



## Make your dreams come true with a plan that builds wealth for you

Now get the power to build wealth confidently with our Automatic Transfer Strategy (ATS). ICICI Pru Wealth Builder II is savings and protection oriented, unit linked insurance plan that creates wealth for you to help you fulfill all your dreams. It also offers a life insurance cover to secure your family's future.

This is a non participating unit linked insurance plan. In this policy, the investment risk in investment portfolio is borne by the Policyholder. Unit 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 unit linked insurance products completely or partially till the end of the fifth year.

## KEY FEATURES



### Automatic Transfer Strategy (ATS)

Optimise your returns with ATS. It systematically transfers your money from debt to equity at regular intervals to help you tide over market fluctuations.



### Multiple fund options

You can also invest in the funds of your choice from a diverse suite of 7 funds



### Flexibility of premium payment

Pay premiums for a limited period or for the entire policy term



### Loyalty benefits

Get rewarded with Loyalty Additions and Wealth Boosters on staying invested with us over the long term



### Choice of protection level

Choose the level of protection that suits your needs



### Tax benefits

Avail tax benefits on premiums paid and benefits received as per the prevailing tax laws<sup>T&C 1</sup>

## How does the policy work?

- ▶ Decide your premium amount and the premium payment option
- ▶ Select the Sum Assured as per your protection needs
- ▶ Choose 1 of the two available portfolio strategies
- ▶ On maturity of your policy, receive your maturity benefit as a lump sum or as a structured payout through settlement option<sup>T&C 7</sup> to meet your financial goals
- ▶ In case of your unfortunate death during the policy term, your family will get the death benefit

## Take a quick look at the policy

Premium payment term	Premium payment option		Premium payment term	
	One Pay		Single premium	
	Limited Pay		5, 7 or 10 years	
	Regular Pay		equal to policy term	
Minimum Premium	One Pay: ₹ 48,000 Limited Pay and Regular Pay: ₹ 24,000 p.a.			
Maximum Premium	Unlimited			
Premium payment modes	Single, Annual, Half-yearly and Monthly			
Policy term	One Pay: 10 years Limited Pay and Regular Pay:			
	Age (years)		Policy Terms	
	0 – 39		10, 15, 20, 25	
	40 – 54		10, 15	
	55 & above		10	
Min/Max age at entry	Minimum entry age: 0 years Maximum entry age: One Pay - 69 years, Limited Pay - 55 years, Regular Pay - 65 years			
Min/ Max age at maturity	Minimum maturity age: 18 years Maximum maturity age: One Pay - 79 years, Limited Pay - 69 years, Regular Pay - 75 years			
Sum Assured	<b>One Pay:</b>			
	Age at entry		Min. Sum Assured	Max. Sum Assured
	0 to 33		1.25 X Single Premium	👍 10 X Single Premium
	34 years & above		1.25 X Single Premium	1.25 X Single Premium
	Note: Sum Assured amounts in between the maximum and minimum limits are not available in Single Pay option			
	<b>Limited Pay and Regular Pay:</b>			
	Age at entry		Min. Sum Assured	Max. Sum Assured
	0 to 44 years		Higher of (10 X Annual Premium) and (0.5 X Policy term X Annual Premium)	As per maximum Sum Assured multiples*
	45 years and above		Higher of (7 X Annual Premium) and (0.25 X Policy term X Annual Premium)	
	*Maximum Sum Assured multiple depends on age. For example, for age 18 maximum multiple is 30, for age 65 maximum multiple is 7			

👍 Recommended

- For your policy to continue for the entire policy term, premiums must be paid until the end of the selected premium payment term. Please assess whether you can afford to pay these premiums before purchasing the policy.
- Please note that by opting for higher Sum Assured multiples your policy will be more protection oriented.

# Benefits in detail

## Death Benefit

In the unfortunate event of your death during the term of the policy, your nominee will receive the Death Benefit. It would be calculated as follows:

FOR 1 PAY POLICIES	FOR LIMITED PAY & REGULAR PAY POLICIES	
Maximum of (A, B, C)	For age at entry < 50 years	For age at entry ≥ 50 years
	Maximum of (A+B, C)	Maximum of (A, B, C)
A. Sum Assured	B. Fund Value	C. Minimum Death Benefit
Including Top-up sum assured, net of applicable partial withdrawals	As applicable at the time of death	105% of the total premiums paid, including Top-ups

## Maturity Benefit



On maturity of the policy, you will receive the Fund Value including the Top-up Fund Value, if any. This can be availed in any one of the following forms:

- As a lump sum
- As a structured payout (using Settlement Option<sup>T&C 7</sup>)

## Loyalty Additions<sup>T&C 3</sup>



6<sup>th</sup> policy year onwards, get rewarded for paying your premiums regularly.

