

ICICI Pru \_\_\_\_\_  
**LifeLink**  
**Super**



Wealth

Solutions

**ICICI PRUDENTIAL**   
LIFE INSURANCE

*Having worked hard for your success, you realise the value of saving for your future. Have you given a thought to expenses such as your child's higher education, daughter's marriage or emergency medical expenses? With a good investment plan, you can meet these expenses with ease, and enjoy the protection of a life cover too.*

*At ICICI Prudential Life Insurance, we strive to make your future as secure as possible. We now offer you ICICI Pru LifeLink Super - a unique single premium unit-linked investment-cum-insurance solution. It offers attractive premium allocation along with flexible investment options, to give you the opportunity to enjoy potentially high returns over the long term on your investments, without compromising on the protection of your family.*

## Key Benefits of ICICI Pru Life Link Super

- Single premium payment, providing you a convenient long term investment.
- No premium allocation charges for premium above 5 lacs.
- Two options of Sum Assured at the inception of the policy (125% or 500% of Single Premium) to provide complete protection to your family.
- Facility to make partial withdrawals after three completed policy years.
- Choose from 8 investment funds to invest your money based on your risk appetite.
- Eliminate the need to time your investments with our Automatic Transfer Strategy.
- Flexibility to increase your investment by investing additional money over and above your single premium amount as top ups.
- Potentially high returns over the long term by investing in market-linked funds of your choice.
- Avail tax benefit<sup>1</sup> on premium paid under the Income Tax Act, 1961.

## Benefits in detail

### ➔ Choice of Investment funds

We offer you a choice of 8 investment funds. You can choose to invest in the fund(s) of your choice, depending on your investment needs



In this policy, the investment risk in investment portfolio is borne by the policyholder.

Fund name and its objective	Asset Allocation	Min.	Max.	Risk-Reward Profile
<b>R.I.C.H. III</b> : Returns from equity investments in four types of industries Capital leveraged. viz., Resources, Investment/Capital Goods, Consumption and Human Capital leveraged.	Equity & Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
<b>Flexi Growth III</b> : Long term returns from an equity portfolio of large, mid and small cap companies.	Equity & Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
<b>Multiplier III</b> : Long term capital appreciation from an equity portfolio.	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
<b>Flexi Balanced III</b> : Balance of capital appreciation and stable returns from an equity (Large, mid & small cap companies) & debt portfolio.	Equity & Related Securities Debt, Money Market & Cash	0% 40%	60% 100%	Moderate
<b>Balancer III</b> : Balance of growth and steady returns from an equity & debt portfolio.	Equity & Equity Related Securities Debt, Money Market & Cash	0% 60%	40% 100%	Moderate
<b>Protector III</b> : Accumulation of steady income at a lower risk.	Debt Instruments, Money Market & Cash	100%	100%	Low
<b>Preserver III</b> : Protection of capital through very low risk investments. Investments only up to 40% can be allocated to this fund.	Debt Instruments Money Market & Cash	0% 50%	50% 100%	Capital Preservation
<b>Return Guarantee Fund*</b> : Provides guaranteed returns through investment in a diversified portfolio of high quality fixed income instruments	Debt Instruments Money Market & Cash	100%	100%	Low

\* The Return Guarantee Fund (RGF) consists of close ended tranches of terms 5 and 10 years. They are intended to provide you a return over a specified period, subject to a guarantee. The fund will be offered in tranches over a period of time and each tranche will be open for subscription for a brief period of time and will terminate on a specified date. We shall guarantee the NAV that will apply at the termination of each tranche. We propose to offer new tranches of this fund from time to time and the guaranteed NAV would be specified at the time of launch of each tranche. If you opt for RGF at inception, your premium will be directed to the fund. On termination of the RGF tranche, the proceeds will be allocated into the other funds in the same proportion as the fund portfolio at that time. In exceptional case of the entire fund being invested in a guarantee fund at the time of termination, the proceeds would be allocated to the funds opted for at inception. Kindly contact your nearest branch or our call centre regarding its availability and the applicable guaranteed NAV.

