

ICICI Pru
LifeTime

Gold



Wealth

Solutions

i ICICI PRUDENTIAL 
LIFE INSURANCE

*As an individual who desires the best from life, you would undoubtedly want to plan your finances such that you can achieve all your goals - a car, a beautiful home and of course, the comfort and contentment of your family. Invest in ICICI Pru LifeTime Gold - a regular premium unit-linked policy, which offers potentially higher returns over the long term with flexible investment options to help you achieve your goals. In addition, **ICICI Pru LifeTime Gold** also provides the protective benefit of an insurance cover, which keeps your family secure, always.*

Key benefits of ICICI Pru LifeTime Gold

- Potentially higher returns over the long term by investing in unit-linked funds
- Additional allocation of units at regular intervals to boost your investment
- Option to withdraw your money systematically over a period of 5 years on maturity of the policy
- Flexibility to increase your investment by investing surplus money over and above your premiums as top ups
- Eliminate the need to time your investment with the Automatic Transfer Strategy
- In case of an unfortunate event of death, your family will receive the Sum Assured or Fund Value, whichever is higher¹
- Cover Continuance Option available, which ensures continuance of life insurance cover, even if you wish to stop paying premiums
- Tax benefits² on premiums paid and benefits received under the policy, as per the prevailing Income Tax laws

How does the policy work?

- You need to choose the premium amount, term and Sum Assured for which you wish to take the policy.
- After deducting premium allocation charges, the balance amount is invested in the investment fund(s) of your choice.
- You can opt for add-on riders available under the policy.
- On survival, the maturity benefit is paid to the policyholder. In the unfortunate event of death, the nominee receives the higher of Sum Assured or the Fund Value.

Benefits in detail

Choice of Investment Funds

We offer you a choice of 8 investment funds. You can choose to invest fully in any one fund or allocate your premiums into the various funds in a proportion that suits your investment needs³.

Automatic Transfer Strategy

With this strategy, you can invest your premium as a lump sum amount in our money market fund (Preserver) and transfer a chosen amount every month into any one of the following funds: Multiplier/Flexi Growth/R.I.C.H. This facility will be available free of charge⁵.

Switching Option

Under this option you can switch your investment between the funds at any time (provided the policy is in force), depending on your financial priorities and investment objective. In any policy year, 4 switches can be done free of charge. The minimum switch amount is Rs. 2,000. Switching into the Return Guarantee Fund would be allowed only when a tranche is open for subscription.



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

Fund name & its objective	Asset Mix	% (Min)	% (Max)	Potential Risk Reward
R.I.C.H.: Returns from equity investments in four types of industries viz., Resources, Investment/Capital Goods, Consumption and Human Capital leveraged	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
Multiplier: Long term capital appreciation from an equity portfolio	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
Flexi Growth: Long term returns from an equity portfolio of large, mid and small cap companies	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
Flexi Balanced: Balance of capital appreciation and stable returns from an equity (large, mid and small cap companies) & debt portfolio	Equity & Equity Related Securities Debt, Money Market & Cash	0% 40%	60% 100%	Moderate
Balancer: Balance of growth and steady returns from an equity & debt portfolio	Equity & Equity Related Securities Debt, Money Market & Cash	0% 60%	40% 100%	Moderate
Protector: Accumulate steady income at a lower risk	Debt Instruments Money Market & Cash	100%	100%	Low
Preserver: Protection of capital through very low risk investments.	Debt Instruments Money Market & Cash	0% 50%	50% 100%	Capital Preservation
Return Guarantee Fund*: 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 Funds (RGF) are closed ended funds of terms 5 and 10 years. They are intended to provide customers a return over a specified period, subject to a guarantee. The funds maybe 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 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 the customer opts for RGF at inception, only his first premium will be directed to the fund. Subsequent premiums are allocated to the other funds in a proportion specified by him at the time of inception⁴. Kindly contact your nearest branch or our call center regarding its availability and the applicable guaranteed NAV.*

Top-up

You can decide to increase your investment by investing surplus money over and above your premiums, 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, as long as all due premiums have been paid. 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.

Additional Allocation of Units

There will be additional allocation of units every 4th policy year, starting from the end of the 4th policy year at the rate of 4% of Annual Premium into your investment fund. Additional allocation of units will be made only if the policy is in force and all due premiums have been paid up to the date of allocation. The number of additional units shall be allocated amongst

the funds⁶ in the same proportion as the Fund Value held in each plan and by using the NAV of the respective fund(s) at the time of allocation.

