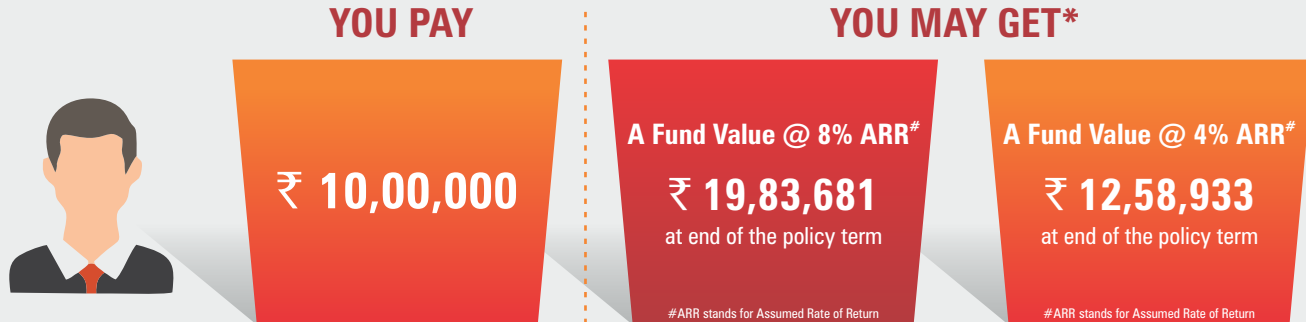









ICICI Pru  
**LifeTime  
 Classic**  
 Unit Linked Insurance Plan

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:



\*This illustration is for a 35 year old healthy male opting for a life cover of ₹ 5,00,000 and 100% of his investment in Maximiser V fund. The above are illustrative maturity values, net of all charges, service tax and education cess. 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
 <b>Loyalty Benefit</b>	Get loyalty benefits in the form of Loyalty Additions <sup>T&amp;C2</sup> and Wealth Boosters <sup>T&amp;C3</sup>	Your corpus increases as the company puts in money in the form of Loyalty Benefits
 <b>Choice of funds</b>	Invest from a diverse suite of 9 funds	Manage your investment as per your risk appetite by investing in the funds of your choice
 <b>Choice of portfolio strategies</b>	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
 <b>Partial withdrawal</b>	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
 <b>Choice of protection level</b>	Enjoy the safety of a life cover based on your desired level of protection	Ensures complete peace of mind as the financial security of your family is taken care of
 <b>Flexibility of premium payment</b>	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
 <b>Tax Benefits</b>	Get tax benefits on premiums you pay up to ₹46,350 under Section 80C of Income Tax Act, 1961	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 nine 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.

## Fund Performance as on April 30, 2017

Name	Inception Date	Benchmark	Since Inception fund performance
Bluechip	November 24, 2009	S&P CNX Nifty	8.50%
Maximise India	February 23, 2015	2/3rd NIFTY 50 Index and 1/3rd NIFTY NEXT 50 Index	5.80%
Maximiser Fund V	August 29, 2011	BSE 100	14.45%
Multicap Growth Fund	November 24, 2009	S&P CNX 500	12.32%
Opportunities fund	November 24, 2009	BSE 200	10.79%
Multi Cap Balanced Fund	November 24, 2009	55% S&P CNX 500 + 45% Crisil Composite Bond Index	10.36%
Income Fund	November 24, 2009	CRISIL composite bond index	8.96%
Money Market Fund	November 24, 2009	CRISIL Liquid Index	8.12%
Active Asset Allocation Balanced fund	June 02, 2017	50% BSE 100 + 50% CRISIL Composite Bond Fund Index.	Not applicable

Past performance is not indicative of future performance.

### Terms and Conditions:

- Tax benefits under the policy are subject to conditions under Section 80C, 10(10D) and other provisions of the Income Tax Act, 1961. Service tax and applicable cesses will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time. All policies issued from April 1, 2012, with sum assured (cover on death) less than 10 times of annual premium will not be eligible for tax benefit u/s 10(10D). Further tax benefit u/s 80C will be limited only up to 10% of Sum Assured. Please seek professional tax advice for applicability of tax benefits on premiums paid and benefits received.
- 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:** • 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. • Wealth Boosters 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 Wealth Boosters 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 Wealth Boosters to be paid for the rest of the policy term as per the table above.
- 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.

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.

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 Linked Insurance Products completely or partially till the end of the fifth year. 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.

ICICI Prudential Life Insurance Company. IRDAI Regn. No. 105 . CIN: L66010MH2000PLC127837. ICICI Prudential Life Insurance Company Limited. Registered Address: ICICI PruLife Towers, 1089, Appasaheb Marathe arg, Prabhadevi, Mumbai 400025. ICICI Pru LifeTime Classic, UIN: 105L155V01. Comp/doc/May/2017/0167.