



ICICI Pru LifeTime Classic

**A Non-Participating, Linked, Individual,
Savings Life Insurance Plan**

Key Features

- **Choice of 4 portfolio strategies to match your needs.**
 - TargetAsset Allocation Strategy
 - Trigger Portfolio Strategy2
 - LifeCycle based Portfolio Strategy 2
 - Fixed Portfolio Strategy
- **Choice of protection level:** Choose the level of protection that suits your needs
- **Get additional protection** by opting for ICICI PruAccidentalDeath Rider
- **Wealth Boosters:** Once every 5 years starting from the end of the 10th policy year
- **Tax benefits** may be applicable on premiums paid and benefits received as per the prevailing tax laws[^]

[^]Tax benefits under the policy are subject to conditions under Sec. 80C and Sec 10(10D) of the Income Tax Act,1961. Goods and Service tax and applicable cesses will be charged extraas per applicable rates. Tax laws are subject to amendments fromtime to time.



For complete details of the policy, please refer to the policy document and Sales literature.
UIN: 105L155V10

How does the policy work?

1. Decide your premium amount and the premium payment option
2. Select the Sum Assured as per your protection needs
3. Choose the Portfolio Strategy
4. 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
5. In case of your unfortunate death during the policy term your family will get the death benefit



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Benefits in detail

In the **unfortunate event of death** of the Life Assured during the term of the policy the following will be payable to the Nominee, or in the absence of a Nominee the Legal heir.

- In case of Single Pay policies, Death Benefit = A or B or C whichever is highest
- In case of Limited Pay and Regular Pay policies, For age at entry less than 50 years, Death Benefit = (A+B) or C whichever is higher
- For age at entry greater than or equal to 50 years, 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 up to the date of death.

On **maturity of the policy**, you will receive the Fund Value including Loyalty Additions and Wealth Boosters. You will have an option to receive the Maturity Benefit as a lump sum or as a structured payout using Settlement Option.



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Benefits in detail

- **Change in Portfolio Strategy (CIPS):** You have the option to switch amongst the available Portfolio Strategies. You can change your portfolio strategy up to four times in a policy year provided the monies are not in Discontinued Policy Fund. This facility is provided free of cost. Any unutilized Change in Portfolio Strategy (CIPS) cannot be carried forward to the next policy year.
- **Switches:** If you choose the Fixed Portfolio strategy, you can switch units from one fund to another depending on your financial priorities and savings outlook as many times as you want. Four switches are free in a policy year. The minimum switch amount is Rs. 2,000.
- **Partial Withdrawal Benefit:** Irrespective of the portfolio strategy you select, partial withdrawals are allowed after the completion of five policy years and on payment of all premiums for the first five policy years provided the monies are not in Discontinued Policy Fund. You can make unlimited number of partial withdrawals as long as the total amount of partial withdrawals in a policy year does not exceed 20% of the Fund Value in a policy year. The partial withdrawals are free of cost.



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Boundary Conditions

<p>Premium Payment Term</p>	<table border="1"> <thead> <tr> <th>Premium payment option</th> <th>Premium payment term</th> </tr> </thead> <tbody> <tr> <td>Single Pay</td> <td>Single Premium</td> </tr> <tr> <td>Limited Pay</td> <td>7 years to 30 years</td> </tr> <tr> <td>Regular Pay</td> <td>7 years to 30 years</td> </tr> </tbody> </table>	Premium payment option	Premium payment term	Single Pay	Single Premium	Limited Pay	7 years to 30 years	Regular Pay	7 years to 30 years																					
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Minimum Premium	Single Pay: Rs.50,000 Limited Pay and Regular Pay: Rs. 30,000 p.a.																								
Premium payment modes	Single, Yearly, Half-yearly and Monthly																								
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Boundary Conditions

Age at Entry	Minimum entry age: 0 Maximum entry age: Single Pay: 60 years, Limited Pay/Regular Pay: 58 years
Age at Maturity	Minimum maturity age: Single Pay: 18 years, Limited Pay/Regular Pay: 65 years Maximum maturity age: Single Pay: 80 years, Limited Pay/Regular Pay: 70 years



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Charges

- Allocation Charges**

For Limited/Regular Pay:

Year/ Mode	Year 1	Year 2 - 3	Year 4	Year 5	Year 6 - 7	Thereafter
Annual	6%	6%	6%	6%	4%	2%
Half-Yearly/ Monthly	6%	5%	4.5%	4%	4%	2%

For Single Pay: 3 %; Top-up Premium Allocation Charge: 2%

- Fund Management Charge: For Money Market Fund – 0.75%; For all other funds – 1.35%
- Mortality Charges: Mortality charges will be levied every month by redemption of units based on the Sum at Risk.
- Policy Administration Charges
 - Single Pay: Rs. 60 per month for the first five policy years
 - Limited Pay & Regular Pay: 1.2% p.a. for Year 1 – 5 and 2.4% p.a. thereafter. It is capped at Rs. 500 pm



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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 Pru LifeTime Classic 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.



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For more information, call our customer service toll free number on 1800 2660 from your MTNL or BSNL lines.
(Call Centre Timings: 10:00 A.M. to 7:00 P.M. Monday to Saturday, except National Holidays)
To know more, please visit www.iciciprulife.com

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