

One investment for all your life goals



A Non-Participating Linked Life Individual Savings Product

The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.

Key Benefits

- Invest only once and enjoy benefits for the entire policy term
- **Life Cover:** Enjoy a life insurance cover for the entire policy term
- **Option to invest** your complete premium in a wide range of funds
- **Unlimited free switches:** Switch between funds as many times as you want
- **Wealth Booster:** Get Wealth Boosters as a percentage of your single premium at the end of the policy term
- **Secure your family:** Secure corpus for benefit of your wife and children under Married Woman's Property Act
- **Tax benefits*** may be applicable on premiums paid and maturity benefit under Sec 80C and Sec 10(10D) of IT Act, 1961 respectively as per the prevailing tax laws

*Tax benefits under the policy are subject to conditions under Section 80C, 10(10D) and other provisions of the Income Tax Act, 1961. Goods and Services tax and/or cesses will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time.



For complete details of the policy, please refer to the policy document and Sales literature.

How does the product work?

Its really simple!

1. Choose how much you want to save and your life cover
2. Choose where you want your money to be allocated - we offer you a choice of multiple funds to decide from!

That's it. You are done!

Since we want your family's dreams to be protected, your plan comes with a benefit which pays out to your nominee in case of your unfortunate death during the policy term.



For complete details of the policy, please refer to the policy document and Sales literature.

How does the product work?

➤ **Death Benefit:**

In the unfortunate event of death of the Life Assured during the term of the policy the Death Benefit will be payable to the claimant. Thereafter this policy shall terminate and all rights, benefits and interests under this policy shall be extinguished. Death Benefit = A or B or C whichever is highest Where,

A = Sum Assured including Top-up Sum Assured, if any

B = Fund Value ,as available on date of intimation of death or Date of Foreclosure or Date of Maturity whichever is earlier

C = Minimum Death Benefit (Minimum Death Benefit will be 105% of the total premiums paid, if any received up to the date of death.)

➤ **Maturity Benefit:**

On survival of the Life Assured till the date of maturity, policyholder will receive only the Fund Value including Wealth Booster and Top-up Fund Value, if any, provided the policy has not already terminated. You have the option to receive maturity benefit either as a lumpsum or as a structured payout using Settlement Option.

➤ **Wealth Booster:**

The company will allocate extra units at the end of the policy term, provided monies are not in the Discontinued Policy fund. Wealth Booster will be 2% of single premium including top up premiums less partial withdrawals if any . In case the partial withdrawal exceeds the single premium, wealth booster will not be applicable.

➤ **Settlement Option:**

You will have an option to receive the Maturity Benefit as a lump sum or as a structured payout using Settlement Option.



Boundary conditions

Policy Terms	10 years		
Min /Max Premium	Rs 1 , 0 0 ,000 /Unlimited		
Sum Assured (as a multiple of Single Premium)	Age at entry	Minimum Sum Assured	Maximum Sum Assured
	<= 40 years	1.25 times Single Premium	10 times Single Premium
	41-49 years	1.25 times Single Premium	5 times Single Premium
	>=50 years	1.10 times Single Premium	1.25 times Single Premium
Age at entry (age last birthday)	Minimum: 15 years Maximum: 60 years		
Age at maturity (age last birthday)	Minimum: 25 years Maximum: 70 years		

Charges under the Policy

- **Premium Allocation Charges** : No Charges
- **Policy Administration Charges** : No Charges
- **Fund Management Charges (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.

Fund	FMC p.a.
Money Market Fund	0.75%
Others	1.35%

- **Mortality Charges**

Mortality charges will be levied every month by redemption of units based on the Sum at Risk.

Sum at Risk = Highest of,

- Sum Assured (including Top-up Sum Assured, if any), • Fund Value (including Top-up Fund Value, if any), • Minimum Death Benefit Less
- Fund Value (including Top-up Fund Value, if any)



For complete details of the policy, please refer to the policy document and Sales literature.

Charges under the Policy

➤ Discontinuance Charges

Discontinuance Charges are described below:

Where the policy is discontinued in the policy year	Discontinuance Charge	
	Single premium ≤ Rs. 300,000	Single premium > Rs. 300,000
1	Lower of 2% of (SP or FV), subject to a maximum of Rs. 3,000	Lower of 1% (SP or FV), subject to a maximum of Rs. 6,000
2	Lower of 1.5% of (SP or FV), subject to a maximum of Rs. 2,000	Lower of 0.70% of (SP or FV), subject to a maximum of Rs. 5,000
3	Lower of 1% of (SP or FV), subject to a maximum of Rs. 1,500	Lower of 0.50% of (SP or FV), subject to a maximum of Rs. 4,000
4	Lower of 0.50% of (SP or FV), subject to a maximum of Rs. 1000	Lower of 0.35% of (SP or FV), subject to a maximum of Rs. 2,000
5 and onwards	NIL	NIL

SP: Single Premium

FV is the Fund Value on the Date of Discontinuance

No discontinuance charge is applicable for Top-up premiums.

Disclaimers

The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.

- i. Linked insurance products are different from the traditional insurance products and are subject to the risk factors.
- ii. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions.
- iii. ICICI Prudential Life Insurance Company Limited is only the name of the Life Insurance Company and ICICI Pru1 Wealth is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- iv. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company.
- v. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.

ICICI Pru1 Wealth UIN: 105L175V06



For complete details of the policy, please refer to the policy document and Sales literature.



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For more details on the risk factors, term and conditions please read the salesbrochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.

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