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

One investment for all your life goals.

ICICI Life

1Wealth

A Non-Participating Linked Individual Savings Life Insurance Plan

Also, get life cover.

TRUSTED BY OVER 20 CRORE INDIANS FOR 25 YEARS

ICICI Life INSURANCE

"20 crore Indians" has been computed based on number of lives covered under retail and group insurance business separately.

ICICI Life 1Wealth – A Non-Participating,Linked, Individual, Savings Life Insurance Plan

This is a 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 withdraw the monies paid in unit linked insurance products completely or partially till the end of the fifth year.

You have multiple goals ranging from your dream home, children's education, retirement corpus and even the luxury car you always think about. To achieve these goals, what you need is a financial plan that provides i. a safety net in case of an unfortunate event i.e. a life insurance cover and ii. creates wealth giving maximum value on yoursavings. ICICI Life 1Wealth, is a single premium savings and protection oriented life insurance plan that allocates 100% of your premium amount in the funds of your choice while providing a life insurance cover. So, pay just once and enjoy the benefits for a long term!

Key Benefits of ICICI Life 1Wealth

- Pay only once and enjoy benefits for the entire policy term
- Life Cover: Enjoy a life insurance cover for the entire policy term
- Option to allocate your complete premium in a wide range of funds
- Unlimited free switches: Switch between funds as many times as you want
- Wealth Booster: Get Wealth Boosters as a percentage of your single premium at the end of the policy term
- Secure your family: Secure corpus for benefit of your wife and children under Married Woman's Property Act
- Tax benefits may be applicable on premiums paid and benefits received as per the prevailing tax laws

How does the plan work

Its really simple!

STEP 1 Choose how much you want to save and your life cover

STEP 2 Choose where you want your money to be allocated – we offer you wide range of funds to decide!

STEP 3 Choose when you want your plan to mature to receive the benefits – you can select either 5 years or 10 years as your horizon

That's it. You are done!

Since we want your family's dreams to be protected, your plan comes with an inbuilt benefit which pays out to your claimant in case of your unfortunate death during the policy term.

ICICI Life 1Wealth at a glance

Policy Term	10 years		
Minimum / Maximum Single Premium	₹ 1,00,000 – Unlimited		
Sum Assured	Age at entry last birthday	Minimum Sum Assured	Maximum Sum Assured
	<= 40 years	1.25 times Single Premium	10 times Single Premium
	41-49 years	1.25 times Single Premium	5 times Single Premium
	>= 50 years	1.10 times Single Premium	1.25 times Single Premium
	Sum Assured multiples in between the minimum and maximum limits are not available		
Age at entry (age last birthday)	Minimum: 15 years Maximum: 60 years For minor lives life cover commences from the risk commencement date.		
Age at maturity (age last birthday)	Minimum age at maturity: 25 years Maximum age at maturity: 70 years		

Choose your investment funds

Save your monies in any of the following ten fund options in proportions of your choice.
You can switch monies amongst these funds using the switch option.

Fund Name and Its Objective	Asset Allocation			Potential Risk-Reward Profile
	Equity and Equity Related Securities	Debt Instruments	Money Market and Cash	
Value Enhancer Fund: To achieve long-term capital appreciation through investments primarily in equity and equity-related instruments in sectors that are emerging or witnessing a inflection in growth trajectory. SFIN: ULIF 139 24/11/17 VEF 105	85-100%	0-15%	0-15%	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. SFIN: ULIF 085 24/11/09 LMCapGro 105	80-100%	0-20%	0-20%	High
Maximiser V: To achieve long-term capital appreciation through investments primarily in equity and equity-related instruments of large and mid cap stocks. FIN: ULIF 114 15/03/11 LMaximis5 105	75-100%	0-25%	0-25%	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. SFIN: ULIF 088 24/11/09 LMCapBal 105	0-60%	20-70%	0-50%	Moderate
Secure Opportunities 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. SFIN: ULIF 140 24/11/17 SOF 105	0%	60-100%	0-40%	Low

