

Make your dreams come true with a plan that builds wealth for you.



ICICI Pru Wealth Builder is a unit linked insurance plan that offers multiple choices to invest your savings along with the benefit of a life insurance cover. With this plan you can create wealth for yourself to fulfill your dreams.

ICICI Pru
Wealth Builder
Unit Linked Life Insurance Plan

ICICI PRUDENTIAL
LIFE INSURANCE

Key benefits of ICICI Pru Wealth Builder

- Choose between 7 different funds and 3 portfolio strategies to invest your money
- Enjoy Loyalty Additions at the end of every year, starting from the 10th policy year, on payment of all due premiums
- Invest surplus money over and above your regular premiums as top-ups
- Pay premiums for a limited period or for the entire policy term
- Avail tax benefits on premiums paid and benefits received as per the prevailing tax laws^{T&C2}

How does the policy work?

- Decide your premium amount, premium payment option and policy term.
- Choose the Sum Assured as per your protection needs and your age.
- Decide your investment strategy based on your risk appetite.
- On maturity of your policy, receive your maturity benefit as a lump sum or as a structured payout through the Settlement Option to meet your financial goals. Refer sales brochure to know more details on Settlement Option
- In the unfortunate event of your death during the policy term, your nominee will receive the death benefit to meet any financial liabilities.

ICICI Pru Wealth Builder at a glance

Minimum Premium	₹ 24,000	
Modes of Premium Payment	Yearly	
Premium Payment Term (PPT)	Premium payment option	Premium payment term
	Regular pay	Policy term
	5 pay	5 years
	10 pay	10 years
Policy Term	10, 15, 20, 25 or 30 years	
Minimum Sum Assured for age at entry below 45 years	Higher of (10 × annual premium) and (0.5 × policy term × annual premium)	
Minimum Sum Assured for age at entry above 45 years	Higher of (10 × annual premium) and (0.25 × policy term × annual premium)	
Maximum Sum Assured	As per maximum Sum Assured multiples	
Minimum / Maximum age at entry	0 / 65 years	
Minimum / Maximum age at maturity	18 / 75 years	

Advantage of paying premiums regularly:

Paying your premiums in a systematic manner can protect you from short term market fluctuations and provide potentially superior long term returns.

Illustration

Amount of instalment premium: ₹ 50,000

Age at entry: 35 years

Mode of premium payment: Yearly

Sum Assured: ₹ 500,000

Choice of Portfolio Strategy: Fixed

Premium payment option: Regular

	Term = 10 years		Term = 20 years	
	Returns @ 6% p.a.	Returns @ 10% p.a.	Returns @ 6% p.a.	Returns @ 10% p.a.
Fund Value at Maturity including Loyalty Additions	₹ 586,411	₹ 732,914	₹ 1,551,318	₹ 2,481,616

Illustration: How Loyalty Additions boost your Fund Value for a 20 year term?

Policy year	Annual premium (₹)	Loyalty addition (₹) Returns @ 6% p.a.	Loyalty addition (₹) Returns @ 10% p.a.
10	50,000	10,685	13,035
11	50,000	4,571	5,702
12	50,000	5,176	6,605
13	50,000	5,785	7,557
14	50,000	6,424	8,593
15	50,000	7,094	9,721
16	50,000	7,796	10,950
17	50,000	8,531	12,289
18	50,000	9,303	13,746
19	50,000	10,111	15,334
20	50,000	11,957	17,062

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 ^{TBC}.

Additional Protection with Riders

You can enhance your protection under this policy by choosing from the riders available. The rider premiums payable would be calculated on the rider sum assured.

Rider	Benefit
ICICI Pru Waiver of Premium on Critical Illness Rider(UIN 105C024V01)	On occurrence of specified Critical Illnesses all future premiums payable under the base policy are waived by the company.

For further details, please refer to the Rider brochure.

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 in the chosen fund thereafter. This charge will be as a percentage of the premium.

Year 1	Year 2	Year 3 - 5	Year 6 onwards
3%	2%	1%	NIL

All top up premiums are subject to an allocation charge of 2%.

• Fund Management Charge (FMC)

The following fund management charges will be applicable and will be adjusted from the NAV on a daily basis. This charge will be as a percentage of the fund value.

Fund Name	SFIN	Charges
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	1.35% p.a.
Opportunities Fund	ULIF 086 24/11/09 LOpport 105	1.35% p.a.
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105	1.35% p.a.
Maximiser V	ULIF 11415/03/11 LMaximis5 105	1.35% p.a.
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	1.35% p.a.
Income Fund	ULIF 089 24/11/09 LIncome 105	1.35% p.a.
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	0.75% p.a.

• Policy Administration Charge

The policy administration charge will be as a percentage of the annual premium and will be levied every month for the term of the policy, subject to a maximum of ₹ 500 per month. The policy administration charge will be as set out below:

Policy year	Policy Administration Charge per month (% of annual premium payable)
Year 1 to PPT	0.47%
Thereafter	0.10%

• Mortality Charges

Mortality charges* will be deducted on a monthly basis based on the Sum at Risk.

Sum at Risk = Maximum {Sum Assured plus Fund Value, Minimum Death Benefit} – Fund Value. For more details on indicative mortality charges for male & female, please refer the product brochure.

• Switching Charges

Four free switches are allowed every policy year. Subsequent switches would be charged ₹ 100 per switch. Any unutilised free switch cannot be carried forward to the next policy year*.

• Miscellaneous Charges

If there are any policy alterations during the policy term, they will be subject to a miscellaneous charge^{T6C4} of ₹ 250 per alteration*.

*These charges will be deducted through redemption of units.

Terms and Conditions

1. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale.
2. Tax benefits under the policy are subject to conditions under Sec. 80C and Sec 10(10D) of the Income Tax Act, 1961. Service tax and education cess will be charged extra as per applicable rates Tax laws are subject to amendments from time to time.
3. 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.
4. Complete list of Policy alterations subject to the miscellaneous charge is as follows: change in date of birth, change in address, change in payer, nominee or appointee, increase or decrease in Sum Assured, addition or deletion of riders, policy assignment.
5. Service tax and education cess at applicable rates will be deducted by way of cancellation of units from fund value. The tax laws are subject to amendments from time to time.

IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER.

Unlike traditional products, Unit linked insurance products are subject to market risk, which affect the Net Asset Values and the customer shall be responsible for his/her decision. The names of the Company, Product names or fund options do not indicate their quality or future guidance on returns. Funds do not offer guaranteed or assured returns. Investments are subject to market risk. © 2012, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. Form No.: U91 - ICICI Pru Wealth Builder UIN - 105L129V01. Reg No: 105. Advt. No.: L/11/794/2012-13.