

You at 25 yrs



You at 35 yrs



You at 45 yrs



When you are young, you invest more aggressively to tap potentially high market-linked returns. But, as you advance with age, your responsibilities rise and your risk appetite decreases. Hence, we present to you, *ICICI Pru Life Stage Wealth*, a product that comes with the unique LifeCycle based Portfolio Strategy, which continuously re-distributes your money across various asset classes based on your life stage and risk tolerance. Thus, you can be rest assured that you make the most out of your hard earned money.

Key benefits of ICICI Pru LifeStage Wealth

- Option to redistribute your investment automatically between equity & debt; based on your age with our unique LifeCycle based Portfolio Strategy
- Get 2% additional allocation of units from the 6th policy year onwards, which results in more than 100% allocation of your premium to funds
- Option to select Dynamic P/E Fund: A unique fund that uses reference to price-earning multiple of NIFTY 50, to determine asset allocation between equity and debt
- Increase your investments and savings at your own pace by investing surplus money over and above your premiums as top ups
- Get tax benefits on premiums paid and any benefits received under the policy as per the prevailing tax laws¹
- For age upto 50 yrs, non medical limit is up to Sum Assured of Rs10Lacs on submission of Standard Age Proof and under normal conditions[#]

Charges under the Policy

Premium Allocation Charge: There is NO premium allocation charge for regular premiums in this policy.

All top up premiums are subject to a premium allocation charge of 1% only.

Fund Management Charge (FMC): The following fund management charges will be made by adjustment to the NAV on a daily basis:

| Fund | Opportunities Fund, Multi Cap Growth Fund, Bluechip Fund, Dynamic P/E Fund, Multi Cap Balanced Fund, Income Fund | Return Guarantee Fund ^ | Money Market Fund |
|------|--|-------------------------|-------------------|
| FMC | 1.35% p.a | 1.25% p.a | 0.75% p.a |

^ There will be an additional charge for the investment guarantee of 0.25% p.a. for the Return Guarantee Fund. This will be charged by adjustment to NAV.

Policy Administration Charge: The policy administration charge will be levied ONLY for the first five policy years, post which NO policy administration charge would be levied. This will be charged on a monthly basis regardless of the premium payment status. The policy administration charges* would depend on your initial Sum Assured and will be charged as per the table below:

| Policy years | Sum Assured (Rs.) | Policy Administration Charge per annum |
|--------------|---------------------|--|
| 1 to 5 | < 2,50,000 | Rs. 26.4 per 1,000 of Sum Assured |
| | 2,50,000 - 4,99,999 | Rs. 24.0 per 1,000 of Sum Assured |
| | > = 5,00,000 | Rs. 21.6 per 1,000 of Sum Assured |

Switching Charge: Four free switches are allowed every policy year. Subsequent switches would be charged at the rate of Rs.100 per switch*. Any unutilised free switch cannot be carried forward to the next policy year.

Mortality charges: Mortality charges* will be deducted on a monthly basis on the life cover. Life cover is the difference between Sum Assured and Fund Value at the time of deduction of charges.

Miscellaneous Charges: If there are any policy alterations during the policy term, they will be subject to a miscellaneous charge of Rs. 250 per alteration*.

**These charges will be made by cancellation of units.*

How does the policy work?

- Choose the premium amount, policy term and portfolio strategy for your policy
- Your premium amount will be invested in the portfolio strategy of your choice
- In the unfortunate event of death during the policy term, your nominee will receive Sum Assured (net of applicable partial withdrawals) or Fund Value, whichever is higher
- At maturity, the Fund Value will be paid. Alternatively, settlement options can be chosen

Eligibility Criteria

| | |
|------------------------|--|
| Min Premium | Rs. 20,000 p.a. (Yearly) Rs. 24,000 p.a. (Half-yearly, Monthly) |
| Sum Assured (fixed) | 5 × Annual premium |
| Min / Max Age at Entry | 0 / 65 years |
| Min / Max Maturity Age | 18 / 75 years |
| Policy Term | 10 / 15 / 20 / 25 / 30 years |

Illustration

Age at entry: 30 years

Premium Frequency: Annual

Premium Amount: Rs. 30,000

Portfolio Strategy: Fixed

| | Term = 10 years | | Term = 15 years | |
|------------------------|----------------------|-----------------------|----------------------|-----------------------|
| | Returns @ 6% p.a. | Returns @ 10% p.a. | Returns @ 6% p.a. | Returns @ 10% p.a. |
| Fund Value at Maturity | Rs. 3,58,940 | Rs. 4,45,742 | Rs. 6,20,468 | Rs. 8,62,369 |

This illustration is for a healthy male with 100% of his investments in Multi Cap Growth Fund. The above are illustrative maturity values, net of all charges, service tax and education cess. Since your Policy offers variable returns, the given illustration shows two different rates (6% & 10% p.a. as per the guidelines of Life Insurance Council) of assumed future investment returns

Terms and Conditions

1. Tax benefits under the policy are subject to conditions under section 80C and 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 from time to time.
2. 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.

For more information, please call:



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