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. SFIN: ULIF 089 24/11/09 LIncome 105	0%	40-100%	0-60%	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. SFIN: ULIF 090 LMoneyMkt 105	0%	0-50%	50-100%	Low
Balanced Advantage Fund: To generate superior long-term returns from a diversified portfolio of equity and debt securities. The equity allocation is to be changed dynamically based on market conditions and relativeattractiveness versus other asset classes. SFIN: ULIF 144 03/06/21 BalanceAdv 105	65-90%	10-35%	0-35%	High
Sustainable Equity Fund: To focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards. SFIN: ULIF 145 03/06/21 SustainEqu 105	85-100%	0-15%	0-15%	High
Multicap 50 25 25 Index Fund: To generate superior long term returns by investing in companies specifically forming a part of Nifty 500 Multicap 50:25:25 Index, subject to regulatory limits+. +Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 152 220224 MultiCapIF 105	90-100%	0-10%	0-10%	High
MidSmall Cap 400 Index Fund: To generate superior long term returns by investing in companies specifically forming a part of NIFTY MidSmall Cap 400 Index subject to regulatory limits*. * Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN : ULIF 153 150424 MidSmal400 105	90-100%	0-10%	0-10%	High

MidSmallCap 400 Momentum Quality 100 Index Fund: To generate superior long-term returns by investing in the mid-cap and small-cap companies forming a part of Nifty MidSmallCap 400 Momentum Quality 100 Index, subject to regulatory limits*. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN : ULIF 156 251024 MscMomQual 105	90-100%	0-10%	0-10%	High
Smallcap 250 Momentum Quality 100 Index Fund: To generate superior long-term returns by investing in the small-cap companies forming a part of the Nifty Smallcap 250 Momentum Quality 100 Index, subject to regulatory limits*. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 157 301224 SmcMomQual 105	90-100%	0-10%	0-10%	High
India Consumption Fund:To generate superior long-term returns by investing in a diversified portfolio of companies that are likely to benefit from India's growing domestic consumption story. This fund offers a unique investment opportunity, leveraging on the rising consumption power in India. SFIN: ULIF 158 170425 IndConsump 105	90-100%#	0-10%	0-10%	High
Nifty Alpha 50 Index Fund: To generate superior long term returns by investing in companies specifically forming a part of Nifty Alpha 50 Index, subject to regulatory limits*. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 160 290725 AlphaIndIF 105	90-100%#	0-10%	0-10%	High

BSE 500 Enhanced Value 50 Index Fund: To generate superior long-term returns by investing in companies specifically forming a part of BSE 500 Enhanced Value 50 index, subject to regulatory limits*. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 161 091025 EnhancedVF 105	90-100%#	0-10%	0-10%	High
Sector Leaders Index Fund: To generate superior long-term returns by investing in companies specifically forming a part of BSE India Sector Leaders Index, subject to regulatory limits*. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 162 251125 SecLeaders 105	90-100%#	0-10%	0-10%	High
Dividend Leaders 50 Index Fund: To generate superior long-term capital appreciation by investing in equities forming a part of ICICI Life BSE500 Dividend Leaders 50 Index^. ^This is a customized index aligned to BSE500 Dividend Leaders 50 Index, subject to IRDAI regulatory requirements. The customized index will constitute the top 50 stocks that have consistently paid dividends over the past 10 years. In case a stock cannot be selected due to regulatory guidelines*, the subsequent eligible stock(s) will be selected to maintain a cohort of 50 stocks. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 163 300126 DivLeaders 105	90-100%#	0-10%	0-10%	High
Smallcap 250 Index Fund: To generate superior long-term returns by investing in companies specifically forming a part of Nifty Smallcap 250 Index, subject to regulatory limits*. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 164 270226 Smallcp250 105	90-100%#	0-10%	0-10%	High