- This is in the form of extra units at the end of every policy year
- Each Loyalty Addition will be equal to 0.25% of the average of the Fund Values
- Get an additional Loyalty Addition of 0.25% every year from the end of year 6, if all the premiums for that year have been paid.

## Wealth Boosters<sup>T&C 3</sup>



Wealth Boosters will be allocated as extra units at the end of every 5<sup>th</sup> policy year starting from the end of the 10<sup>th</sup> policy year.

- So for a 30 year policy term, Wealth Boosters will be allocated 5 times
- Each Wealth Booster will be 1.5% for One Pay policies and 3.25% for Limited Pay and Regular Pay policies of the average of Fund Values

## Get additional protection with Rider



### Income Benefit Rider (IBR - UIN: 105A020V02)

Under this rider, 10% of the rider Sum Assured will be payable on each policy anniversary following death till the end of the policy term.

Please refer the rider brochure available on our website for more details.

## Partial Withdrawals

You can withdraw money in times of need.

- Partial withdrawals are allowed after the completion of 5 policy years
- You can make unlimited number of partial withdrawals
- Total amount of partial withdrawals in a year should not exceed 20% of the Fund Value
- Partial withdrawals are free of cost.



## Let's go through an example

### LIMITED PAY 5

Age at entry: 35 years

Policy Term: 20 years

You pay  
₹ 50,000  
p.a.

Sum Assured: ₹ 5,00,000

Mode of premium payment: Annual

You get

Assumed investment returns	Returns @ 4% p.a.	Returns @ 8% p.a.
Fund Value at Maturity <sup>T&amp;C 2</sup>	₹ 3,28,539	₹ 6,90,537

### REGULAR PAY

Age at entry: 35 years

Policy Term: 20 years

You pay  
₹ 50,000  
p.a.

Sum Assured: ₹ 5,00,000

Mode of premium payment: Annual

You get

Assumed investment returns	Returns @ 4% p.a.	Returns @ 8% p.a.
Fund Value at Maturity <sup>T&amp;C 2</sup>	₹ 12,89,984	₹ 20,50,251

The above illustrations are for a healthy male life with 100% of his investments in Maximiser V. The above are illustrative maturity values, net of all charges, service tax and education cess. Since your policy offers variable returns, the given illustration shows two different rates of assumed future investment returns.

## Benefits of staying invested for the long term

### Lower reduction in yield

The longer you stay invested in your policy, the better can be the expected returns. The table below shows the Reduction in Yield (RIY) at 8% investment return for the example mentioned above. The lower the RIY, the better it is for you.

At the end of Year	RIY stipulated by IRDA <sup>#</sup>	RIY in Limited Pay 5, at assumed investment return of 8% p.a.	RIY in Regular Pay, at assumed investment return of 8% p.a.
5	4.00%	3.95%	3.95%
10	3.00%	1.98%	1.69%
15	2.25%	1.49%	1.11%
20	2.25%	1.26%	0.85%

The RIY has been calculated after applying all the charges (except service tax, education cess, and mortality charges and rider charges, if any) and annual premium of ₹ 50,000 p.a.

<sup>#</sup>RIY stipulated is as per IRDA (Linked Insurance Products) Regulation, 2013.

# Charges under the Policy

## Premium Allocation Charge

Premium Allocation Charge depends on the premium payment option and the premium payment mode chosen. It is deducted from the premium amount at the time of premium payment and units are allocated in the chosen funds thereafter. This charge is expressed as a percentage of premium.

**FOR 1 PAY**

3% premium allocation charge will be levied.



Buy this product online to get a discount of 0.5% in the premium allocation charge in the first year.

**FOR LIMITED PAY AND REGULAR PAY**

Premium payment mode / policy year (₹)	Year 1	Year 2	Year 3	Year 4 and 5	Year 6 onwards
Annual	6 %	5 %	4 %	4%	2%
Half-yearly / Monthly	4 %	4%	3.5%	3%	2%



Buy this product online to get a discount of 1% in the premium allocation charge in the first year.

All Top-up premiums are subject to an allocation charge of 2%.

## Fund Management Charge (FMC)

The following fund management charges will be applicable and will be adjusted from the NAV on a daily basis. This charge will be a percentage of the Fund Value.

