

Trusted
by over
20 crore
Indians in

25
YEARS

ICICI Life – LifeTime Classic

Linked Non-Participating Individual
Savings Life Insurance Plan



Key Features

- **Choice of 4 portfolio strategies** to match your needs.
 - Target Asset Allocation Strategy
 - Trigger Portfolio Strategy 2
 - Life Cycle based Portfolio Strategy 2
 - Fixed Portfolio Strategy
- **Choice of protection level:** Choose the level of protection that suits your needs
- Get additional protection by opting for **ICICI Life Accidental Death Rider**
- **Wealth Boosters:** Once every 5 years starting from the end of the 10th policy year
- **Tax benefits** may be applicable on premiums paid and benefits received as per the prevailing tax laws

[^]Tax benefits under the policy are subject to conditions under Section 123 (read with Schedule XV, Sr. No. 1, 2 & 4) and Section 11 (read with Schedule II, Sr. No. 2) of the Income Tax Act, 2025. Goods and Service tax and applicable cesses will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.

How does the policywork?

1. Decide your premium amount and the premium payment option
2. Select the Sum Assured as per your protection needs
3. Choose the Portfolio Strategy
4. On maturity of your policy, receive your maturity benefit as a lump sum or as a structured payout through Settlement Option to meet your financial goals
5. In case of your unfortunate death during the policy term your family will get the death benefit

Benefits in detail

- **Death Benefit:** In the unfortunate event of death of the LifeAssured during the term of the policy the following will be payable
 - For Single Pay policy:
Death Benefit = Highest of A or B or C whichever is highest
 - For Limited/ Regular Paypolicy
 - For age at entry less than 50 years, Death Benefit = (A+B) or C, whichever is highest
 - For age at entry more than or equal to 50 years, Death Benefit = Highest of A or B or C whichever is highest

Where A = Sum Assured including Top-up Sum Assured, if any , B = Fund Value including Top-up Fund Value, if any, C = Minimum Death Benefit(105% of total premiums received up to the date of death)

- **Maturity Benefit:** On maturity of the policy, you will receive the Fund Value including the Top-up Fund Value, if any.

Benefits in detail

- **Change in Portfolio Strategy (CIPS):** You can change your portfolio strategy up to four times in a policy year. This facility is provided free of cost. Any unutilized CIPS cannot be carried forward to the next policy year.
- **Switches:** If you choose the Fixed Portfolio strategy, you can switch units from one fund to another as many times as you want. Four switches are free in a policy year. Switches in excess of 4 free switches in a policy year will be charged at Rs. 100 per switch. Unutilized free switches can not be carried forward in next policy year. The minimum switch amount is Rs. 2,000.
- **Partial Withdrawal Benefit:** You can avail this any time after the completion of five policy years, provided the monies are not in the Discontinued Policy (DP) fund. You can make unlimited number of partial withdrawals as long as the total amount of partial withdrawals in a year does not exceed 20 % of the Fund Value in a policy year. The partial withdrawals are free of cost.

Boundary Conditions

Premium PaymentTerm	<table><tr><th>Premium payment option</th><th>Premium payment term</th></tr><tr><td>Single Pay</td><td>Single Premium</td></tr><tr><td>Limited Pay</td><td>7 years to 30 years</td></tr><tr><td>Regular Pay</td><td>7 years to 30 years</td></tr></table>	Premium payment option	Premium payment term	Single Pay	Single Premium	Limited Pay	7 years to 30 years	Regular Pay	7 years to 30 years																					
Premium payment option	Premium payment term																													
Single Pay	Single Premium																													
Limited Pay	7 years to 30 years																													
Regular Pay	7 years to 30 years																													
Policy Term	<table><tr><th>Age at entry (Last Birthday)</th><th>Minimum Policy Term (in years)</th></tr><tr><td>0 to 45 years</td><td>70 years minus Age at entry</td></tr><tr><td>46 years to 58 years</td><td>65 years minus Age at entry</td></tr></table> Maximum Policy Term is equal to Minimum policy term. Single Pay <table><tr><th rowspan="2">Age</th><th colspan="3">Policy Terms (in years), subject to maximum maturity age</th></tr><tr><th>For Sum Assured Multiple of 1.10 times</th><th>For Sum Assured Multiple of 1.25 times</th><th>For Sum Assured Multiple of 10 times</th></tr><tr><td>0 to 29</td><td>--</td><td>30</td><td>20</td></tr><tr><td>30 to 38</td><td>--</td><td>30</td><td>5</td></tr><tr><td>39 to 49</td><td>-</td><td>30</td><td>--</td></tr><tr><td>50 to 60</td><td>20</td><td>--</td><td>--</td></tr></table>	Age at entry (Last Birthday)	Minimum Policy Term (in years)	0 to 45 years	70 years minus Age at entry	46 years to 58 years	65 years minus Age at entry	Age	Policy Terms (in years), subject to maximum maturity age			For Sum Assured Multiple of 1.10 times	For Sum Assured Multiple of 1.25 times	For Sum Assured Multiple of 10 times	0 to 29	--	30	20	30 to 38	--	30	5	39 to 49	-	30	--	50 to 60	20	--	--
Age at entry (Last Birthday)	Minimum Policy Term (in years)																													
0 to 45 years	70 years minus Age at entry																													
46 years to 58 years	65 years minus Age at entry																													
Age	Policy Terms (in years), subject to maximum maturity age																													
	For Sum Assured Multiple of 1.10 times	For Sum Assured Multiple of 1.25 times	For Sum Assured Multiple of 10 times																											
0 to 29	--	30	20																											
30 to 38	--	30	5																											
39 to 49	-	30	--																											
50 to 60	20	--	--																											

