

ICICI Pru _____
Assure Wealth



Wealth

Solutions

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

You want your investments to work as hard as you do in order to help you achieve your goals. You also want to be rewarded with life long benefits so that you have the peace of mind you always desired. Presenting ICICI Pru Assure Wealth, a whole life insurance and savings product, that rewards you with a guaranteed addition and also provides you an insurance cover so that your loved ones are taken care of in your absence.

Key benefits of ICICI Pru Assure Wealth

- **Guaranteed Addition (GA):** A Guaranteed addition varying from 120% to 180% of one annual premium is added to your Fund Value at the end of the 15th Policy year*
- **Whole Life:** Enjoy the benefits of staying invested throughout your life
- **LifeCycle based Portfolio Strategy:** A unique and personalized strategy to create an ideal balance between equity and debt, based on your age
- **Choice of variants:** You can choose between two product variants: Assure Wealth Super and Assure Wealth Plus
- **Partial withdrawals:** Facility to withdraw money for your liquidity needs
- **Tax Benefits:** On premiums paid and benefits received, as per prevailing tax laws

How does the policy work?

- You need to choose the product variant, premium amount, Sum Assured and portfolio strategy for your Policy
- A Guaranteed Addition as a percentage of one annual premium would

accrue to your Fund Value at the end of the 15th Policy year *

- You can enjoy a life cover and stay invested for the whole of your life
- Enjoy the flexibility to access your funds through partial withdrawals
- In the unfortunate event of death, your nominee would receive the Sum Assured (reduced by partial withdrawals) or the Fund Value, whichever is higher^{T&C2}

* Based on the number of premiums paid towards the Policy and the variant chosen

ICICI Pru Assure Wealth at a glance	
Minimum Premium	Rs. 12,000 per annum
Modes of Premium Payment	Yearly / Half yearly / Monthly
Minimum Sum Assured	5 X Annual Premium, subject to a minimum of Rs.1,00,000
Maximum Sum Assured	As per the maximum Sum Assured multiples
Minimum / Maximum age at entry	0 / 55 years
Policy Term	Whole Life
Tax Benefits ^{T&C3}	Premium and any benefit amount received under this Policy will be eligible for tax benefit as per the prevailing Income Tax laws

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Choice of two unique portfolio strategies

With ICICI Pru Assure Wealth, you have the option to choose from two unique portfolio strategies. These are:

- a. LifeCycle based Portfolio Strategy
- b. Fixed Portfolio Strategy

LifeCycle based Portfolio Strategy

Your financial needs are not static in nature and keep changing with your life stage. It is, therefore, necessary that your product adapts itself to your changing needs. This need is fulfilled by the LifeCycle based Portfolio Strategy

Key features of this strategy

- **Age based portfolio management**

At Policy inception, your investments will be distributed between two funds, Multi Cap Growth Fund and Income Fund, based on your age. As you move from one age band to another, we will re-distribute your funds based on your age. Age wise portfolio distribution is shown in the table below.

Asset allocation details at Policy inception and during Policy term

Age of Policyholder (years)	Multi Cap Growth Fund	Income Fund
0 – 25	85%	15%
26 – 35	75%	25%
36 – 45	65%	35%
46 – 55	55%	45%
56 – 65	45%	55%
66 – 75	35%	65%
76 +	0%	100%

- **Quarterly rebalancing**

Your fund allocation might get altered because of market movements. We will review your allocation every quarter and reset it to prescribed limits

- **Safety as you approach the age of 75**

As you near the age of 75 years, you need to ensure that short-term market volatility does not affect your hard earned savings. In order to achieve this, your investments in Multi Cap Growth Fund will be systematically transferred to Income Fund in ten instalments in the last ten quarters prior to your completing 75 years of age

Fixed Portfolio Strategy

If you wish to manage your investment actively, we have a Fixed Portfolio Strategy. Under this strategy, you must choose your own asset allocation from any of the seven fund options. You can switch between these funds using our switch option. The details of the funds are given in the table below:



Fund Name & Its Objective	Asset Allocation	% (Min)	% (Max)	Risk-Reward Profile
Opportunities Fund: To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of companies operating in four important types of industries viz., Resources, Investment-related, Consumption-related and Human Capital leveraged industries.	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
Multi Cap Growth Fund: To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of large, mid and small cap companies.	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
Bluechip Fund: To provide long-term capital appreciation from equity portfolio predominantly invested in NIFTY scrips.	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
Multi Cap Balanced Fund: To achieve a balance between capital appreciation and stable returns by investing in a mix of equity and equity related instruments of large, mid and small cap companies and debt and debt related instruments.	Equity & Equity Related Securities Debt, Money Market & Cash	0% 40%	60% 100%	Moderate
Income Fund: To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity.	Debt Instruments Money Market & Cash	100%	100%	Low
Money Market Fund: To provide suitable returns through low risk investments in debt and money market instruments while attempting to protect the capital deployed in the fund.	Debt Instruments, Money Market & Cash	0% 50%	50% 100%	Low

Fund Name & Its Objective	P / E Range	Allocation in Equity and Equity related securities	Risk-Reward Profile
Dynamic P/E Fund: To provide long term capital appreciation through dynamic asset allocation between equity and debt. The allocation in equity and equity related securities is determined by reference to the P/E multiple on the NIFTY 50 ⁽¹⁾ ; the remainder is to be invested in debt instruments, money market and cash.	< 14	90% to 100%	High
	14 - 16	80% to 100%	
	16 - 18	60% to 100%	
	18 - 20	40% to 80%	
	> 20	0% to 40%	

We also provide you with the option of systematically investing in our equity funds through the **Automatic Transfer Strategy (ATS)**[†]. With this strategy, you can allocate all or some part of your premium to Money Market Fund and transfer a chosen amount every month into any one of the following funds Bluechip Fund, Multi Cap Growth Fund or Opportunities Fund. This facility is available only with the Fixed Portfolio Strategy and is free of charge.

Benefits in detail

Guaranteed Addition (GA)

A Guaranteed Addition would accrue to your Fund Value at the end of the 15th Policy year. The GA depends on the variant chosen and the number of one annual premiums paid. This is a percentage of one annual premium, as shown below:

ICICI Pru Assure Wealth	No. of annual premiums paid towards the Policy	5	6	7	8	9	10	11	12	13	14	15
Super	GA at the end of 15 th Policy year	120%	125%	130%	135%	140%	145%	150%	155%	160%	165%	170%
Plus	GA at the end of 15 th Policy year	-	-	140%	145%	150%	155%	160%	165%	170%	175%	180%

GA will be allocated irrespective of the portfolio strategy chosen.

⁽¹⁾Source: Based on prices and consensus earnings estimates from Bloomberg.

Additional Allocation of Units

Additional units will be allocated every year till the end of the Policy only on payment of due premiums as shown below. This will lead to more than 100% of your premium getting allocated to your Policy.

ICICI Pru Assure Wealth	Policy Year	Additional allocation of Units (as a % of regular premium)
Super	6 th year onwards	2%
Plus	8 th year onwards	2%

Death benefit

In the unfortunate event of death of the Life Assured, the Company shall pay the Sum Assured (reduced by partial withdrawals) or the Fund Value, whichever is higher.^{T6C2}

Top Ups

You can decide to increase your savings by investing surplus money over and above your regular premiums, at your convenience. The minimum amount of top-up is Rs.2,000. Top ups can be paid any time as long as all due premiums have been paid. There will be an increase of Sum Assured when you make a top up and you will get an option of choosing an increase of either 125% or 500% of the top up premium amount.

Change in Portfolio Strategy (CIPS)

You can change your chosen portfolio strategy once every Policy year. This facility is provided free of cost. Any unutilized CIPS cannot be carried forward to the next Policy year

Partial Withdrawals

Partial withdrawals will be allowed after completion of seven Policy years and payment of:

- at least five full years' premiums in case of Assure Wealth Super
- at least seven full years' premiums in case of Assure Wealth Plus

This option is available irrespective of the portfolio strategy chosen.

You will be entitled to make one partial withdrawal, every three Policy years, up to a maximum of 20% of Fund Value. For example, a partial withdrawal can be done once from the 8th to 10th Policy year, once from the 11th to 13th Policy year and so on.

Partial withdrawals are free of cost. The minimum partial withdrawal amount is Rs. 2,000^{T6C5}.

Increase or Decrease in Sum Assured

You can choose to increase or decrease your Sum Assured^{T6C6}.

Switch between the funds in Fixed Portfolio Strategy:

You have the option to switch among the seven funds as and when you choose depending on your financial priorities. The minimum switch amount is Rs. 2,000.

Cover Continuance Option (CCO):

This option ensures that your Policy and all its benefits continue in case you are unable to pay your premiums, any time after payment of:

- the first five years' premiums in case of Assure Wealth Super
- the first seven years' premiums in case of Assure Wealth Plus

All applicable charges will be automatically deducted^{T6C7}.

