



Benefit Illustration of ICICI Pru LifeTime Pension Maxima

gnelv / Page 1 of 4

This shall form a part of the policy document

Prepared For : Policy
Bazaar



Product Features

Name of the Product : ICICI Pru LifeTime Pension Maxima	Unique Identification No. : 105L101V01	Proposal No. : _____
Age : 25 Years	Service Tax Rate : 10.30%	Policy No. : _____
Sum Assured : Rs.0/-	Policy Term : 30 Years	
Premium Payment Term : 30 Years	Mode Of Premium Payment : Annual	
Amount of Installment premium : Rs.20,000/-	Choice of portfolio strategy : Fixed	
Mode : Annual		
Frequency of Pension : Annual		
Annuity Option : LIFE ANNUITY	Pension Funds Opted for : Pension Multi Cap Balanced 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	8.55%

(All charges are in rupees)

Policy Year	Annualised Premium ¹	Premium Allocation Charge ²	Additional Allocation of Units ³	Amount available for investment (out of Premium)	Mortality Charge	Service Tax	Policy Admin Charge	Other Charges	Loyalty Additions ⁴	Fund before FMC	FMC	Guarantee Charge ⁵	Fund at End	Surrender Value	Death Benefit
1	20000	3600	0	16400	0	517	1200	0	0	16205	216	0	15989	0	15989
2	20000	1200	0	18800	0	297	1200	0	0	36664	479	0	36185	0	36185
3	20000	1200	0	18800	0	326	1200	0	0	58837	764	0	58073	52265	58073
4	20000	0	0	20000	0	236	1200	0	0	84320	1092	0	83228	79066	83228
5	20000	0	0	20000	0	273	1200	0	0	111936	1447	0	110489	110489	110489
6	20000	0	400	20400	0	190	0	0	0	143697	1847	0	141850	141850	141850
7	20000	0	400	20400	0	236	0	0	0	178127	2290	0	175837	175837	175837
8	20000	0	400	20400	0	285	0	0	0	215440	2770	0	212670	212670	212670
9	20000	0	400	20400	0	339	0	0	0	255877	3290	0	252587	252587	252587
10	20000	0	400	20400	0	397	0	0	2661	299700	3853	0	298508	298508	298508
11	20000	0	400	20400	0	464	0	0	0	350115	4501	0	345614	345614	345614
12	20000	0	400	20400	0	532	0	0	0	401830	5166	0	396664	396664	396664
13	20000	0	400	20400	0	606	0	0	0	457876	5887	0	451989	451989	451989
14	20000	0	400	20400	0	687	0	0	0	518615	6668	0	511947	511947	511947
15	20000	0	400	20400	0	774	0	0	5284	584441	7514	0	582210	582210	582210
16	20000	0	400	20400	0	876	0	0	0	661579	8506	0	653073	653073	653073
17	20000	0	400	20400	0	979	0	0	0	739376	9506	0	729870	729870	729870
18	20000	0	400	20400	0	1091	0	0	0	823689	10590	0	813099	813099	813099
19	20000	0	400	20400	0	1212	0	0	0	915061	11765	0	903296	903296	903296
20	20000	0	400	20400	0	1343	0	0	9241	1014085	13038	0	1010288	1010288	1010288

Policy Year	Annualised Premium ¹	Premium Allocation Charge ²	Additional Allocation of Units ³	Amount available for investment (out of Premium)	Mortality Charge	Service Tax	Policy Admin Charge	Other Charges	Loyalty Additions ⁴	Fund before FMC	FMC	Guarantee Charge ⁵	Fund at End	Surrender Value	Death Benefit
21	20000	0	400	20400	0	1498	0	0	0	1131547	14548	0	1116999	1116999	1116999
22	20000	0	400	20400	0	1654	0	0	0	1248699	16054	0	1232645	1232645	1232645
23	20000	0	400	20400	0	1822	0	0	0	1375662	17686	0	1357976	1357976	1357976
24	20000	0	400	20400	0	2004	0	0	0	1513257	19455	0	1493802	1493802	1493802
25	20000	0	400	20400	0	2201	0	0	15212	1662374	21372	0	1656214	1656214	1656214
26	20000	0	400	20400	0	2437	0	0	0	1840680	23665	0	1817015	1817015	1817015
27	20000	0	400	20400	0	2671	0	0	0	2017215	25934	0	1991281	1991281	1991281
28	20000	0	400	20400	0	2925	0	0	0	2208534	28394	0	2180140	2180140	2180140
29	20000	0	400	20400	0	3199	0	0	0	2415874	31060	0	2384814	2384814	2384814
30	20000	0	400	20400	0	3497	0	0	24222	2640577	33949	0	2630850	2630850	2630850
Pension Amount# : Rs. 204548 per annum															