Boundary Conditions

Minimum Premium	Single Pay: Rs.50,000 Limited Pay and Regular Pay: Rs. 30,000 p.a.																										
Premium payment modes	Single, Yearly,Half-yearly and Monthly																										
Sum Assured	Single Pay <table><tr><th>Age at entry</th><th>Min. Sum Assured</th><th>Max. Sum Assured</th></tr><tr><td>0 to 39 years</td><td>1.25 X Single Premium</td><td>10 X Single Premium</td></tr><tr><td>39 to 49 years</td><td>1.25 X Single Premium</td><td>1.25 X Single Premium</td></tr><tr><td>50 to 60 years</td><td>1.10 X Single Premium</td><td>1.25 X Single Premium</td></tr></table> Note: Sum Assured multiples in between the maximum and minimum limits are not available in Single Pay option Limited Pay and Regular Pay: <table><tr><th>Age at entry</th><th>Min. Sum Assured</th><th>Max. Sum Assured</th></tr><tr><td>0 to 49years</td><td>7 times Annualized Premium</td><td>10 times Annualized Premium</td></tr><tr><td>50 to 55 years</td><td>5 times Annualized Premium</td><td>10 times Annualized Premium</td></tr><tr><td>56 to 58 years</td><td>5 times Annualized Premium</td><td>5 times Annualized Premium</td></tr></table> Annualized Premium / Annual Premium is the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any.			Age at entry	Min. Sum Assured	Max. Sum Assured	0 to 39 years	1.25 X Single Premium	10 X Single Premium	39 to 49 years	1.25 X Single Premium	1.25 X Single Premium	50 to 60 years	1.10 X Single Premium	1.25 X Single Premium	Age at entry	Min. Sum Assured	Max. Sum Assured	0 to 49years	7 times Annualized Premium	10 times Annualized Premium	50 to 55 years	5 times Annualized Premium	10 times Annualized Premium	56 to 58 years	5 times Annualized Premium	5 times Annualized Premium
Age at entry	Min. Sum Assured	Max. Sum Assured																									
0 to 39 years	1.25 X Single Premium	10 X Single Premium																									
39 to 49 years	1.25 X Single Premium	1.25 X Single Premium																									
50 to 60 years	1.10 X Single Premium	1.25 X Single Premium																									
Age at entry	Min. Sum Assured	Max. Sum Assured																									
0 to 49years	7 times Annualized Premium	10 times Annualized Premium																									
50 to 55 years	5 times Annualized Premium	10 times Annualized Premium																									
56 to 58 years	5 times Annualized Premium	5 times Annualized Premium																									

Boundary Conditions

Age at Entry	Minimum entry age: 0 Maximum entry age: Single Pay: 60 years, Limited Pay/Regular Pay: 58 years
Age at Maturity	Minimum maturity age: Single Pay: 18 years, Limited Pay/Regular Pay: 65 years Maximum maturity age: Single Pay: 80 years, Limited Pay/Regular Pay: 70 years

Charges

- Allocation Charges**

For Limited/ Regular Pay:

Year/ Mode	Year 1	Year 2 - 3	Year 4	Year 5	Year 6 - 7	Thereafter
Annual	6%	6%	6%	6%	4%	2%
Half-Yearly/ Monthly	6%	5%	4.5%	4%	4%	2%

- For Single Pay: 3 % ; Top-up Premium Allocation Charge: 2%
- Fund Management Charge:** For Money Market Fund - 0.75%; For all other funds - 1.35%
- Mortality Charges:** Mortality charges will be levied every month by redemption of units based on the Sum at Risk.
- Policy Administration Charges**
 - Single Pay: Rs. 60 per month for the first five policy years
 - Limited Pay & Regular Pay: 1.2% p.a. for Year 1 - 5 and 2.4% p.a. thereafter. It is capped at Rs. 500 pm

IN ULIPS, THE INVESTMENT RISK IN THE 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 or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.

Unit Linked products are different from traditional insurance products and are subject to the risk factors.

The premium paid in ULIPs are subject to investment risks associated with capital 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.

ICICI Life Insurance Limited is only the name of the Life Insurance Company and ICICI Life - LifeTime Classic is only the name of the unit linked insurance product and does not in any way indicate the quality of the product, its future prospects and returns.

Please know the associated risks and the applicable charges, from your Insurance agent or the 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.



© ICICI Life Insurance Limited (formerly known as ICICI Prudential Life Insurance Company Limited).
Registered Address: - ICICI Life Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025.
IRDAI Regn No. 105. CIN:L66010MH2000PLC127837. Advt. No. : E/II/1243/2026-27

Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).

TradeLogo displayed above belongs to ICICI Bank Ltd and used by ICICI Life Insurance Ltd under license.

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.

Trusted
by over
20 crore
Indians in

25
YEARS

Thank You

