



Benefit Illustration of ICICI Pru LifeTime Maxima

This shall form a part of the policy document

Prepared For : Policy Bazaar Policy Bazaar



Product Features

Name of the Product : ICICI Pru LifeTime Maxima	Riders : A D B R S u m Assured:0	Unique Identification No. : 105L096V01	Proposal No. : _____
Age : 41 Years	C I B R S u m Assured:0	Service Tax Rate : 10.30%	Policy No. : _____
Sum Assured : Rs.500,000/-		Policy Term : 20 Years	
Amount of Installment premium : Rs.100,000/-		Mode Of Premium Payment : Annual	
Premium Payment Term : 20		Choice of portfolio strategy : Fixed	
		Funds Opted for : Multi Cap Growth Fund:100%	

Statement of various charges alongwith growth of the fund expected over the duration of the policy with assumed rate of interest as mentioned

Gross Yield	10%
Net Yield	8.19%
All charges are in rupees	

Policy Year	Annualised Premium ¹	Premium Allocation Charge ²	Amount available for investment (out of Premium)	Mortality Charge	Service Tax	Policy Admin Charge	Other Charge ³	Addition to the fund (if any) ⁴	Fund before FMC	Fund Management Charge	Guarantee Charge ⁵	Fund at End ⁶	Surrender Value	Death Benefit
1	100000	7500	92500	1089	1998	9600	0	0	89451	1213	0	88238	0	500000
2	100000	3000	97000	885	1650	9600	0	0	191882	2530	0	189351	0	500000
3	100000	3000	97000	635	1771	9600	0	0	302890	3957	0	298933	269039	500000
4	100000	0	100000	304	1592	9600	0	0	426827	5551	0	421276	400212	500000
5	100000	0	100000	0	1738	9600	0	0	561143	7278	0	553865	553865	553865
6	100000	0	102000	0	954	0	0	2000	720045	9257	0	710787	710787	710787
7	100000	0	102000	0	1182	0	0	2000	892323	11472	0	880851	880851	880851
8	100000	0	102000	0	1429	0	0	2000	1079028	13873	0	1065155	1065155	1065155
9	100000	0	102000	0	1697	0	0	2000	1281367	16474	0	1264893	1264893	1264893
10	100000	0	102000	0	1987	0	0	2000	1500651	19293	0	1481358	1481358	1481358
11	100000	0	102000	0	2302	0	0	2000	1738298	22349	0	1715949	1715949	1715949
12	100000	0	102000	0	2643	0	0	2000	1995845	25660	0	1970185	1970185	1970185
13	100000	0	102000	0	3013	0	0	2000	2274959	29248	0	2245711	2245711	2245711
14	100000	0	102000	0	3413	0	0	2000	2577447	33137	0	2544310	2544310	2544310
15	100000	0	102000	0	3847	0	0	2000	2905265	37352	0	2867913	2867913	2867913
16	100000	0	102000	0	4318	0	0	2000	3260535	41919	0	3218616	3218616	3218616
17	100000	0	102000	0	4828	0	0	2000	3645555	46869	0	3598686	3598686	3598686
18	100000	0	102000	0	5380	0	0	2000	4062817	52234	0	4010583	4010583	4010583
19	100000	0	102000	0	5979	0	0	2000	4515021	58048	0	4456973	4456973	4456973
20	100000	0	102000	0	6628	0	0	2000	5005093	64348	0	4940744	4940744	4940744

Policy Year	Annualised Premium ¹	Premium Allocation Charge ²	Amount available for investment (out of Premium)	Mortality Charge	Service Tax	Policy Admin Charge	Other Charge ³	Addition to the fund (if any) ⁴	Fund before FMC	Fund Management Charge	Guarantee Charge ⁵	Gross Yield		Death Benefit
												Fund at End ⁶	Surrender Value	
1	100000	7500	92500	1094	1996	9600	0	0	84898	1181	0	83717	0	500000
2	100000	3000	97000	909	1640	9600	0	0	178948	2409	0	176539	0	500000
3	100000	3000	97000	691	1750	9600	0	0	277415	3695	0	273720	246348	500000
4	100000	0	100000	413	1555	9600	0	0	384067	5087	0	378980	360031	500000
5	100000	0	100000	62	1669	9600	0	0	495848	6546	0	489302	489302	500000
6	100000	0	102000	0	842	0	0	2000	625694	8179	0	617516	617516	617516
7	100000	0	102000	0	1025	0	0	2000	761365	9952	0	751413	751413	751413
8	100000	0	102000	0	1216	0	0	2000	903051	11804	0	891246	891246	891246
9	100000	0	102000	0	1415	0	0	2000	1051017	13738	0	1037279	1037279	1037279
10	100000	0	102000	0	1623	0	0	2000	1205543	15758	0	1189785	1189785	1189785
11	100000	0	102000	0	1840	0	0	2000	1366920	17868	0	1349052	1349052	1349052
12	100000	0	102000	0	2067	0	0	2000	1535451	20070	0	1515380	1515380	1515380
13	100000	0	102000	0	2304	0	0	2000	1711453	22371	0	1689082	1689082	1689082
14	100000	0	102000	0	2552	0	0	2000	1895257	24774	0	1870483	1870483	1870483
15	100000	0	102000	0	2810	0	0	2000	2087210	27283	0	2059927	2059927	2059927
16	100000	0	102000	0	3080	0	0	2000	2287672	29903	0	2257769	2257769	2257769
17	100000	0	102000	0	3362	0	0	2000	2497022	32640	0	2464382	2464382	2464382
18	100000	0	102000	0	3656	0	0	2000	2715652	35497	0	2680155	2680155	2680155
19	100000	0	102000	0	3964	0	0	2000	2943974	38482	0	2905493	2905493	2905493
20	100000	0	102000	0	4285	0	0	2000	3182419	41599	0	3140820	3140820	3140820