Partial Withdrawal Benefit

Partial withdrawals will be allowed after completion of 3 policy years and on payment of full 3 years premium. The minimum partial withdrawal amount is Rs. 2,000⁷. There will be a 3 year lock-in period (from the date of payment) on the top-up premium for the purpose of partial withdrawals. However this condition will not apply if the top-up premiums are paid during the last three years of the policy term.

Maturity Benefit

On maturity of this policy, you will be entitled to receive the Fund Value at the time of maturity. Alternatively, you can opt for the Settlement Options available.

Settlement Options

On maturity of the policy, you can choose to take the Fund Value as a structured benefit. With this facility, you can opt to get payments on a yearly, half-yearly, quarterly or monthly (through ECS) basis, for a period of 1, 2, 3, 4, or 5 years, post maturity (settlement period)⁸. At any time during the settlement period, you have the option to withdraw the remaining Fund Value. The fund management charge shall be deducted during the settlement period.

Death Benefit

In the unfortunate event of death during the term of the policy, the nominee shall receive the higher of Sum Assured (net of applicable partial withdrawals⁹) or the Fund Value.¹

Cover Continuance Option

This option ensures that your life insurance cover continues in case you are unable to pay premiums, any time after payment of first three years' premium. All applicable charges will be automatically deducted from the units available in your fund. You need to opt for cover continuance, if you wish to avail of this benefit⁹.

Increase/Decrease in Sum Assured

You can choose to increase/decrease your Sum Assured anytime during the policy term¹⁰.

Additional Protection with Riders

You can further customise your policy with optional riders, to enjoy additional protection, as given below:

Riders	Benefit
Accidental Death and Disability Benefit Rider (ADBR)	In the event of death or disability due to an accident, the rider benefit amount would be paid accordingly.
Critical Illness Benefit Rider (CIBR)	In the event of the Life Assured being diagnosed for any of the specified critical illness, the rider benefit amount would be paid.
Waiver of Premium Rider (WOPR)	In the event of total and permanent disability due to an accident, all further premiums till maturity would be paid by the company.

Rider charges for opted riders will be recovered by cancellation of units. For further details on the Rider benefits, exclusions and conditions, please ask for the Rider brochure.

Can I surrender my policy?

Yes, you can surrender your policy. Surrender values are available to you after deducting surrender charges as under:

- a. Following are the surrender values applicable before payment of full three years premium.

Complete policy years for which premiums are paid	Surrender Value as a % of Fund Value
Less than 1 year	0%
1 year but less than 2 years	25%
2 years but less than 3 years	40%

However, this surrender value would be payable only after completion of three policy years or two years from the date of last premium due, whichever is later¹¹. In case premium payments are discontinued within the first three years all benefits and options will cease after the expiry of the days of grace from payment of first unpaid premium.

- b. Following are the surrender values applicable after payment of full three years premium and would depend on the number of completed policy years:

Completed policy years	Surrender Value as a % of Fund Value
3 years	98%
4 years	99%
5 years and above	100%

Illustration

Annual Premium: Rs. 25,000

Sum Assured: Rs. 2,00,000

Age at entry: 35 years (Male)

Term = 10 Years		Term = 15 Years	
Returns @ 6% p.a.	Returns @ 10% p.a.	Returns @ 6% p.a.	Returns @ 10% p.a.
Rs. 2,94,613	Rs. 3,66,096	Rs. 4,99,433	Rs. 6,95,888

The given illustration is for a healthy male with 100% of investments in Protector Fund. These are illustrative returns, net of all charges including service tax and education cess. Since your policy offers variable returns, the given illustration shows two different rates (6% p.a. & 10% p.a. as per the guidelines of Life Council) of assumed future investment returns¹².

ICICI Pru LifeTime Gold at-a-glance	
Minimum / Maximum Entry Age	0 - 65 years
Minimum / Maximum Maturity Age	19 - 75 years
Minimum / Maximum Policy Term	10 - 75 years
Minimum Premium	Rs. 20,000 per annum (Yearly) Rs. 24,000 per annum (Half yearly, Monthly)
Minimum Sum Assured	Annual Premium x 5
Tax Benefit ³	Premium paid towards the policy and critical illness benefit rider will be eligible for tax benefit under Sec 80C and 80D, respectively. Any amount received under the policy will be eligible for tax benefit under section 10(10D).