### ➔ Automatic Transfer Strategy

With this strategy, you can invest your premium as a lump sum amount in our money market fund (Preserver III) and transfer a chosen amount every month into any one of the following funds: Multiplier III / Flexi Growth III / R.I.C.H. III This facility will be available free of charge<sup>2</sup>.

### ➔ Top-Up

You can decide to increase your investment by investing additional money over and above your single premium amount, at your convenience. The minimum amount of top-up is Rs.2,000. Top-up premiums can be paid anytime during the term of the policy. On availing of a Top up, there will be an increase of Sum Assured and you will get an option of choosing an increase of either 125% or

500% of the top up premium amount as the increase of Sum Assured.

### ➔ Switch between the Funds

You can switch between the various funds at any time. There is a provision of 4 free switches every policy year, subject to a minimum switch amount of Rs. 2000.

### ➔ Partial Withdrawal Benefit

Partial withdrawals are allowed only after completion of three policy years. In the 4th and 5th policy years, only one withdrawal per policy year up to 20% of the Fund Value is allowed. From the 6th policy year, there is no restriction on the amount or number of partial withdrawals<sup>3</sup>.

## ➔ Maturity Benefit

On maturity, the Fund Value will be paid to you.

## ➔ Death Benefit

In case of the unfortunate event of death during the term of the policy, your nominee will receive the higher of Fund Value or Sum Assured, adjusted for partial withdrawals<sup>4</sup>.

## ➔ Increase/Decrease in Sum Assured

You can choose to increase or decrease your Sum Assured at any time during the policy term<sup>5</sup>.

## Can I surrender my policy?

You can surrender your policy only after completion of three policy years. The Surrender Value is the Fund Value after deducting surrender charges. The surrender value would depend on the completed year of the policy, as given below:

No. of completed years of the Policy	Surrender Value as a % of Fund Value
3 years	96%
4 years	98%
5 years & above	100%

The surrender shall extinguish all rights, benefits and interests under the policy.

ICICI Pru LifeLink Super at-a-glance	
Minimum/Maximum Entry Age	0 - 65 years
Minimum/Maximum Maturity Age	19 - 70 years
Policy Term	(70-age of entry)
Minimum Single Premium	Rs. 50,000
Minimum top-up amount	Rs. 2,000
Tax Benefits <sup>1</sup>	Premium paid for the policy will be eligible for tax benefits under section 80C. Any benefit amount received under this policy will be eligible for the tax benefit under section 10(10D) as per prevailing Income Tax Laws.

## Illustration

Single Premium: Rs. 1,00,000

Age at entry: 30 years

Sum Assured: Rs. 5,00,000

Term: 20 years

Returns @ 6% p. a.	Returns @ 10% p. a.
Rs. 1,85,089	Rs. 4,21,026

*The above illustrations are for a healthy male with all his investments in Protector III Fund. The above are illustrative returns, net of all charges inclusive of service tax and education cess. Since your policy offers variable returns, the above illustration shows two different rates of assumed returns (6% and 10% as per the guidelines of the Life Council)<sup>6</sup>*

## What are the charges on the policy?

### ➔ Premium Allocation Charges

The charge structure is based on the single premium amounts paid. All top up premiums are subject to a premium allocation charge of 1%

Single Premium Amount	Charge as a % of Single Premium
Rs. 50,000 - Rs. 99,999	4%
Rs. 1,00,000 - Rs. 4,99,999	2%
Rs. 5,00,000 & above	0%

### ➔ Switching Charge

4 free switches are allowed every policy year. Subsequent switches would be charged\* at the rate of Rs. 100 per switch.

### ➔ Policy Administration Charge

A policy administration charge of Rs. 20 per month\*.

