

PULL TO STAY AHEAD

Introducing, ICICI Pru **LifeStage Assure**

Well begun, they say, is half done. This adage holds true as much to life as to your long-term financial planning.

Keeping this in mind, we bring to you; ICICI Pru LifeStage Assure, a ULIP that offers you a clear advantage by giving you guaranteed returns (maturity additions) on your first year premium - which means that your investment gets an unmatched start to long-term wealth creation.

ICICI Pru LifeStage Assure also comes with an option of Lifecycle based portfolio strategy that re-distributes your money across various asset classes based on your life stage and risk tolerance. Thus, with this policy you can look forward to a great start to realise all your aspirations.

Key Benefits of ICICI Pru LifeStage Assure

- Guaranteed returns of 100-450%* of your first year premium at maturity
- Life cycle based portfolio strategy to invest in right asset allocation depending on the age of the policyholder
- Low premium allocation charges from the 2nd year onwards
- Cover continuance option is available which ensures continuance of life insurance cover, even if you wish to take a break in premium payment ⁴
- Option to withdraw your money³ systematically over a period of 5 years on maturity of the policy
- Avail tax benefits⁶ on premiums paid and benefits received as per the Income Tax Act, 1961

* Based on term of policy and number of premiums that will be paid

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

Illustration

Annual Premium: Rs. 20,000

Sum Assured: 1,00,000

Portfolio Option: Lifecycle based

Guaranteed Maturity Addition

Guaranteed Maturity Addition is a percentage of the First year premium as per the table below & shall be payable at the end of the policy term.

| Term = 30 years | | | | | | |
|---------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|
| Age (yrs) | 30 | | 35 | | 40 | |
| | Returns @ 6% p.a. | Returns @ 10% p.a. | Returns @ 6% p.a. | Returns @ 10% p.a. | Returns @ 6% p.a. | Returns @ 10% p.a. |
| FV at Maturity | Rs. 11,77,414 | Rs. 24,02,778 | Rs. 11,71,876 | Rs. 23,99,328 | Rs. 11,57,857 | Rs. 23,82,218 |
| Guaranteed Addition | Rs. 90,000 | Rs. 90,000 | Rs. 90,000 | Rs. 90,000 | Rs. 90,000 | Rs. 90,000 |
| Total | Rs.12,67,414 | Rs.24,92,778 | Rs.12,61,876 | Rs.24,89,328 | Rs.12,47,857 | Rs.24,72,218 |

The given illustration is for a healthy male with 100% of his investments in lifecycle based portfolio strategy. These are illustrative returns net of all charges. Service tax & education cess would be charged extra as per applicable rates. Since your policy offers variable returns, the given illustration shows two different rates (6% & 10% p.a. as per the guidelines of Life Council) of assumed future investment returns.⁵

| Term (yrs) | Policies that have paid all the premiums | Policies that have opted for cover continuance option |
|------------|--|---|
| 10 | 125% | 100% |
| 15 | 180% | 140% |
| 20 | 270% | 180% |
| 25 | 350% | 250% |
| 30 | 450% | 300% |