What are the charges under the policy?

Premium Allocation Charge

This will be deducted from the premium amount at the time of premium payment and units will be allocated thereafter. All top-up premiums are subject to a premium allocation charge of 1%.

Annual Premium (Rs.)	% of premium		
	Year 1	Year 2	Year 3 onwards
20,000 - 49,999	20%	7.5%	4%
50,000 - 4,99,999	18%	7.5%	4%
5,00,000 - 9,99,999	15%	7.5%	4%
10,00,000 & above	10%	7.5%	4%

Switching Charge

4 free switches are allowed every policy year. Subsequent switches will be charged at Rs. 100 per switch*. During the first 3 policy years switches will not be allowed unless all due premiums till date have been paid. Any unutilised free switch cannot be carried forward to subsequent years.

Mortality Charge

Mortality charges will be deducted on a monthly basis on the life cover. Life cover is the difference between the Sum Assured and the Fund Value at the time of deduction of charges*. Indicative charges per thousand life cover per annum for healthy male and female lives are as follows:

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

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., Flexi Growth, Balancer, Multiplier, Flexi Balanced	Protector, Return Guarantee Fund	Preserver
FMC	2.25% p.a.	1.50% p.a.	0.75% p.a.

*These charges will be deducted by cancellation of units.

Terms and Conditions

- In case the Life Assured is below age 7 years (age nearest birthday) at the time of death, only the Fund Value would be payable.
- Tax benefits under the policy are subject to conditions under section 80C, 80D, 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.
- In case you have opted for RGF, your first premium deposit, post deduction of allocation charges, is to be allocated for purchase of RGF units.
- The policyholder will have the option to invest future premiums into the fund of choice, including the return Guarantee Fund if a tranche is open for subscription.
- 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 Fund at the applicable unit value, and new units will be created in the Multiplier/Flexi Growth/ R.I.C.H. 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 day then the next working day's NAV would be applicable. Once selected, the Automatic Transfer will be regularly processed for the entire term of policy 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.

6. In case you have opted for RGF, the number of additional units shall be allocated amongst the funds in the same proportion as the fund value held in each fund other than RGF.
7. The minimum Fund Value post partial withdrawal should be equal to at least 110% of one year's premium, else the policy will be terminated and the balance Fund Value will be paid to the policyholder. Partial withdrawals are allowed only if the Life Assured is at least 18 years of age. Partial withdrawals will have the following effect on your Sum Assured: Upto the age of 60 years, Sum Assured payable on death is reduced to the extent of partial withdrawals made in the preceding two years. After the age of 60 years, Sum Assured payable on death is reduced to the extent of all partial withdrawals made from age 58 years onwards. For policies issued on minor lives, partial withdrawals are only allowed after the life assured reaches 18 years of age.
8. On opting for the settlement option you will be paid out a proportional number of units (based on the payment option and period chosen). The value of the payments will depend on the number of units and the respective fund NAVs as on the date of each payment. At any time during this period, you can take the remaining Fund Value as a lump sum payment. Partial withdrawals and switches are not allowed during this period. If you wish to exercise the settlement option at the time of maturity, you need to inform the Company within a period of 1 month preceding the maturity of the policy. Death Benefit or Rider Benefit will not be available during the settlement period. During the settlement period, the investment risk in the investment portfolio is borne by the policyholder. Life cover and other benefits are not provided during the settlement period.
9. If full premium has been paid for three policy years and three policy years have elapsed and any subsequent premium is not paid by the due date or during the days of grace, then the policy will continue subject to the deduction of all applicable charges and subject to the foreclosure conditions. If payment of premium is not resumed within the revival period of two years the policyholder shall have an option of continuing the cover without payment of renewal premiums. If Cover Continuance is not opted then the policy will be foreclosed after payment of Fund Value after deduction of surrender charges (if any).
10. Increase in Sum Assured is allowed before the policy anniversary on which the Life Assured is aged 60 nearest birthday subject to till date underwriting, provided that all due premiums till date have been paid. Such increases would be allowed in multiples of Rs. 1,000 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 up to the minimum allowed under the given policy.
11. If premium is discontinued in the first three policy years and if the policy is not revived within the period of two years from the due date of the first unpaid premium, the policy will be surrendered. During this period, the policyholder will only have the benefit of investment in the respective unit funds.
12. 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.
13. If premium has been paid for three full policy years and after three policy years have elapsed and the Fund Value across all funds under the policy falls below 110% of one full year's premium, the policy shall be terminated by paying the Fund Value after applying surrender charges, if applicable, subject to a minimum of one full year's premium. This condition will also apply during the Cover Continuance period.
14. The term chosen at inception of the policy cannot be changed.
15. 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 outstanding units existing at the valuation date (before any new units are allocated/redeemed), gives the unit price of the fund under consideration.
16. First premium will be allocated the NAV of the date of commencement of the policy.
17. All renewal premiums received in advance will be allocated units at the NAV prevailing on the date on which such premiums become due.
18. For the renewal premium received by outstation cheques, the NAV of the clearance date or due date, whichever is later, will be used for allocation of the premium.
19. Transaction requests (including renewal premiums by way of local cheques, demand draft, switches, etc.) Received before the cutoff time will be allocated the same day's NAV and the ones 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, which is currently 3:00 p.m.

