

# LifeLink Super



 **ICICI PRUDENTIAL** 

L I F E I N S U R A N C E

We cover you. At every step in life.

*Having worked hard for your success, you realise the value of saving for your future. Have you given a thought to expenses such as your child's higher education, daughter's marriage or emergency medical expenses? With a good investment plan, you can meet these expenses with ease... and enjoy the protection of a life cover too.*

*At ICICI Prudential, we help you meet your goals in life. We now offer you **LifeLink Super** - a unique single premium unit-linked investment-cum-insurance solution. It offers attractive premium allocation along with flexible investment options, to give you the opportunity to enjoy potentially high returns on your investments, without compromising on the protection of your family.*

### **Advantages of LifeLink Super at-a-glance**

- Single premium payment, providing you a convenient long term investment.
- Potentially high returns over the long term by investing in market-linked funds of your choice.
- Two options of Sum Assured (125% or 500% of Single Premium) to

provide complete protection to your family.

- Facility to make partial withdrawals after three completed policy years.
- Total transparency, so you know the amount of premium invested and returns on your investment.
- Enjoy tax benefits on premium paid and benefits received under the policy, as per the prevailing Income Tax laws.



### **How does the policy work?**

1. Choose the single premium amount and Sum Assured under this plan.
2. The term is defined as the difference between 70 years and your age at entry.
3. After deducting premium allocation charges, the balance amount is invested in the fund(s) of your choice.
4. On survival, the Maturity benefit is paid to the policyholder. In the event of death, the death benefit is paid to the beneficiary.

### **Benefits in detail**

#### **➔ Choice of Investment Funds**

We offer you 4 investment funds. You have the option to choose how you want your investments to grow, based on the objective of each of the funds. Given alongside are the investment objective and asset allocation of each of the funds:

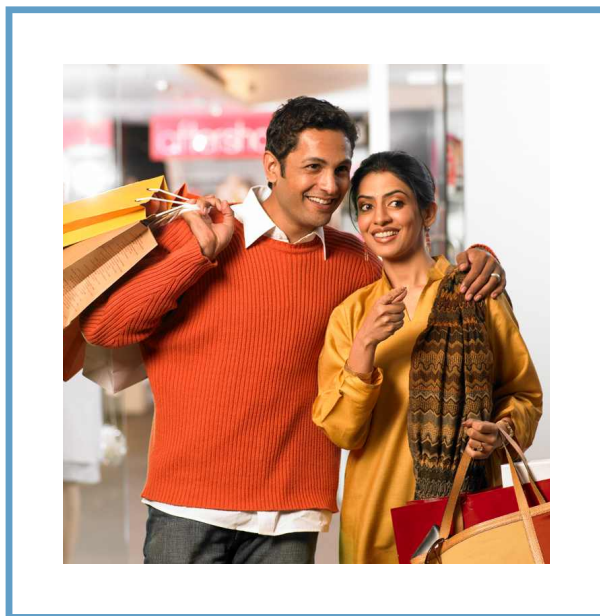
In this policy, the investment risk in investment portfolio is borne by the policyholder.

Fund Name & its Objective	Asset Allocation	Min.	Max.	Potential Risk-Reward
Maximiser III: Long Term Capital Appreciation	Equity & Equity Related Securities Debt, Money Market & Cash	75% 0%	100% 25%	High
Balancer III: Balance of growth and steady returns	Equity & Equity Related Securities Debt, Money Market & Cash	0% 60%	40% 100%	Moderate
Protector III: Accumulate steady income at a lower risk	Debt Instruments, Money Market & Cash	100%	100%	Low
Preserver III: Protection of capital through very low risk investments. Investments only upto 20% can be allocated to this fund.	Debt Instruments Money Market & Cash	0% 50%	50% 100%	Capital preservation

You can invest in any one or in a combination of any of the above mentioned funds.

### ➔ Switch between the funds

You can switch between the various funds at any time. There is a provision of 4 free switches every policy year, subject to a minimum switch amount of Rs.2000.