Fund	SFIN	FMC
Maximiser V	SFIN: ULIF 114 15/03/11 LMaximis5 105	1.35% p.a.
Opportunities Fund	SFIN: ULIF 102 24/11/09 LOoport 105	1.35% p.a.
Multi Cap Growth Fund	SFIN: ULIF 101 24/11/09 LMCapGro 105	1.35% p.a.
Bluechip Fund	SFIN: ULIF 103 24/11/09 LBluChip 105	1.35% p.a.
Multi Cap Balanced Fund	SFIN: ULIF 104 24/11/09 LMCapBal 105	1.35% p.a.
Income Fund	SFIN: ULIF 105 24/11/09 LIncome 105	1.35% p.a.
Money Market Fund	SFIN: ULIF 106 24/11/09 LMoneyMkt 105	0.75% p.a.

## Policy Administration Charge

The policy administration charge will be levied every month by redemption of units, subject to a maximum of ₹ 500 per month (₹ 6,000 p.a.). The policy administration charge will be as set out below:



**FOR 1 PAY**

₹ 60 p.m. (₹ 720 p.a.) for the first five policy years

**LIMITED PAY AND REGULAR PAY**

Policy year	Policy Administration Charge (% of Annual Premium payable)
Year 1 to PPT	0.21% p.m. (2.52% p.a.)
Thereafter	0.10% (1.20% p.a.)



## Mortality Charge

Mortality charges will be levied every month by redemption of units based on the Sum at Risk.

## Discontinuance Charge

FOR **1** PAY

Where the policy is discontinued in the policy year	Discontinuance Charge
1	Lower of 1% of (SP or FV), subject to a maximum of ₹ 6000
2	Lower of 0.5% of (SP or FV), subject to a maximum of ₹ 5000
3	Lower of 0.25% of (SP or FV), subject to a maximum of ₹ 4000
4	Lower of 0.1% of (SP or FV), subject to a maximum of ₹ 2000
5 and onwards	NIL

FOR LIMITED PAY AND REGULAR PAY

Where the policy is discontinued in the policy year	Discontinuance Charge	
	Annual premium ₹ 25,000	Annual premium > ₹ 25,000
1	Lower of 20% of (AP or FV), subject to a maximum of ₹ 3,000	Lower of 6% (AP or FV), subject to a maximum of ₹ 6,000
2	Lower of 15% of (AP or FV), subject to a maximum of ₹ 2,000	Lower of 4% of (AP or FV), subject to a maximum of ₹ 5,000
3	Lower of 10% of (AP or FV), subject to a maximum of ₹ 1,500	Lower of 3% of (AP or FV), subject to a maximum of ₹ 4,000
4	Lower of 5% of (AP or FV), subject to a maximum of ₹ 1,000	Lower of 2% of (AP or FV), subject to a maximum of ₹ 2,000
5 and onwards	NIL	NIL

AP: Annualised Premium

SP: Single Premium

FV: Fund Value including Top-up Fund Value, if any, on the Date of Discontinuance  
No Discontinuance Charge is applicable for Top-up premiums.

Discontinuance charges apply on premium discontinuance or surrender during the first 5 policy years. For more information on premium discontinuance, surrender and policy revival, please refer to the product brochure.

# Terms & Conditions

1. Tax benefits under the policy will be as per the prevailing Income Tax laws. Service tax and education cess will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time.

As per the Finance Act 2012, all policies issued from April 1, 2012, with premium to sum assured ratio of less than 1:10 and where death benefit at any time is less than 10 times premium, will not be eligible for tax benefit under section 10 (10D) of the Income Tax Act. Further tax benefit u/s 80C for such policy will be limited only up to 10% of Sum Assured. Tax benefits under the policy are subject to conditions under Sec. 10 (10D) and Sec. 80C of the Income Tax Act, 1961. Service Tax and Education Cess will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.

2. 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.

### 3. Loyalty Additions

- a. Loyalty Additions (including additional loyalty additions) will be calculated as percentage of the average of the Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters.
- b. It 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.
- c. The allocation of Loyalty Addition units is guaranteed and shall not be revoked by the Company under any circumstances.

### 4. Wealth Boosters

- a. Wealth Boosters will be calculated as percentage of the average of the Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters.
  - b. It will be allocated between the funds in the same proportion as the value of total units held in each fund at the time of allocation.
  - c. The allocation of Wealth Booster units is guaranteed and shall not be revoked by the Company under any circumstances.
5. 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.
  6. 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.
  7. During the settlement period, the investment risk in the investment portfolio is borne by you. Only the Fund Management Charge would be levied during the settlement period. No Loyalty Additions or Wealth Boosters will be added during this period. Life insurance cover and rider cover shall cease on the original date of maturity. Switches and Partial Withdrawals are not allowed during this period.



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.

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