													Gross Yield		6%
Policy Year	Annualised Premium ¹	Premium Allocation Charge ²	Additional Allocation of Units ³	Amount available for investment (out of Premium)	Mortality Charge	Service Tax	Policy Admin Charge	Other Charges	Loyalty bonus ⁴	Fund before FMC	FMC	Guarantee Charge ⁵	Fund at End	Surrender Value	Death Benefit
1	20000	3600	0	16400	0	516	1200	0	0	15597	212	0	15385	0	15385
2	20000	1200	0	18800	0	295	1200	0	0	34677	461	0	34216	0	34216
3	20000	1200	0	18800	0	322	1200	0	0	54604	722	0	53882	48494	53882
4	20000	0	0	20000	0	228	1200	0	0	76814	1012	0	75802	72012	75802
5	20000	0	0	20000	0	259	1200	0	0	100009	1315	0	98694	98694	98694
6	20000	0	400	20400	0	170	0	0	0	126021	1647	0	124374	124374	124374
7	20000	0	400	20400	0	206	0	0	0	153194	2002	0	151192	151192	151192
8	20000	0	400	20400	0	244	0	0	0	181572	2373	0	179199	179199	179199
9	20000	0	400	20400	0	284	0	0	0	211208	2761	0	208447	208447	208447
10	20000	0	400	20400	0	326	0	0	2201	242157	3165	0	241194	241194	241194
11	20000	0	400	20400	0	373	0	0	0	276809	3618	0	273191	273191	273191
12	20000	0	400	20400	0	418	0	0	0	310667	4061	0	306606	306606	306606
13	20000	0	400	20400	0	466	0	0	0	346026	4523	0	341503	341503	341503
14	20000	0	400	20400	0	516	0	0	0	382953	5006	0	377947	377947	377947
15	20000	0	400	20400	0	568	0	0	3906	421516	5510	0	419912	419912	419912
16	20000	0	400	20400	0	627	0	0	0	465922	6090	0	459832	459832	459832
17	20000	0	400	20400	0	684	0	0	0	508163	6642	0	501521	501521	501521
18	20000	0	400	20400	0	744	0	0	0	552278	7219	0	545059	545059	545059
19	20000	0	400	20400	0	806	0	0	0	598348	7821	0	590527	590527	590527
20	20000	0	400	20400	0	870	0	0	6044	646460	8450	0	644054	644054	644054
21	20000	0	400	20400	0	947	0	0	0	703102	9191	0	693911	693911	693911
22	20000	0	400	20400	0	1018	0	0	0	755858	9880	0	745978	745978	745978
23	20000	0	400	20400	0	1092	0	0	0	810953	10600	0	800353	800353	800353
24	20000	0	400	20400	0	1169	0	0	0	868490	11352	0	857138	857138	857138
25	20000	0	400	20400	0	1250	0	0	8725	928579	12138	0	925166	925166	925166
26	20000	0	400	20400	0	1347	0	0	0	1000564	13079	0	987485	987485	987485
27	20000	0	400	20400	0	1436	0	0	0	1066507	13941	0	1052566	1052566	1052566
28	20000	0	400	20400	0	1529	0	0	0	1135374	14841	0	1120533	1120533	1120533

29	20000	0	400	20400	0	1625	0	0	0	1207293	15781	0	1191512	1191512	1191512
30	20000	0	400	20400	0	1727	0	0	12088	1282402	16763	0	1277727	1277727	1277727
Pension Amount# : Rs. 97033 per annum															

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

ICI CI Pru LifeTime Pension 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.

Pension Multi Cap Growth Fund, Pension Bluechip Fund, Pension Opportunities Fund, Pension Dynamic P/ E Fund, Pension Multi Cap Balanced Fund, Pension Income Fund, Pension Money Market Fund and Pension 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 Additional allocation of units will be made at the time of premium payment, 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

⁴ At the end of every five policy years, starting from the 10th policy year, there will be additions to the policy. These additions will be calculated as 1% of the average of the policy's Fund Values on the last day of eight policy quarters preceding the said allocation and will be paid irrespective of the premium payment status.

⁵ Charge for investment guarantee of 0.25% p.a. is applicable only for the Pension Return Guarantee Fund.

The annuity amount has been calculated based on indicative annuity rates and are subject to change from time to time.

Disclaimers

gnelv / Page 4 of 4

=====

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 service tax, education cess, charge for investment guarantee and mortality charges(If any))
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 any of the funds will be achieved.
6. The unit value of the units of each of the funds 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 surrender value is 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 Pension 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. Annuity option chosen is for illustration purpose only. Customer needs to opt for the annuity option, three months prior to vesting.
12. The above information must be read in conjunction with the sales brochure & policy document.
13. This illustration is based on the terms and conditions of the life insurance policy as on date of the illustration.
14. 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 the basic mortality charge. However the illustration could change in case we charge extra premium based on underwriting guidelines.
15. Tax Benefits would be available as per the prevailing Income Tax laws.
16. Service tax rate and amounts shown are inclusive of the applicable education cess.
17. For any further clarifications, please feel free to contact your advisor/FSC or e-mail us on lifeline@iciciprulife.com.
Insurance is the subject matter of the solicitation.

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

Marketing officials Signature:

Policyholders'

Signature: _____

Company Seal:

Place

Date:

ICICI Prudential Life Insurance Company Limited.
1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025
Email: lifeline@iciciprulife.com
www.iciciprulife.com