BSE Enhanced Value 30 Index Fund: To generate superior long-term capital appreciation by investing in equities forming a part of ICICI Life BSE Enhanced Value Index^ ^This is a customized index aligned to BSE Enhanced Value Index, subject to IRDAI regulatory requirements. The customized index is designed to measure the performance of the 30 companies in the BSE LargeMidCap with the highest valuations based on three fundamental measures - book value-to-price, earnings-to-price and sales-to-price. In case a stock cannot be selected due to regulatory guidelines*, the subsequent eligible stock(s) will be selected to maintain a cohort of 30 stocks. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 165 210426 EnhancVF30 105	80-100%#	0-20%	0-20%	High
Large & Mid Cap Advantage Fund: To generate superior long-term returns from a diversified portfolio of equity and equity related securities of predominantly large-cap and mid-cap companies. SFIN: ULIF 166 020626 LMidcapAdv 105	80-100%#	0-20%	0-20%	High
BSE 500 Momentum Value 50 Index Fund: To generate superior long-term capital appreciation by investing in equities forming a part of ICICI Life BSE 500 Momentum Value 50 Index^ ^This is a customized index aligned to BSE 500 Momentum Value 50 Index, subject to IRDAI regulatory requirements. In case a stock cannot be selected due to regulatory guidelines*, the subsequent eligible stock(s) will be selected to maintain a cohort of 50 stocks. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error. SFIN: ULIF 168 170726 500MomVF50 105	80-100%#	0-20%	0-20%	High

BSE 500 Momentum Quality 50 Index Fund: To generate superior long-term capital appreciation by investing in equities forming a part of ICICI Life BSE 500 Momentum Quality 50 Index^ ^This is a customized index aligned to BSE 500 Momentum Quality 50 Index, subject to IRDAI regulatory requirements. In case a stock cannot be selected due to regulatory guidelines*, the subsequent eligible stock(s) will be selected to maintain a cohort of 50 stocks. *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time. As a result, there could be a possible tracking error.. SFIN: ULIF 170 141026 500MomQu50 105	80-100%#	0-20%	0-20%	High

#We may resort to hedging through Index/Stock Futures or Index/Stock options as permitted by IRDAI.

Automatic Transfer Strategy

Automatic Transfer Strategy(ATS) helps eliminate the need to time your savings by giving you benefit of rupee cost averaging. If this option is chosen, you can pay all or some part of your premiums in Income Fund or Money Market Fund and transfer a fixed amount in regular monthly instalments into any one of the following funds: Maximiser V, Multi Cap Growth Fund, Value Enhancer Fund, Balanced Advantage Fund ,Sustainable Equity Fund, Multicap 50 25 25 Index Fund, MidSmall Cap 400 Index Fund or MidSmallCap 400 Momentum Quality 100 Index Fund, Smallcap 250 Momentum Quality 100 Index Fund, India Consumption Fund, Nifty Alpha 50 Index Fund, BSE 500 Enhanced Value 50 Index Fund, Sector Leaders Index Fund, Dividend Leaders 50 Index Fund, Smallcap 250 Index Fund, BSE Enhanced Value 30 Index Fund, Large & Mid Cap Advantage Fund , BSE 500 Momentum Value 50 Index Fund or BSE 500 Momentum Quality 50 Index Fund.

There would be no additional charges for ATS. The following conditions apply to ATS.

- The minimum transfer amount under ATS is ₹ 2,000.
- This transfer will be done in equal instalments in not more than 12 monthly instalments.
- ATS would be executed by redeeming the required number of units from fund chosen at the applicable unit value and allocating new units in the destination fund at the applicable unit value.
- At inception, you can opt for a transfer date of either the first or fifteenth of every month. If the date is not mentioned the funds will be switched on the first day of every month. If the first or the fifteenth of the month is a non-valuation date, then the next working day's NAV would be applicable.

Illustration

Amount of single premium: ₹ 1,00,000
Total premium paid: ₹ 1,00,000 | Sum Assured: ₹ 10,00,000
Age at entry: 30 years | Policy term: 10 years

Assumed investment returns	8% p.a.	4% p.a
Fund Value at Maturity	₹ 1,76,587	₹ 1,18,485

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, taxes. Since your policy offers variable returns, the given illustration shows different rates of assumed future investment returns. 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.