### ➔ Mortality Charges

Mortality charges will be deducted on a monthly basis on the sum risk which is the difference between the Sum Assured and the Fund Value at the time of deduction of charges\*. Indicative charges per thousand p.a. of life cover for sample ages (in years) for a healthy male & female are as shown in the table:

Age (Yrs.)	<7	20	30	40	50
Male (Rs.)	0	1.33	1.46	2.48	5.91
Female (Rs.)	0	1.26	1.46	2.12	4.85

## ➔ Partial withdrawal Charge

One partial withdrawal would be allowed FREE in a policy year & all subsequent withdrawals would be charged at Rs.100 per partial withdrawal\*

## ➔ Fund Management Charge (FMC)

The annual fund management charges, which will be adjusted from the Net Asset Values of various funds, are as follows:

Fund	R.I.C.H. III, Flexi Growth III, Flexi Balanced III, Multiplier III, Balancer III	Return Guarantee Fund, Protector III	Preserver III
Charge	2.25% p.a	1.50% p.a	0.75% p.a

\* These charges will be deducted by cancellation of units.

## Terms & Conditions

1. Tax benefits under the policy are subject to conditions under section 80C, 10(10D) of the Income Tax Act, 1961. Service tax and education cess will be charged extra, as per applicable rates. The tax laws are subject to amendments. Amount received on surrender and as pension is taxable as income.
2. The minimum transfer amount under the Automatic Transfer Strategy is Rs.2,000. To effect it, the required number of units will be withdrawn from Preserver III fund at the applicable unit value, and new units will be created in the Flexi Growth III/R.I.C.H.III/ Multiplier III fund(s)' applicable unit value. At inception, you can opt for a transfer date of either 1st or 15th of every month. If the date is not mentioned, the funds will be switched on the 1st day of every month. If the 1st or the 15th of the month is a non-valuation date then the next working day's NAV would be applicable. Once selected, the Automatic Transfer will be regularly processed for the entire term or until the Company is notified, through a written communication, to discontinue the same. The Automatic Transfer Strategy will not be applicable if the source fund value is less than the nominated transfer amount.
3. The minimum partial withdrawal amount is Rs. 2,000. The minimum Fund Value should be at least Rs. 10,000 post withdrawal, else the policy will be terminated and Fund Value paid to the policyholder. Applicable fund value would be calculated on date of receipt of partial

withdrawal request. Partial withdrawals have the following effect on your Sum Assured:

a. Before the age of 60 years, Sum Assured is reduced to the extent of partial withdrawals made in the preceding two years of death. After the age of 60 years, Sum Assured is reduced to the extent of all partial withdrawals made over the policy term.

Partial withdrawals are allowed, only if the Life Assured is at least 18 years of age.

4. In the event of Life Assured's death before the age of 7 years (nearest birthday), only the Fund Value will be payable.
5. Increase in Sum Assured is allowed any time before the policy anniversary on which the life assured is aged 60 nearest birthday, subject to underwriting. Such increases would be allowed from 125% to 500% of the single premium paid and the cost of any medical reports and charges will be borne by the policyholder and recovered by cancellation of units. Decrease in Sum Assured is allowed down from 500% to 125% of the single premium paid.
6. The assumed 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.
7. If the Life Assured, whether sane or insane, commits suicide within one year from the date of issue of this policy, only the Fund Value as on the valuation date following the intimation of suicide, shall be paid.
8. In case the Fund Value is less than Rs. 10,000, the policy will be terminated and the Fund Value returned to the policyholder.
9. Assets are valued daily on a mark to market basis.
10. Unit Pricing: When Appropriation/Expropriation price is applied the Net Asset Value (NAV) of a Unit Linked Life Insurance Product shall be computed as, market value of investment held by the fund plus/less the expenses incurred in the purchase/sale of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any new units are allocated/redeemed), gives the unit price of the fund under consideration.