### ➔ Partial Withdrawal Benefit

Partial withdrawals are allowed only after completion of three policy years. In the 4th and 5th policy years, only one withdrawal per policy year up to 20% of the Fund Value is allowed. From the 6th policy year, there is no restriction on the amount or number of partial withdrawals.<sup>1</sup>

### ➔ Maturity Benefit

On maturity, the Fund Value will be paid to you.

### ➔ Death Benefit

In case of the unfortunate event of death during the term of the policy, your nominee will receive the higher of Fund Value or Sum Assured, adjusted for partial withdrawals.<sup>2</sup>

### Can I surrender my policy?

You can surrender your policy only after completion of three policy years. The surrender value would depend on the completed year of the policy, as given below:

No. of completed years of the Policy	Surrender Value as a % of Fund Value
3 years	96%
4 years	98%
5 years & above	100%

## Lifeliink Super features at a glance

Minimum/ Maximum Entry Age	0 - 65 years
Maximum Age at Policy Maturity	70 years
Minimum Single Premium	Up to Age 44 years: Rs. 25,000 / Age 45 years & above: Rs. 50,000
Minimum Policy Term	5 years
Freelook Period	15 days from the date on which you receive the policy document
Tax Benefit	Premium payment upto 20% of the Sum Assured is eligible for benefit under Sec. 80C deduction. Any amount paid to you will be eligible for tax benefit under Sec. 10(10D) exemption, if premium paid in any year does not exceed 20% of the Sum Assured.

## What are the charges on the policy?

### ➔ Premium Allocation Charges

The charge structure is based on the single premium amounts paid:

Single Premium Amount	Charge as a % of Single Premium
Rs. 25,000 - Rs. 49,999	6%
Rs. 50,000 - Rs. 99,999	4%
Rs. 1,00,000 - Rs. 4,99,999	2%
Rs. 5,00,000 & Above	0%



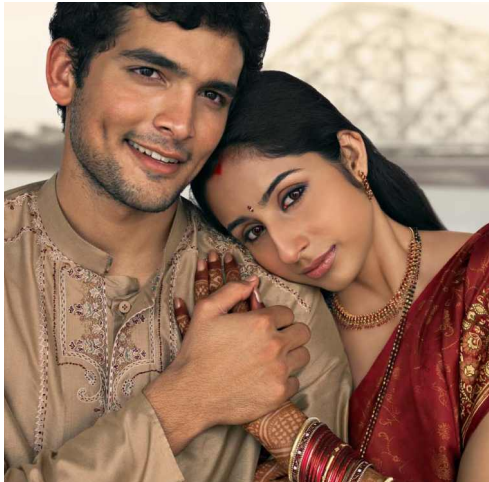
### ➔ Other Charges

Charges	Particulars										
Switching charge	4 free switches allowed every policy year. Subsequent switches will be charged at Rs.100 per switch*.										
Policy administration charge	A policy administration charge of Rs.20 per month*.										
Mortality charges	Mortality charges will be deducted on a monthly basis on the calculated value of life cover. Life cover is the difference between the Sum Assured and the Fund Value at the time of deduction of charges*. Indicative charges per thousand of Life Cover for sample ages (in years) for a healthy male are as per the table below: <table border="1" data-bbox="412 1136 1382 1198"> <thead> <tr> <th>Age (yrs.)</th> <th>30</th> <th>40</th> <th>50</th> <th>60</th> </tr> </thead> <tbody> <tr> <td>Rs.</td> <td>1.46</td> <td>2.48</td> <td>5.91</td> <td>14.21</td> </tr> </tbody> </table>	Age (yrs.)	30	40	50	60	Rs.	1.46	2.48	5.91	14.21
Age (yrs.)	30	40	50	60							
Rs.	1.46	2.48	5.91	14.21							
Partial withdrawal charge	One partial withdrawal would be allowed FREE in a policy year & all subsequent withdrawals would be charged at Rs.100 per partial withdrawal*.										
Fund management charges	The annual fund management charges, which will be adjusted from the Net Asset Values of various funds, are as follows: <table border="1" data-bbox="412 1295 1382 1352"> <thead> <tr> <th>Fund</th> <th>Maximiser III</th> <th>Balancer III</th> <th>Protector III</th> <th>Preserver III</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>2.25% p.a.</td> <td>2.25% p.a.</td> <td>1.50% p.a.</td> <td>0.75% p.a.</td> </tr> </tbody> </table>	Fund	Maximiser III	Balancer III	Protector III	Preserver III	Charge	2.25% p.a.	2.25% p.a.	1.50% p.a.	0.75% p.a.
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Charge	2.25% p.a.	2.25% p.a.	1.50% p.a.	0.75% p.a.							