Benefits in detail

Death Benefit

In the unfortunate event of death of the Life Assured during the term of the policy the Death Benefit will be payable to the claimant. Thereafter this policy shall terminate and all rights, benefits and interests under this policy shall be extinguished.

On death of the Life Assured while monies are in the Discontinued Policy Fund, the Death Benefit will be the proceeds of the discontinued policy.

Otherwise, Death Benefit = A or B or C whichever is highest

Where, A = Sum Assured including Top-up Sum Assured, if any

B = Fund Value ,as available on date of intimation of death or Date of Foreclosure or Date of Maturity whichever is earlier

C = Minimum Death Benefit

Minimum Death Benefit will be 105% of the total premiumspaid, if any received up to the date of death.

In the event of death of the life assured on the date of maturity, only the maturity benefit (if applicable) is payable and the death benefit shall not be payable.

Maturity Benefit

On survival of the Life Assured till the date of maturity, policyholder will receive only the Fund Value including Wealth Booster and Top-up Fund Value, if any, provided the policy has not already terminated. You have the option to receive maturity benefit either as a lumpsum or as a structured payout using Settlement Option.

Wealth Booster

The company will allocate extra units at the end of the policy term, provided monies are not in the Discontinued Policy fund. Wealth Booster will be 2% of single premium including top up premiums less partial withdrawals if any . In case the partial withdrawal exceeds the single premium, wealth booster will not be applicable.

Wealth Booster 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. The allocation of Wealth Booster units is guaranteed and shall not be revoked by the Company under any circumstances.

Settlement Option

You will have an option to receive the Maturity Benefit as a lump sum or as a structured payout using Settlement Option. This option has to be chosen on or before maturity.

- With this facility, you can opt to get payments on a yearly, half yearly, quarterly or monthly (through ECS) basis, over a period of one to five years, post maturity.
- The first payout of the settlement option will be made on the date of maturity.
- The rider cover, if any shall cease when the settlement period commences.
- Only the Fund Management Charge and mortality charge, if any, would be levied during the settlement period.
- You may avail facility of switches as per the terms and conditions of the policy. Partial withdrawals are not allowed during the settlement period.
- In the event of death of the Life Assured during the settlement period, Death Benefit payable to the claimant as lump sum will be:

  Death Benefit during the settlement period = A or B whichever is highest

  Where,

  A = Fund Value

  B = 105% of total premiums paid

  On payment of Death Benefit, the policy will terminate and all rights, benefits and interests under the policy will be extinguished.
- On payment of last instalment of the settlement option, the policy will terminate and all rights, benefits and interests under the policy will be extinguished. If the fund value becomes nil, the policy shall terminate.
- On death of the recipient of the maturity benefit during the settlement period, the Claimant shall have the option to receive the remaining Fund Value as lump sum or continue as structured pay out over the remaining settlement period. If lump sum payment is opted by the Claimant, then the Policy shall terminate on the payment of lump sum benefit with all rights, benefits and interests thereof.
- At any time during the settlement period, you/claimant have the option to withdraw the entire Fund Value.
- During the settlement period, the investment risk in the investment portfolio is borne by you/claimant.

Partial Withdrawal Benefit

Partial withdrawals are allowed for Policy term of 10 years after the completion of Lock-in period provided the monies are not in Discontinued Policy Fund . You can make unlimited number of partial withdrawals as long as the total amount of partial withdrawals in a policy year does not exceed 20% of the Fund Value in a policy year. The Fund Value will be as at the beginning of the policy year. The partial withdrawals are free of cost.

The following conditions apply on partial withdrawals,

- Partial withdrawals are allowed only after the completion of lock-in period.
- In the case of minor lives, partial withdrawals shall not be allowed until the minor life insured attains majority i.e. on or after attainment of age 18.
- For the purpose of partial withdrawals, lock in period for the Top-up premiums will be five years or any such limit prescribed by IRDAI from time to time.
- Partial withdrawals will be made first from the Top-up Fund Value. If any, as long as it supports the partial withdrawal, and then from the Fund Value built up from the base premium.
- Partial withdrawal shall not be allowed if it results in termination of the policy.
- The minimum value of each partial withdrawal is ₹ 2,000.