AN INVESTMENT THAT KEEPS YOU AHEAD
RIGHT FROM THE START



| Charges | Particulars | | | | | | | | | | | | | | | | |
|------------------------------|---|-----------------|---------------|-------------------|---------------|-------------------|------------------|--------------|--------------|--------|-------|-------|-------|-------|-------|-------|-------|
| Premium Allocation Charge | <p>First year's premium goes towards providing Guaranteed Maturity Additions and will not be allocated to the unit fund. Second year onwards premium allocation charges will be deducted from the premium amount at the time of premium payment & the balance amount would be used for allocation of units.</p> <table border="1"> <thead> <tr> <th>Year</th> <th>2 - 3</th> <th>4 - 5</th> <th>6 - 10</th> <th>Thereafter</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>5%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </tbody> </table> | Year | 2 - 3 | 4 - 5 | 6 - 10 | Thereafter | Charge | 5% | 2% | 1% | 0% | | | | | | |
| Year | 2 - 3 | 4 - 5 | 6 - 10 | Thereafter | | | | | | | | | | | | | |
| Charge | 5% | 2% | 1% | 0% | | | | | | | | | | | | | |
| Policy Administration Charge | There is a Policy Administration Charge of Rs. 60/- pm and is deducted by cancellation of units. | | | | | | | | | | | | | | | | |
| Mortality Charge | <p>Mortality Charge will be deducted on a monthly basis by cancellation of units. These charges will be applicable as per your age at the time of deduction of Mortality Charge. Indicative charges per thousand Sum Assured for sample age for healthy male & female lives are as under:</p> <table border="1"> <thead> <tr> <th>Age (yrs)-Male</th> <th>20</th> <th>30</th> <th>40</th> <th>50</th> </tr> </thead> <tbody> <tr> <td>Age (yrs)-Female</td> <td>22</td> <td>32</td> <td>42</td> <td>52</td> </tr> <tr> <td>Rs.</td> <td>1.33</td> <td>1.46</td> <td>2.48</td> <td>5.91</td> </tr> </tbody> </table> | Age (yrs)-Male | 20 | 30 | 40 | 50 | Age (yrs)-Female | 22 | 32 | 42 | 52 | Rs. | 1.33 | 1.46 | 2.48 | 5.91 | |
| Age (yrs)-Male | 20 | 30 | 40 | 50 | | | | | | | | | | | | | |
| Age (yrs)-Female | 22 | 32 | 42 | 52 | | | | | | | | | | | | | |
| Rs. | 1.33 | 1.46 | 2.48 | 5.91 | | | | | | | | | | | | | |
| Surrender Charge | On surrender of the policy the fund value will be returned to the customer, however; no Guaranteed Maturity Addition will be paid in case of a surrender. | | | | | | | | | | | | | | | | |
| Fund Management Charge | <p>The Fund Management Charge will be adjusted from the NAV on a daily basis. All charges are per annum</p> <table border="1"> <thead> <tr> <th>Funds</th> <th>R.I.C.H. IV</th> <th>Flexi Growth IV</th> <th>Multiplier IV</th> <th>Flexi Balanced IV</th> <th>Balancer IV</th> <th>Protector IV</th> <th>Preserver IV</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>1.50%</td> <td>1.50%</td> <td>1.50%</td> <td>1.00%</td> <td>1.00%</td> <td>0.75%</td> <td>0.75%</td> </tr> </tbody> </table> | Funds | R.I.C.H. IV | Flexi Growth IV | Multiplier IV | Flexi Balanced IV | Balancer IV | Protector IV | Preserver IV | Charge | 1.50% | 1.50% | 1.50% | 1.00% | 1.00% | 0.75% | 0.75% |
| Funds | R.I.C.H. IV | Flexi Growth IV | Multiplier IV | Flexi Balanced IV | Balancer IV | Protector IV | Preserver IV | | | | | | | | | | |
| Charge | 1.50% | 1.50% | 1.50% | 1.00% | 1.00% | 0.75% | 0.75% | | | | | | | | | | |
| Switching Charge | 4 free switches are allowed every policy year. Subsequent switches would be charged at Rs.100 per switch. [#] | | | | | | | | | | | | | | | | |

[#] Any unutilised free switch cannot be carried forward. These charges would be deducted by cancellation of units.

Risk of Investment in Units of the Funds

The Proposer/Life Assured should be aware that ICICI Pru LifeStage Assure is a Unit Linked Insurance Policy (ULIP) and is different from traditional products. Investments in ULIPs are subject to investment risks. The Net Asset Value (NAV) of the units may fluctuate based on the performance of the fund and factors influencing the capital market and the policyholder is responsible for his/her decisions. ICICI Prudential Life Insurance Company Limited, ICICI Pru LifeStage Assure, R.I.C.H. IV, Flexi Growth IV, Multiplier IV, Flexi Balanced IV, Balancer IV, Protector IV & Preserver IV are only names of the company, policy, funds respectively and do not in any way indicate the quality of the policy, fund or their future prospects or returns. The funds do not offer a guaranteed or assured returns.

Terms and Conditions

1. In case the Life Assured is below 7 years (age nearest birthday) at the time of death, only the Fund Value would be payable.
2. For details on surrender value, partial withdrawal and charges for the same and other features, please refer to the policy document.
3. During settlement period, the investment risk in investment portfolio is borne by the policyholder.
4. On discontinuation of due premiums after paying at least five consecutive years premium, the policy will continue subject to all applicable charges and foreclosure condition for a revival period of two years. On non-resumption of payment during this period the policyholder can opt for Cover Continuance Option failing which the policy will be surrendered.
5. 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.
6. Tax benefits are available u/s 80C and 10(10D) of Income Tax Act 1961, subject to conditions mentioned therein. Service tax and education cess will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.

For more information, contact:

ICICI Pru
**LifeStage
Assure**

ICICI PRUDENTIAL
LIFE INSURANCE

This leaflet is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy. For more details on risk factors and terms and conditions please refer to the policy document, sales brochure & detailed benefit illustration before concluding a sale. Insurance is the subject matter of the solicitation. © 2008, ICICI Prudential Life Insurance Company Limited. Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.Reg. No.105. ICICI Pru Life StageAssure : Form No.: U54 UIN.: 105L083V01 Advt. No.: L/II/306/2008-09