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATION PURPOSE.

ICI Pru LifeTime Maxima is only the name of the policy and does not in any way indicate the quality of the policy, its future prospects or returns.

Multi Cap Growth Fund, Bluechip Fund, Opportunities Fund, Multi Cap Balanced Fund, Income Fund, Money Market Fund and Return Guarantee Fund are the names of the different fund options and do not in any manner indicate the quality of the fund, its future prospects or returns.

¹ Includes Top Up premium (if any)

² Includes Top Up charge (if any)

³ Includes rider charges (if any)

⁴ Additional allocation of units will be made at the beginning of every policy year, starting from the 6th policy year @ 2% of annual premium into investment funds, only if policy is in force and all premiums have been paid up to the date of allocation

⁵ A cost of guarantee of 0.25% p.a. is applicable only for the Return Guarantee Fund

⁶ If the customer has opted for Return Guarantee Fund (RGF), value of units purchased under RGF shall be transferred, at the time of termination of the tranche, to other fund(s) opted by the customer at a NAV of Rs. 13.70/unit or the prevailing Net Asset Value (NAV) of the RGF as on that date, whichever is higher. Any withdrawal from the RGF prior to the termination of the tranche shall attract the NAV of the RGF as on date

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1. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your life insurance company. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustration on this page will show two different rates of assumed future investment returns. These assumed rates of returns are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy as it is dependant on a number of factors including future investment performance.
 2. For the purpose of illustrations, we have used 6% and 10% as the lower and the higher rates of investment returns respectively, in the calculations. These are in accordance with the guidelines issued by the Life Insurance Council and in no way signify our expectations of investment return on the funds. For each of the funds, the actual investment return may be higher or lower than the above rates based on the asset classes and the risk taken.
 3. The projected yields have been calculated after applying all the charges (except mortality charges, rider charges, service tax, education cess and guarantee charge).
 4. This document is for illustration purposes only.
 5. The investments in the units are subject to market and other risks and there can be no assurance that the objectives of the fund will be achieved.
 6. The unit value of the units of the fund can go up or down depending on the factors and forces affecting the financial markets from time to time and may also be affected by changes in the general level of interest rates.
 7. The policy acquires a surrender value on payment of the first full year's premium, however its payable only after completion of three policy years. The illustrated surrender value is not guaranteed.
 8. Fund value at start shall be: For 1st year, amount available for investment, thereafter, previous year's end Fund Value plus the amount available for investment in the current year.
 9. The fund options do not offer a guaranteed or assured return except for the Return Guarantee Fund which gives a minimum guaranteed return by the way of a guaranteed NAV at the time of termination of the tranche.
 10. Past Performance of any plan/ fund of the company is not necessarily indicative of the future performance of any of the plans.
 11. The above information must be read in conjunction with the sales brochure & policy document.
 12. This illustration is based on the terms and conditions of the life insurance policy as on date of the illustration.
 13. This benefit illustration is merely an example and is based on the data provided by you in the application form. The illustration is based on basic mortality charge. However, the illustration could change in case we charge extra premium based on underwriting guidelines.
 14. Tax Benefits would be available as per the prevailing Income Tax laws.
 15. For any further clarifications, please feel free to contact your advisor/FSC or e-mail us on lifeline@iciciprulife.com
 16. All the charges in the illustration are inclusive of Service Tax and Education Cess applicable as per the current Tax laws.
 17. In case of a non standard age proof, an additional charge of Rs.2.50 per Rs.1000 of Sum Assured will be levied on an annual basis. For ULIP products, this charge will be deducted via cancellation of units.
- Insurance is the subject matter of the solicitation.

Objective of taking this policy: Savings Protection Others, please specify _____

I _____, (Name) having received the information with respect to the above, have understood the above illustration before entering into the contract.

Marketing officials Signature:
Signature: _____

Policyholders'

Company Seal:
Place
Date:

