ICICI PRUDENTIAL
LIFE INSURANCE
Ke Saath Zimmedari Lagey Pyaari

Wealth Elite Pro

A Non-Participating, Linked, Individual, Savings Life Insurance Plan

Key Features

ICICI Pru Wealth Elite Pro

A Non-Participating Linked Individual Savings Life Insurance Plan

- Life Cover for the entire policy term so that your family is financially secured even in your absence
- Return of Premium Allocation charges at the end of 15th policy year at rate of 7% p.a. compounded annually
- No Policy Administration Charges for annualized premium more than equal to ₹15 lakh
- Enjoy policy benefits till 99 years of age with Whole Life policy term option
- Flexible options: Choice of 4 portfolio strategies and wide range of funds across equity, balanced and debt to suit your saving needs
- Systematic withdrawal plan to withdraw money regularly from your policy
- Tax* benefits may be applicable on premiums paid and benefits received as per prevailing tax laws

*Tax benefits under the policy are subject to conditions under Sec. 80C and Sec 10(10D) of the Income Tax Act, 1961. Taxes, if any, will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.

Benefits in Detail

1. Death Benefit: On death of the Life Assured during the term of the policy, provided the monies are not in the Discontinued Policy fund, Death Benefit as described below will be payable to the claimant :

The Death Benefit payable shall be the higher of:

- Sum Assured, including Top-up Sum Assured, if any
- Minimum Death Benefit
- Fund Value as available on date of intimation of death or Date of Foreclosure or Date of Maturity whichever is earlier

2. Maturity Benefit: On survival till the date of maturity, fund value will be payable provided the policy has not already been terminated. On payment of maturity benefit to the claimant by the company, the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

Charges

- **Premium Allocation Charges:** For limited pay: Year 1- 7: 5%, Year 8-10: 3.5%, Thereafter 0%
  For single pay: 3%

- **Fund Management Charges:** Money Market Fund: 0.75% p.a.
  All Other Funds: 1.35% p.a.

- **Policy Administration Charges:**
  Limited pay: The monthly Policy administration charge in this product is 0.183% of annual premium and 0.116% of non-annual premium, subject to a maximum of ₹500 per month for the entire Policy term
  Single pay: 0.06% p.m. of Single Premium (limited to ₹500 p.m.) during the first 15 policy years
  - From 16th Policy Year and onwards, no policy administration charge is applicable
  - No Policy administration charge is applicable where Annualized Premium / single premium is greater than or equal to ₹15,00,000

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Charges

- **Mortality Charges:** Mortality charges will be levied every month by redemption of units based on the Sum at Risk

- **Discontinuance Charges:** For single pay policies:

Where the policy is discontinued in the policy year	Discontinuance Charge	
	Single premium ≤ Rs 3,00,000	Single premium > Rs. 3,00,000
1	Lower of 2% of (SP or FV), subject to a maximum of Rs. 3,000	Lower of 1% (SP or FV), subject to a maximum of Rs. 6,000
2	Lower of 1.5% of (SP or FV), subject to a maximum of Rs. 2,000	Lower of 0.7% of (SP or FV), subject to a maximum of Rs. 5,000
3	Lower of 1% of (SP or FV), subject to a maximum of Rs. 1,500	Lower of 0.5% of (SP or FV), subject to a maximum of Rs. 4,000
4	Lower of 0.5% of (SP or FV), subject to a maximum of Rs. 1000	Lower of 0.35% of (SP or FV), subject to a maximum of Rs. 2,000
5 and onwards	NIL	NIL

Charges

Discontinuance Charges: For limited pay policies:

Where the policy is discontinued in the policy year	Discontinuance Charge
	Single premium ≤ Rs 3,00,000
1	Lower of 6% of (SP or FV), subject to a maximum of Rs. 3,000
2	Lower of 4% of (SP or FV), subject to a maximum of Rs. 2,000
3	Lower of 3% of (SP or FV), subject to a maximum of Rs. 1,500
4	Lower of 2% of (SP or FV), subject to a maximum of Rs. 1000
5 and onwards	NIL

Disclaimers

- The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year
- Linked insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions.
- ICICI Prudential Life Insurance Company Limited is only the name of the Life Insurance Company and ICICI Pru Wealth Elite Pro is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company.
- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.

Disclaimers

- Wealth Booster will be allocated as extra units at the end of 15th policy year, provided the policy is in-force and all due premiums have been paid till date. Wealth Booster will be equal to the accumulated value of premium allocation charges deducted (excluding top-up premium allocation charges) during the policy term net of taxes, at a guaranteed rate of 7.00% p.a. compounded annually.
- No policy administration charge for annualized premium of ₹ 15 lakh and above which will boost your fund value.
- Please refer sales literature and policy document for more information

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

IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837.

Call us on 1800-2660 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India)

ICICI Pru Wealth Elite Pro UIN: 105L207V01 ADVT no. W/II/1770/2025-26

For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.

IRDAI disclaimer:

BEWARE OF SPURIOUS PHONE CALLS AND FICTICIOUS/ FRAUDULENT OFFERS! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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Thank you