20. A period of 15 days 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 by repurchasing the units after deducting the Insurance Stamp Duty on the policy and any expenses borne by the company on medicals.
21. 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 from the effective date of increase in Sum Assured, then the amount of increase shall not be considered in the calculation of the death benefit.
22. 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 except 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.'
23. 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.'
24. No increase in Sum Assured shall be allowed on or after the policy anniversary on which the life assured is age 60 nearest birthday.
25. Assets are valued daily on a mark to market basis.
26. No loans are allowed under this policy.

27. Grace Period: The Grace Period for payment of premium is 15 days for monthly frequency of premium payment and 30 days for other frequencies and premium payments.

28. For further details, please refer to the policy document.

Revision of Charges

1. 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.
 - a. Fund management charge may be increased to a maximum of 3.50% per annum of the net assets for each of the funds.
 - b. Switching charge may be increased to a maximum of Rs. 200 per switch.
2. 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.
3. Premium allocation charge, mortality charges and surrender charges are guaranteed for the term of the policy.
4. There is no mortality charge for lives aged below 7 years next birthday.
5. The mortality and rider charges together with applicable service tax and education cess shall be recovered on the date of commencement of the policy and on each monthly due date whilst the policy remains in force and shall be recovered by cancellation of units.

Risks of Investment in the Units of the Funds

The Proposer/Life Assured should be aware that ICICI Pru LifeTime Gold is a Unit-Linked Insurance Policy (ULIP) and is different from traditional 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 market and the policyholder are responsible for his/her decisions. ICICI Prudential Life Insurance Company Limited, ICICI Pru LifeTime Gold, R.I.C.H, Multiplier, Flexi Growth, Flexi Balanced, Balancer, Protector, Preserver and Return Guarantee Fund are only names of the Company, policy, funds respectively and do not in any way indicate the quality of the policy, 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 maturity.

We usually refer to financial planning as investments in various instruments that help us meet our life's goals such as creating wealth, accumulating savings for retirement and children's education.

However, it is important to note that your planning is not complete without a health plan.

Medical emergencies could occur any time in your life, leading to considerable expenses on treatment. Ignoring health security could actually wipe out savings made for other goals like retirement, children's education and more. In fact, according to a survey conducted by the National Sample Survey Organisation, 40% of people who are hospitalised either borrow money or sell assets to meet medical expenses.

Now, you can guarantee your healthcare with ICICI Prudential Life Insurance. Just select from our wide range of products - from Hospitalisation to Critical Illness plans such as ICICI Pru Hospital Care, ICICI Pru Crisis Cover, ICICI Pru Diabetes Care Active and ICICI Pru Cancer Care. What's more, you can avail of the following benefits with our health plans:

- Long-term health coverage
- Tax benefits u/s 80D of the Income Tax Act, 1961

Add a health plan to your portfolio, and secure your future with ICICI Prudential Life Insurance.

ICICI Prudential Presents

Total Insurance Planning
Wealth | Health | Education | Retirement



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 (India) credit rating by Fitch rating.

For more information call our customer service toll free number 1800-22-2020 from your MTNL or BSNL lines.

(Call Centre Timings : 9:00 a.m. to 9:00 p.m. Monday to Saturday, except National Holidays)

visit our website: www.iciciprulife.com

To know more about ULIPs, please visit: www.aboutulips.com

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