Unlimited free switches between funds

You can switch units from one fund to another depending on your financial priorities and savings outlook as many times as you want. This benefit is available to you without any charge. The minimum switch amount is ₹ 2,000. There is no restriction on the number of switches a Policyholder can make and all switches will be free.

Top-up

You can pay any surplus money as Top-up premium, over and above the base premium, into the policy. Wherever Top-up is availed, Fund Value shall include Top-up Fund Value ,if any

The following conditions apply on Top-ups:

- The minimum Top-up premium is ₹ 2,000.
- Your Sum Assured will increase by Top-up Sum Assured when you make a Top-up. Each top-up premium will be treated as Single Premium payment for determining Top-up Sum Assured. However, instead of age at entry, age at the time of paying the Top-up premium will be considered to determine the sum assured multiple(mentioned in “ICICI Life 1Wealth at a glance” above.
- Top-up premiums once paid cannot be withdrawn from the fund for a period of 5 years from the date of payment of the 'Top-up' premium, except in case of complete surrender of the policy.
- The maximum number of top-ups allowed during the policy term is 99.

Increase/Decrease in Policy Term

Not applicable

Non Forfeiture Benefits

1) Surrender

During the lock-in period, on receipt of intimation that you wish to surrender the policy, the Fund Value after deduction of applicable Discontinuance Charge shall be credited to the Discontinued Policy Fund and risk cover and rider cover, if any, shall cease. The fund management charges of the discontinued policy fund will be applicable during this period and no other charges will be applied.

You or your claimant, as the case may be, will be entitled to receive the Discontinued Policy Fund Value, on the earlier of death or the expiry of the lock-in period. Currently the lock-in period is five years from policy inception.

After completion of the lock-in period , on the receipt of intimation by us that you wish to surrender the Policy, you will receive Surrender value (equal to Fund Value) as on the date of surrender. No discontinuance charge will be levied and policy surrender will extinguish all rights, benefits and interests under the policy.

Treatment of the policy while monies are in the Discontinued Policy Fund

While monies are in the Discontinued Policy Fund:

- Risk Cover, rider cover and Minimum Death Benefit will not apply
- A Fund Management Charge of 0.50% p.a. of the Discontinued Policy Fund will be made. No other charges will apply.
- From the date monies enter the Discontinued Policy Fund till the date they leave the Discontinued Policy Fund, a minimum guaranteed interest rate declared by IRDAI from time to time will apply. The current minimum guaranteed interest rate applicable to the Discontinued Policy Fund is 4% p.a.

Secure your family under Married Woman's Property Act (MWPA)

Through this feature, you have an option to secure the corpus for the benefit of your wife and children as the funds under the policy cannot be attached by creditors and claimants*.

Under section 6 of the Married Woman's Property Act, 1874, a married man can take an insurance policy on his own life, and express it to be for the benefit of his wife and children. When such intent is expressed on the face of the policy, it shall be deemed to be a trust for the benefit of the named beneficiaries and it shall not be subject to the control of the husband, or his creditors, or form part of his estate.

*Unless taken otherwise with the intent to defraud creditors. In case of any third party claim in the Courts of India with regards the insurance proceeds, the amount shall be subject to the judiciary directions.

Please seek professional legal advice for the applicability of this provision.