Surrender Value

This Policy acquires Surrender Value on payment of more than one year's premium. The Surrender Value is payable only after completion of three Policy years or whenever the Policy is surrendered thereafter^{T6C8}. The Surrender Value is Fund Value of the Policy at the time it is payable.

The surrender shall extinguish all rights, benefits and interests under the Policy

Illustration

Amt. of Instalment Premium: Rs.20,000 Mode of premium payment: Yearly
 Sum Assured: Rs. 100,000 Portfolio Strategy: Fixed
 Age at entry: 30 years Term of illustration: 20 years

	Assure Wealth Super		Assure Wealth Plus	
	Returns @ 6% p.a.	Returns @ 10% p.a.	Returns @ 6% p.a.	Returns @ 10% p.a.
Fund Value	Rs. 6,34,380	Rs. 9,61,590	Rs. 6,32,053	Rs. 9,56,342

This illustration is for a healthy male with 100% of his investments in Multi Cap Growth Fund. The above are illustrative values, net of all charges, service tax and education cess. Since your Policy offers variable returns, the given illustration shows two different rates (6% and 10% p.a. as per the guidelines of Life Insurance Council) of assumed future investment returns^{TBC 9}

Additional Protection with Riders

You can further customize your Policy with optional riders, to enjoy additional protection, as given below:

Riders	Benefits
Accidental Death and Disability Benefit Rider (ADBR)	In the event of death or disability due to an accident, the rider benefit amount would be paid accordingly
Critical Illness Benefit Rider (CIBR)	In the event of the Life Assured contracting any of the specified critical illnesses, the rider benefit amount would be paid.

Rider charges for chosen riders will be recovered through cancellation of units. For further details, please refer to the Rider Brochure

Charges under the Policy

Premium Allocation Charge

This charge will be deducted from the premium amount at the time of premium payment and units will be allocated thereafter. It will be levied as shown below

ICICI Pru Assure Wealth	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8+
Super	100%	4%	4%	4%	4%	0%	0%	0%
Plus	100%	4%	4%	4%	4%	4%	4%	0%

All top up premiums are subject to a premium allocation charge of 1%.

Fund Management Charge (FMC)

The following fund management charges will be adjusted from the NAV on a daily basis:

Fund	Opportunities Fund, Multi Cap Growth Fund, Bluechip Fund, Dynamic P/E Fund, Multi Cap Balanced Fund, Income Fund	Money Market Fund
FMC	1.35% p.a	0.75% p.a

Policy Administration Charge

There will be a fixed Policy administration charge of Rs. 50 per month, levied from the 2nd to 10th Policy year, post which no Policy administration charge would be levied*. It will be charged regardless of the premium payment status.

Mortality Charge

Mortality charges will be deducted on a monthly basis on the life cover. Life cover is the difference between the Sum Assured (reduced by partial withdrawals) and Fund Value at the time of deduction of charges. Mortality charges are applicable only if the Sum Assured (reduced by partial withdrawals) exceeds Fund Value at the time of deduction of charges. Indicative annual charges per thousand life cover for a healthy male and female life are as shown below*:

Age (yrs)	20	30	40	50	60
Male (Rs.)	1.33	1.46	2.48	5.91	14.21
Female (Rs.)	1.26	1.46	2.12	4.85	11.83

Switching Charge

Four free switches are allowed every Policy year. Subsequent switches would be charged at the rate of Rs.100 per switch*. Any unutilized free switch cannot be carried forward to the next Policy year.

Miscellaneous Charges

If there are any Policy alterations during the Policy term, they will subject to a miscellaneous charge of Rs. 250 per alteration*.

*These charges will be made by redemption of units.

Terms and Conditions

1. **Freelook period:** A period of 15 days is available to the Policyholder to review the Policy. If the Policyholder does not find the Policy suitable, the Policy document must be returned to the Company within 15 days from the date of receipt of the same.

On cancellation of the Policy during the freelook period, we will return the premium paid by the Policyholder subject to the deduction of:

- a. Stamp duty under the Policy
- b. Expenses borne by the Company on medical examination, if any

The Policy shall terminate on payment of this amount and all rights, benefits and interests under this Policy will stand extinguished

