosters
   a. Wealth Boosters will be calculated as 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. It 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. 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.

5. 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.

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. Life insurance cover and rider cover shall cease on the original date of maturity. Switches and Partial Withdrawals are not allowed during this period.

7. A discount on the premium allocation charge is given to customers who buy directly from the Company’s website. This will be as follows:
   • for 1 Pay policies - 0.5%        • for Limited Pay and Regular Pay policies - 1.0% in Year 1

ICICI Pru Wealth Builder II


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 Linked Insurance Products completely or partially till the end of the fifth year. 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.

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.

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