Charges under the policy

Premium Allocation Charges

No charges

Policy Administration Charge

No charges

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	FMC p.a.
Maximiser V	1.35%
Multi Cap Growth Fund	1.35%
Value Enhancer Fund	1.35%
Multi Cap Balanced Fund	1.35%
Secure Opportunities Fund	1.35%
Income Fund	1.35%
Money Market Fund	0.75%
Balanced Advantage Fund	1.35%
Sustainable Equity Fund	1.35%
Multicap 50 25 25 Index Fund	1.35%
MidSmall Cap 400 Index Fund	1.35%
MidSmallCap 400 Momentum Quality 100 Index Fund	1.35%

Fund	FMC p.a.
Smallcap 250 Momentum Quality 100 Index Fund	1.35%
India Consumption Fund	1.35%
Nifty Alpha 50 Index Fund.	1.35%
BSE 500 Enhanced Value 50 Index Fund	1.35%
Sector Leaders Index Fund	1.35%
Dividend Leaders 50 Index Fund	1.35%
Smallcap 250 Index Fund	1.35%
BSE Enhanced Value 30 Index Fund	1.35%
Large & Mid Cap Advantage Fund	1.35%
BSE 500 Momentum Value 50 Index Fund	1.35%
BSE 500 Momentum Quality 50 Index Fund	1.35%

Mortality Charges

Mortality charges will be levied every month by redemption of units based on the Sum at Risk. Sum at Risk value will be set to zero if the value as computed above is negative.

Sum at Risk = Highest of,

- Sum Assured (including Top-up Sum Assured, if any),
- Fund Value,
- Minimum Death Benefit

Less

- Fund Value

Indicative annual charges per thousand life cover for a healthy male and female life are as shown below:

Age (yrs)	30	40	50	60
Male (₹)	0.68	1.00	1.98	4.04
Female (₹)	0.66	0.80	1.60	3.49

Discontinuance charges

Discontinuance Charges are described below:

Where the policy is discontinued in the policy year	Discontinuance Charge	
	Single premium ≤ ₹ 3,00,000	Single premium > ₹ 3,00,000
1	Lower of 2% of (SP or FV), subject to a maximum of ₹ 3,000	Lower of 1% (SP or FV), subject to a maximum of ₹ 6,000
2	Lower of 1.5% of (SP or FV), subject to a maximum of ₹ 2,000	Lower of 0.70% of (SP or FV), subject to a maximum of ₹ 5,000
3	Lower of 1% of (SP or FV), subject to a maximum of ₹ 1,500	Lower of 0.50% of (SP or FV), subject to a maximum of ₹ 4,000
4	Lower of 0.50% of (SP or FV), subject to a maximum of ₹ 1,000	Lower of 0.35% of (SP or FV), subject to a maximum of ₹ 2,000
5 and onwards	NIL	NIL

SP: Single Premium

FV is the Fund Value on the Date of Discontinuance

No discontinuance charge is applicable for Top-up premiums.

Terms and Conditions

1. Freelook period: On receipt of the policy document, whether received electronically or otherwise, You have an option to review the policy terms and conditions. If You are not satisfied or have any disagreement with the terms and conditions of the policy or otherwise and have not made any claim, the policy document needs to be returned to the Company with reasons for cancellation within 30 days from the date of receipt of the policy document.

   On cancellation of the policy during the free look period, you shall be entitled to an amount which shall be equal to non-allocated premium plus charges levied by cancellation of units plus Fund Value at the date of cancellation less proportionate risk premium for the period of cover, stamp duty charges under the policy and expenses borne by us on medical examination, if any.

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

2. In case Partial withdrawal exceeds the Single Premium, Wealth Booster will not be applicable.

3. Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 2025. Taxes, if any, will be charged extra as per applicable rates. The tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details.

4. Date of Discontinuance of the policy is the date on which the Company receives intimation from the Policyholder about the surrender of the policy. The policy remains in force till the date of discontinuance of the policy.

5. The Company will not provide loans under this policy.

6. Suicide Clause: If the Life Assured, whether sane or insane, commits suicide within 12 months from the date of commencement of the policy, only the Fund Value, as available on the date of intimation of death would be payable to the Claimant. In case of death due to suicide within 12 months from the effective date of any top-up, the corresponding top-up sum assured shall not be considered in the calculation of Death Benefit. Any charges other than Fund Management Charges and guarantee charges, if any, recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death There is no other exclusion applicable with respect to death other than suicide clause. On payment of the above benefit the policy shall terminate and all rights, benefits and interests under this policy shall stand extinguished.