2. **Death benefit:** In case the life assured is below 7 years at the time of death, only Fund Value would be payable.
3. **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. The tax laws are subject to amendments from time to time.
4. **Automatic Transfer Strategy (ATS):** The minimum transfer amount under ATS is Rs. 2,000. ATS would be executed by redeeming the required number of units from Money Market Fund at the applicable unit value, and allocating new units in Bluechip Fund, Multi Cap Growth Fund or Opportunities Fund at the applicable unit value. At inception, you can opt for a transfer date of either 1st or 15th of every month. If the date is not mentioned, the funds will be switched on the 1st day of every month. If 1st or 15th of the month is a non-valuation date, then the next working day's NAV would be applicable. Once selected, ATS would be regularly processed for the whole of life or until the Company is notified, through a written communication, to discontinue the same. ATS would not be applicable if Fund Value of Money Market Fund is less than the nominated transfer amount.
5. **Partial Withdrawals:** The minimum Fund Value post withdrawal should be equal to at least 110% of one year's premium, else the Policy will be terminated and the balance Fund Value will be paid to the Policyholder. Partial withdrawals are allowed only if the Life Assured is at least 18 years of age. There is a lock-in-period of three years for each top up premium from the date of payment of that top up premium for the purpose of partial withdrawals. However, for top up premiums paid in the last 3 years before Maturity Date, no partial withdrawals will be allowed. Partial withdrawals will have the following effect on your Sum Assured:

- a. Before the age of 60 years, Sum Assured payable on death is reduced to the extent of partial withdrawals made in the preceding two years.

After the age of 60 years, Sum Assured payable on death is reduced to the extent of all partial withdrawals made after attaining age 58

6. **Increase or Decrease in Sum Assured:** An increase in Sum Assured is allowed, subject to underwriting, if all due premiums till date have been paid before the Policy anniversary on which the life assured is aged 60 years completed birthday. Any medical costs for this purpose would be borne by the Policyholder and will be levied by cancellation of units. Decrease in Sum Assured is allowed up to the minimum allowed under the given Policy. Such increases or decreases would be allowed on Policy anniversaries and in multiples of Rs. 1,000, subject to limits.
7. **Cover Continuance Option (CCO):** If opted for, all applicable charges will be automatically deducted from the units available in your fund(s). The foreclosure condition mentioned in the terms and conditions will continue to be applicable. Additional allocation of units will not apply in case the cover continuance option is chosen.
8. **Premium Discontinuance:** Surrender Value is Fund Value. The Policy acquires a surrender value on payment of more than one year's premium. However, it is only payable after completion of three Policy years. If a surrender is sought within the first three years, it will be paid at the end of the third Policy year and will equal Fund Value at that time.

Before payment of three full years' premiums, if any premium is not paid within the grace period, Life Insurance Cover will cease and mortality charges will not be deducted. The Policy may be revived within two years (subject to underwriting, where applicable) from the date when the first unpaid premium was due so long as the Policy has not been terminated. During this period, the Policyholder will continue to be invested in the respective unit funds and Fund Value will be payable in case of death of the Policyholder.

If the Policy is not revived within this period, it will be foreclosed at the end of the third Policy year or at the end of the revival period, whichever is later, by paying Surrender Value as per the Policy terms and conditions.

For Assure Wealth Super:

If premiums have been paid for more than three years but less than five years, Life Insurance Cover will continue for a period of two years from the date when the first unpaid premium was due so long as the Policy has not been terminated. The Policyholder can resume payment of premium any time during this period and the Policyholder will continue to be invested in the respective unit funds. If the premium payment is not resumed within the period of two years from the due date of the first unpaid premium, the Policy will be foreclosed by payment of Surrender Value as per the Policy terms and conditions.

In case of discontinuance of premium after paying five full years' premium, if the premium payment is not resumed within the period of two years from the due date of the first unpaid premium, the Policyholder will have the option of continuing the Policy without any further payment of premium. Life Insurance Cover would be maintained and mortality charges levied subject to the foreclosure conditions as described in clause 11 below.

However, if the Policyholder does not choose to continue the Life Insurance Cover, the Policy will be foreclosed by payment of Surrender Value as per the Policy terms and conditions, after expiry of two years from the date of first unpaid premium.

For Assure Wealth Plus:

If premiums have been paid for more than three years but less than seven years, Life Insurance Cover will continue for a period of two years from the date when the first unpaid premium was due so long as the Policy has not been terminated. The Policyholder can resume payment of premium any time during this period and the Policyholder will continue to be invested in the respective unit funds. If the premium payment is not resumed within the period of two years from the due date of the first unpaid premium, the Policy will be foreclosed by payment of Surrender Value as per the Policy terms and conditions.

In case of discontinuance of premium after paying seven full years' premium, if the premium payment is not resumed within the period of two years from the due date of the first unpaid premium, the Policyholder will have the option of continuing the Policy without any further payment of premium. Life Insurance Cover would be maintained and mortality charges levied subject to the foreclosure conditions as described in clause 11 below.