11. The single premium will be allocated the NAV of the date of commencement of the policy.
12. Transaction requests (e.g. switches, partial withdrawals) received before the cutoff time will be allocated the same day's NAV and those received after the cutoff time will be allocated next day's NAV. The cutoff time will be as per IRDA guidelines from time to time, and is currently 3:00 p.m.
13. A period of 15 days, from the date of receipt of policy documents, is available to the policyholder during which the policy can be reviewed. If the policyholder does not find the policy suitable, the Company will return the Fund Value after deducting the Insurance Stamp Duty on the policy and any expenses borne by the Company on medicals.
14. If the Life assured whether sane or insane commits suicide within one year from the date of issue of this policy, only the Fund Value will be paid. If the Life Assured, whether sane or insane, commits suicide within one year of the effective date of increase in Sum Assured, then the amount of increase shall not be considered in the calculation of the Death Benefit.
15. In accordance to the Section 41 of the Insurance Act, 1938, No person shall allow or offer to allow, directly or indirectly, as an inducement to any person to take out 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 and, any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.
16. In accordance to the Section 45 of the Insurance Act, 1938, no policy of life insurance shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal of insurance or any report of a medical officer, or a referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statements was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the

policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

17. No increase in Sum Assured will be allowed on or after the policy anniversary on which the life assured is age 60 nearest birthday.
18. Assets are valued daily on a mark to market basis.
19. No loans are allowed under this policy.
20. For further details, please refer to the policy document.

### **Revision of Charges**

The company reserves the right to revise the following charges at any time during the term of the policy. Any revision will be with prospective effect subject to prior approval from Insurance Regulatory & Development Authority (IRDA) and after giving a notice to the policyholders. The following limits apply are applicable.

- Fund management charge may be increased to a maximum of 3.50% p.a. of the net assets for each of the funds.
- Policy administration charge may be increased to a maximum of Rs. 40 per month.
- Switching charge be increased to a maximum of Rs. 200 per switch.

The policyholder who does not agree with the above shall be allowed to withdraw the units in the funds at the then prevailing Fund Value, without any application of surrender charges and terminate the policy. Mortality charges and Surrender charges are guaranteed for the policy term.

### **Risks of investment in the Units of the Funds**

Proposer/Life Assured should be aware that ICICI Pru Life Link Super is an endowment Unit-Linked Insurance Policy (ULIP) and is different from traditional insurance products. Investments in ULIPs are subject to market risks. The Net Asset Value (NAV) of the units may fluctuate based on the performance of fund and factors influencing the capital and debt markets and the policyholder is responsible for his/her decisions. ICICI Prudential Life Insurance Company Limited, ICICI Pru Life Link Super, R.I.C.H. III, Flexi Growth III, Multiplier III, Flexi Balanced III, Balancer III, Return Guarantee Fund, Protector III, Preserver III are only the names of the company, product and funds respectively, and do not in any way indicate the quality of the product/funds or their future prospects or returns. The funds do not offer a guaranteed or assured return except Return Guaranteed Fund which gives a minimum guaranteed return by the way of a guaranteed NAV at termination of the tranche.

## About ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company Limited, a joint venture between ICICI Bank and Prudential plc. was one of the first companies to commence operations when the insurance industry was opened in year 2000. Since inception, it has written over 8 million policies and has a network of over 2080 offices, over 290,000 advisors and 24 bank partners. It is also the first life insurer in India to be assigned AAA (ind) credit rating by Fitch rating.



**For more information call our Customer Service Toll Free Number on 1800-22-2020 from your MTNL or BSNL line.  
(Call Centre Timings: 9.00 A.M. to 9.00 P.M. Monday to Saturday, except National Holidays)  
Visit us at [www.iciciprulife.com](http://www.iciciprulife.com).**

Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

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 and detailed benefit illustration, before concluding a sale. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. Insurance is the subject matter of the solicitation.

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