7. Foreclosure of the policy: After the completion of the lock-in period if the Fund Value , becomes nil, the policy will terminate and no benefits will be payable. On termination of the policy all rights, benefits and interest under the policy shall be extinguished. A policy cannot be foreclosed before completion of five policy years.

8. Unit Pricing: The NAV for different Segregated Funds shall be declared on a daily basis all business days (as per Investment Regulations).

   The NAV of each Segregated Fund shall be computed as set out below or by any other method as may be prescribed by regulation:

   [Market Value of investment held by the fund plus Value of Current Assets less Value of Current Liabilities and provisions]

   Divided by,

   Number of units existing under the Fund at valuation date, before any new units are created or redeemed

9. Assets are valued daily on a mark to market basis.

10. Policyholder through a secured login can access the value of policy wise units held by him in the format as per Form D02 prescribed under IRDAI Investment Regulations, 2016.

11. Transaction requests 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 IRDAI guidelines from time to time, which is currently 3:00 p.m. For all new business applications received on the last day of the financial year, the NAV of that day would be applicable, irrespective of the cut-off time.

12. If the Policyholder and the Life Assured are different, then in the event of death of the Policyholder and upon subsequent intimation of the death with the Company:

    If the Life Assured is a minor: the policy shall vest on the guardian of the minor life assured till he/she attains the age of majority. Upon attaining the age of majority the ownership of the policy shall be transferred to the life assured.

If the Life Assured is major: the policy shall vest on the Life Assured. Thereafter, the Life Assured shall become the Policyholder and will be entitled to all benefits and subject to all liabilities as per the terms and conditions of the policy.

13. If the policy has been taken on the life of a minor, on attaining the age of majority i.e. 18 years, the policy will vest on him/her. Thereafter, the Life Assured shall become the policyholder who will then be entitled to all the benefits and subject to all liabilities as per the terms and conditions of the policy. However, if the policy is assigned during the minority of the Life Assured, then the vesting of the policy shall be kept in abeyance till the assignment is valid and effective.The Life Assured cum Policyholder can register due nomination as per section 39 of the Insurance Act, 1938 as amended from time to time.

14. The product is also available for sale through online mode.

15. Nomination: Nomination shall be as per Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.

16. Assignment: Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.

17. Section 41: In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time 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.

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

18. Section 45 of the Insurance Act, 1938 as amended from time to time: 1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to

    the policy, whichever is later. 2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. 3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive. 4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation. 5) 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.

19. Force Majeure: a. The Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Company may value the SFIN less frequently in extreme circumstances external to the Company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company is certain that the valuation of SFIN can be resumed.

    b. The Company shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.

    c. The Company shall continue to invest as per the fund

mandates submitted with IRDAI. However, the Company shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments [as defined clause 1(8) of the Schedule III of IRDAI (Actuarial, Finance and Investment Functions of Insurers] in circumstances mentioned under points (a and b) above. The exposure of the fund as per the fund mandates submitted as per the Section 'Choose your Investment funds' above, shall be reinstated within reasonable timelines once the force majeure situation ends.

d. Few examples of circumstances as mentioned [in point 21 (a & b) above] are:

i. when one or more stock exchanges which provide a basis for valuation of the assets of the fund are closed otherwise than for ordinary holidays.

ii. when, as a result of political, economic, monetary or any circumstances which are not in the control of the Company, the disposal of the assets of the fund would be detrimental to the interests of the continuing Policyholders.

iii. in the event of natural calamities, strikes, war, civil unrest, riots and bandhs.

iv. in the event of any force majeure or disaster that affects the normal functioning of the Company.

e. In such an event, an intimation of such force majeure event shall be uploaded on the Company's website for information.

20 The Company does not express itself upon the validity or accepts any responsibility on the assignment or nomination, in recording the assignment or registering the nomination or change in nomination.

21 Policy Servicing and Grievance Handling Mechanism: For any clarification or assistance, You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on Our website: www.icicilife.com. For updated contact details, We request You to regularly check Our website. If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated grievance redressal officer (GRO) at gro@icicilife.com or 1800-2660.