However, if the Policyholder does not choose to continue the Life Insurance Cover, the Policy will be foreclosed by payment of Surrender Value as per as per the Policy terms and conditions, after expiry of two years from the date of unpaid premium.

9. 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.
10. **Increase or Decrease in premium:** Increase or decrease of premium will not be allowed under this product.

11. **Foreclosure condition:** If premiums have been paid for three full Policy years and after three Policy years have elapsed since inception, whether or not the Policy is premium paying, if Fund Value falls below 110% of one year's premium, the Policy shall be terminated by paying Fund Value.
12. **Grace Period:** The grace period for payment of premium is 15 days for monthly mode of premium payment and 30 days for other frequencies of premium payment.
13. **Suicide Clause:** If the Life Assured, whether sane or insane, commits suicide within one year from the date of issue of this Policy, no benefit will be payable. If the Life Assured, whether sane or insane, commits suicide within one year from the effective date of increase in Sum Assured, then the amount of increase shall not be considered in the calculation of the death benefit.
14. **Unit Pricing:** When appropriation/expropriation price is applied the Net Asset Value (NAV) of a Unit Linked Life Insurance Product shall be computed as, market value of investment held by the fund plus/less the expenses incurred in the purchase/sale of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any new units are created/cancelled), gives the unit price of the fund under consideration.
15. Assets in the unit fund are valued daily on a mark to market basis.
16. If premiums for the second year onwards are received by outstation cheques, the NAV of the clearance date or due date, whichever is later, will be used for allocation of premium.
17. Transaction requests (including renewal premiums by way of local cheques, demand draft, switches, etc.) received before the cut-off time will be allocated the same day's NAV and those received after the cut-off time will be allocated the next day's NAV. The cut-off time will be as per IRDA guidelines from time to time, which is currently 3:00 p.m. For all transactions on the last day of the financial year, the NAV of that day would be applicable, irrespective of the cut-off time.
18. No loans are allowed under this Policy
19. All renewal premiums received in advance will be allocated units at the NAV prevailing on the date on which such premiums become due. However, the status of the premium received in advance shall be communicated to the Policyholder.

20. **Section 41:** In accordance to the Section 41 of the Insurance Act, 1938, no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

21. **Section 45:** No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

22. For further details, refer to the Policy document and detailed benefit illustration.

Revision of charges

The Company reserves the right to revise the following charges at any time during the term of the Policy. Any revision will apply with prospective effect, subject to prior approval from IRDA and if so permitted by the then prevailing rules, after giving a notice to the Policyholders. The following limits are applicable:

- Fund management charge may be increased to a maximum of 2.50% per annum of the net assets for the fund
- Total Policy Administration Charge may be increased to a maximum of Rs. 240 per month
- Miscellaneous charge may be increased to a maximum of Rs. 500 per alteration
- Switching charge may be increased to a maximum of Rs. 200 per switch

The Policyholder who does not agree with an increase in charges shall be allowed to withdraw the units in the funds at the then prevailing Fund Value.

Mortality charges, premium allocation charges and surrender charges are guaranteed for the term of the Policy.

Risks of investment in the units of the funds

The Life Assured should be aware that the investment in the units is subject to the following risks:

- a. ICICI Pru Assure Wealth is a Unit-Linked Insurance Policy (ULIP) and is different from traditional products. Investments in ULIP's are subject to investment risks.
- b. ICICI Prudential Life Insurance Company Limited, ICICI Pru Assure Wealth, Super, Plus, Opportunities Fund, Multi Cap Growth Fund, Bluechip Fund, Dynamic P/E Fund, Multi Cap Balanced Fund, Income Fund and Money Market Fund are only names of the Company, Policy, variants and funds respectively and do not in any way indicate the quality of the Policy, funds or their future prospects or returns.
- c. The investments in the funds are subject to market and other risks and there can be no assurance that the objectives of any of the Funds will be achieved.

- d. The premium paid in unit linked insurance policies are subject to investment risks associated with capital markets and debt markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- e. The past performance of other funds of the Company is not necessarily indicative of the future performance of any of these funds.
- f. The funds do not offer a guaranteed or assured return.

About ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company Limited, a joint venture between ICICI Bank and Prudential plc. was one of the first companies to commence operations when the insurance industry was opened in year 2000. Since inception, it has written over 10 million policies and has over 237,000 advisors and 6 bank partners.



**For more information,
call our customer service toll free number on 1800-22-2020 from your MTNL or BSNL lines.
(Call Centre Timings: 9:00 A.M. to 9:00 P.M. Monday to Saturday, except National Holidays)
To know more, please visit www.iciciprulife.com**

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