



Benefit Illustration of ICICI Pru LifeTime Maxima

This shall form a part of the policy document

Prepared For : 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 : 31 Years	C I B R S u m Assured:0	Service Tax Rate : 10.30%	Policy No. : _____
Sum Assured : Rs.500,000/-		Policy Term : 10 Years	
Amount of Installment premium : Rs.100,000/-		Mode Of Premium Payment : Annual	
Premium Payment Term : 10		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	7.33%
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	600	1948	9600	0	0	89500	1214	0	88286	0	500000
2	100000	3000	97000	458	1606	9600	0	0	191935	2531	0	189404	0	500000
3	100000	3000	97000	311	1738	9600	0	0	302948	3958	0	298990	269091	500000
4	100000	0	100000	140	1575	9600	0	0	426890	5552	0	421338	400271	500000
5	100000	0	100000	0	1738	9600	0	0	561210	7279	0	553932	553932	553932
6	100000	0	102000	0	954	0	0	2000	720118	9258	0	710860	710860	710860
7	100000	0	102000	0	1182	0	0	2000	892403	11473	0	880929	880929	880929
8	100000	0	102000	0	1429	0	0	2000	1079114	13874	0	1065240	1065240	1065240
9	100000	0	102000	0	1697	0	0	2000	1281461	16475	0	1264986	1264986	1264986
10	100000	0	102000	0	1987	0	0	2000	1500752	19295	0	1481458	1481458	1481458

Gross Yield	6%
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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	602	1945	9600	0	0	85457	1185	0	84272	0	500000
2	100000	3000	97000	469	1595	9600	0	0	180035	2420	0	177614	0	500000
3	100000	3000	97000	337	1715	9600	0	0	278957	3713	0	275244	247720	500000

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
5	100000	0	100000	24	1668	9600	0	0	497844	6572	0	491272	491272	500000
6	100000	0	102000	0	845	0	0	2000	627779	8206	0	619573	619573	619573
7	100000	0	102000	0	1028	0	0	2000	763542	9981	0	753562	753562	753562
8	100000	0	102000	0	1219	0	0	2000	905324	11834	0	893490	893490	893490
9	100000	0	102000	0	1418	0	0	2000	1053391	13769	0	1039622	1039622	1039622
10	100000	0	102000	0	1626	0	0	2000	1208023	15791	0	1192232	1192232	1192232

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:

