

ICICI Pru
**LifeTime
 Classic**

A Unit Linked Life Individual Product

In this policy if you pay an annual premium of ₹ 50,000 and opt for a policy term of 20 years with a regular premium payment term, this is how your policy will work:



YOU PAY

₹ 10,00,000

YOU MAY GET*

A Fund Value @ 8% ARR#

₹ 19,28,312

at end of the policy term

#ARR stands for Assumed Rate of Return








A Fund Value @ 4% ARR#

₹ 12,20,590

at end of the policy term

#ARR stands for Assumed Rate of Return

*This illustration is for a 40 year old healthy male opting for a life cover of ₹ 5,00,000. The above are illustrative maturity values, net of all charges, Goods & Services Tax and Cess (if any). 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. Since your policy offers variable returns, the given illustration shows different rates of assumed future investment returns.

FEATURE	ADVANTAGE	BENEFIT
 Loyalty Benefit	Get loyalty benefits in the form of Loyalty Additions ⁺ and Wealth Boosters [~]	Your corpus increases as the company puts in money in the form of Loyalty Benefits
 Choice of funds	Invest from a diverse suite of funds	Manage your investment as per your risk appetite by investing in the funds of your choice
 Choice of portfolio strategies	Choose any one of the four strategies to ensure that you are getting the optimum returns out of your premiums	Potential to optimise your investment returns
 Partial withdrawal	You can make Partial withdrawal every year upto 20% of the Fund Value after the completion of 5 years and on payment of all premiums for the first five policy years provided monies are not in the DP Fund	Get access to your money at the time of an emergency / special need like the key educational milestones of your child
 Choice of protection level	Flexibility to choose Sum Assured as per your needs	Ensures complete peace of mind as the financial security of your family is taken care of
 Flexibility of premium payment	Pay premiums for 1 / 5 to 10 years/ Same as policy term	Pay premiums for a period of your choice as per your financial situation
 Tax Benefits	Get tax benefits under Section 80C of Income Tax Act 1961, up to ₹ 46,800 [^]	Save your hard earned money by availing tax benefits

Choice of 4 portfolio strategies to match your needs.

- 1. Target Asset Allocation Strategy:** Allocate your investment between funds as per your risk appetite and maintain the allocation with quarterly rebalancing.
- 2. Trigger Portfolio Strategy 2:** Takes advantage of substantial market swings and invests on the principle of "Buy low and Sell high".
- 3. LifeCycle based Portfolio Strategy 2:** A unique and personalized strategy to create an ideal balance between equity and debt, based on your age.
4. Or you can allocate your savings in any of the available funds through Fixed Portfolio Strategy.

Loyalty Additions and Wealth Boosters

The Company will allocate extra units as below provided all due premiums have been paid:

Premium payment term	Loyalty Addition		Wealth Boosters
	(End of year 6 and 7)	(End of year 8 and onwards)	(End of every fifth year, starting from the end of tenth policy year)
5 years – 6 years	0.10%	0.10%	1%
7 years – 9 years	0.15%	0.30%	1%
10 years and above	0.15%	0.30%	2%
Single Pay	0.25%	0.25%	1.5%

- For single pay policies with a policy term of 5 years, a loyalty addition of 0.25% of the average of daily Fund Values, including Top-up Fund Value, if any, in that same policy year, will be payable at the end of the fifth policy year.
- Each Loyalty Addition will be a percentage of the average of daily Fund Values including Top-up Fund Value, if any, in that same policy year as mentioned in the table above.
- Wealth Boosters will be a percentage of the average Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters.

Available funds:

Fund Name	SFIN
Active Asset Allocation Balanced Fund	ULIF 138 15/02/17 AAABF 105
Value Enhancer Fund	ULIF 139 24/11/17 VEF 105
Maximiser V	ULIF 114 15/03/11 LMaximis5 105
Opportunities Fund	ULIF 086 24/11/09 LOpport 105
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105
Focus 50 Fund	ULIF 142 04/02/19 FocusFifty 105
India Growth Fund	ULIF 141 04/02/19 IndiaGrwth 105
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105
Secure Opportunities Fund	ULIF 140 24/11/17 SOF 105
Maximise India Fund	ULIF 136 11/20/14 MIF 105
Income Fund	ULIF 089 24/11/09 LIncome 105
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105

Terms and Conditions:

- 1. Surrender:** The lock-in period in this product is five years. On surrender after completion of five years, the surrender value will be the Fund Value including Top Up Fund Value, if any.
 - This is not a product brochure. For more details on the risk factors, terms and conditions, and the charges and benefits related to Surrender, Premium Discontinuance, Revival etc., please read the sales brochure carefully before concluding the sale.
- ~ **Tax benefits of ₹ 46,800 u/s 80C** is calculated at highest tax slab rate of 31.20% (including cess excluding surcharge) on life insurance premium u/s 80C of ₹ 1,50,000. Tax benefits subject to conditions under Section 80C, 10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Good and Service tax and Cesses, if any will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above.
- + **Loyalty Additions:** • Each Loyalty Addition will be a percentage of the average of daily Fund Values including Top-up Fund Value, if any, in that same policy year. • Loyalty Additions will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation. • The allocation of Loyalty Additions is guaranteed and shall not be revoked by the Company under any circumstances. • If the premium payment is discontinued any time after 5 years, the number of years for which premiums have been paid will be considered as the premium paying term for the purpose of deciding the Loyalty Additions to be paid for the rest of the policy term.
- ~ **Wealth Booster:** • Each Wealth Booster will be equal to a percentage of the average of the Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters. • Wealth Booster will be allocated between the funds in the same proportion as the value of total units held in each fund at the time of allocation. • The allocation of Wealth Booster units is guaranteed and shall not be revoked by the Company under any circumstances.

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.

This is a unit linked insurance plan. In this policy, the investment risk in investment portfolio is borne by the Policyholder. Unit linked Insurance products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender/withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year. On surrender after completion of five years, the surrender value will be the Fund Value including Top Up Fund Value, if any.

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