Address:
ICICI Life Insurance Limited (formerly known as ICICI Prudential Life Insurance Company Limited.)
Unit 901A & 901B, 1001A & 1002B, Prism Towers,
Mindspace Link Road, Goregaon West, Mumbai – 400104

For more details, please refer to the "Grievance Redressal" section on www.icicilife.com. If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may escalate the matter to Our internal grievance redressal committee at the address mentioned below:

ICICI Life Insurance Limited (formerly known as ICICI Prudential Life Insurance Company Limited.)
Unit 901A & 901B, 1001A & 1002B, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 400104

If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach Policyholders' Protection and Grievance Redressal Department, the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (BIMA BHAROSA SHIKAYAT NIVARAN KENDRA)
155255 (or) 1800 4254 732
Email ID: complaints@irdai.gov.in

Address for communication for complaints by fax/paper:
Policyholders' Protection and Grievance Redressal Department – Grievance Redressal Cell
Insurance Regulatory and Development Authority of India
Survey No. 115/1, Financial District, Nanakramguda, Gachibowli,
Hyderabad, Telangana State – 500032

You can also register your complaint online at bimabharosa.irdai.gov.in.

This is subject to change from time to time.

Refer

https://www.icicilife.com/services/grievance-redressal.html
for more details.

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 IRDAI and if so permitted by the then prevailing rules, after giving a written notice to the Policyholders. The following limits are applicable:

•Fund Management Charge may be increased up to the maximum allowable as per applicable regulation.

Any Policyholder who does not agree with an increase, shall be allowed to surrender the policy and no discontinuance charge will be applicable on surrender of such policies.

Mortality Charges are guaranteed for the term of the policy.

Risks of investment in the Units of the Funds

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

- ICICI Life 1Wealth is a Unit-Linked Insurance Policy (ULIP) and is different from traditional products. Investments in ULIPs are subject to investment risks.
- ICICI Life Insurance Limited+, ICICI Life 1Wealth, Multi Cap Growth Fund, Maximiser V, Value Enhancer Fund, Multi Cap Balanced Fund, Secure Opportunities Fund, Income Fund, Money Market Fund, Balanced Advantage Fund, Sustainable Equity Fund, Multicap 50 25 25 Index Fund, MidSmall Cap 400 Index Fund, MidSmallCap 400 Momentum Quality 100 Index Fund, Smallcap 250 Momentum Quality 100 Index Fund, India Consumption Fund, Nifty Alpha 50 Index Fund, BSE 500 Enhanced Value 50 Index Fund, Sector Leaders Index Fund, Dividend Leaders 50 Index Fund, Smallcap 250 Index Fund, BSE Enhanced Value 30 Index Fund, Large & Mid Cap Advantage Fund , BSE 500 Momentum Value 50 Index Fund and BSE 500 Momentum Quality 50 Index Fundare only names of the Company, policy and funds respectively and do not in any way indicate the quality of the policy, the funds or their future prospects or returns.
- The investments in the funds are subject to market and other risks and there can be no assurance that the objectives of the funds will be achieved.
- 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.
- The past performance of other funds of the Company is not necessarily indicative of the future performance of these funds.
- The funds do not offer a guaranteed or assured return.
- For further details, refer to the Policy Document and detailed benefit illustration.

About ICICI Life Insurance

ICICI Life Insurance Limited+ commenced operations in FY2001 after receiving approval from Insurance Regulatory Development Authority of India (IRDAI) in November 2000. With customer centricity at the core, the Company offers a comprehensive suite of Protection, Savings & Retirement solutions designed to meet the evolving life stage needs of the customers thereby safeguarding their families' financial security while also achieving long term financial goals.

For more information:
Customers calling from anywhere in India, please dial 1800 2660
Do not prefix this number with "+" or "91" or "00"

Call Centre Timings: 10.00 am to 7.00 pm
Monday to Saturday, except National Holidays.
To know more, please visit www.icicilife.com

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BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/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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