\* These charges will be deducted by cancellation of units.

## Terms & Conditions

1. The minimum partial withdrawal amount is Rs.2,000. The minimum Fund Value should be at least Rs.10,000 post withdrawal, else the policy will be terminated and Fund Value paid to the policyholder. Partial withdrawals have the following effect on your Sum Assured:
  - Before the age of 60 years, Sum Assured is reduced to the extent of partial withdrawals made in the preceding two years of death.
  - After the age of 60 years, Sum Assured is reduced to the extent of all partial withdrawals made over the policy term.
2. In the event of Life Assured's death before the age of 7 years (nearest birthday), only the Fund Value will be payable.
3. If the Life Assured, whether sane or insane, commits suicide within one year from the date of issue of this policy, only the Fund Value following the date of receipt of the death intimation by us, will be paid.
4. In case the Fund Value is less than Rs. 10,000, the policy will be terminated and the Fund Value returned to the policyholder.



5. All benefits payable under the Policy are subject to tax laws and other financial enactments as they exist from time to time. Service tax and education cess will be charged extra as per applicable rates.

### ➤ Revision of Charges

- The Company reserves the right to revise charges with prospective effect, with prior approval from Insurance Regulatory and Development Authority (IRDA) and after giving a notice to the policyholders.
  - ✓ Fund Management Charge up to a maximum of 3.5% per annum of the net assets for each of the funds.
  - ✓ Policy Administration Charge up to a maximum of Rs. 50/- per month.
  - ✓ Switching Charge and Partial Withdrawal Charge up to a maximum of Rs. 200/- per switch/partial withdrawal.
- The Policyholder who does not agree with the above, shall be allowed to withdraw the units in the Funds at the then prevailing NAV and terminate the policy.
- The Mortality Charge and Surrender Charge are guaranteed for the term of the policy.

### ➤ Risks of investment in the Units of the Funds

The Proposer / Life Assured should be aware that LifeLink Super is a Unit Linked Insurance Policy (ULIP) and is different from traditional insurance products. Investment in ULIPs are subject to market risks. The Net Asset Value (NAV) of the units may fluctuate based on the performance of fund and factors influencing the capital market, and the policyholder is responsible for his / her decisions. ICICI Prudential Life Insurance Company Limited, LifeLink Super and Maximizer III, Balancer III, Protector III and Preserver III are only the names of the Company, product and funds respectively, and do not in any way indicate the quality of the policy / funds or their future prospects or returns.

## About ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company Limited is a joint venture between ICICI Bank and Prudential plc. It was one of the first players to commence operations when the insurance industry was opened to the private sector in Year 2000. Since inception, the Company has **written over 2 million policies**. The Company has a network of over 70,000 advisors, 9 Bancassurance as well as over 200 corporate agents and broker tie-ups. It is also the **only life insurer in India to get IFS AAA (ind) rating by Fitch Ratings**. For the past five years, ICICI Prudential has retained its position as the **No. 1 private life insurer\*** in the country, with a wide range of flexible products that meet the needs of the Indian customer at every step in life. To know more about the company, please visit [www.iciciprulife.com](http://www.iciciprulife.com)

**For more information,  
please feel free to call our Customer Service Toll Free Number 1800-22-2020 from your MTNL or BSNL line.  
(Call Center Timings: 9.00 A.M. to 9.00 P.M. Monday to Saturday, except National Holidays).**



Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

\* In terms of Weighted Received Premiums and Funds Under Management. This product brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy. For further details, refer to detailed sales literature and policy document. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. Insurance is the subject matter of the solicitation. © 2006, ICICI Prudential Life Insurance Company Limited. LifeLink Super: Form No. - U37.

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