

Distribution Partner:

ICICI
PRUDENTIAL
MUTUAL FUND
TARAKKI KAREIN!

















SIP Plus – A systematic investment solution which aims to create wealth & offers life cover



This is just for information purpose and should not in any way be construed as any kind of promotion or endorsement of any insurance product by ICICI Prudential Asset Management Company Limited. Insurance Cover is provided under Group Term Insurance Plan by ICICI Prudential Life Insurance Company Ltd. Please read the Group Scheme Rules for more details on the terms and conditions.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Systematic Investment Plan (SIP) is a simple, convenient and disciplined way that can help you meet the changing milestones and responsibilities

<p>Wonder years</p>  <p>25 yrs</p>	 +  <p>Education Professional Qualifications</p>
<p>Working years</p>  <p>25 to 55 yrs</p>	 +  +  +  +  <p>Employment Marriage Home Child's education</p>
<p>Golden years</p>  <p>55 yrs & above</p>	 +  +  +  <p>Child's further education Child's marriage Retirement</p>

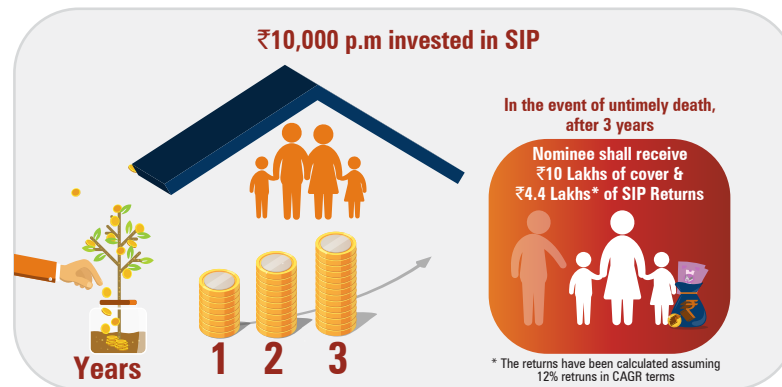
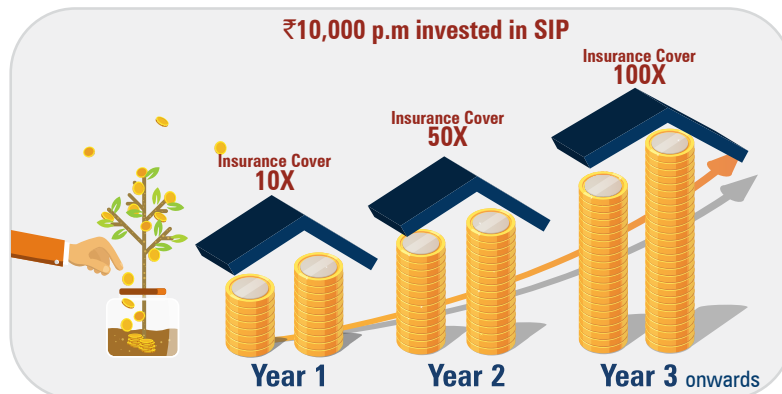
Don't save what is left after spending, but spend what is left after investing.

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Features of added benefit - insurance cover provided to investors:

Minimum SIP Instalment	Refer scheme information document for Minimum SIP Instalment
Sum Insured	1st Year : 10 times of the monthly SIP Plus instalment 2nd Year : 50 times of the monthly SIP Plus instalment. 3rd Year onwards : 100 times of the monthly SIP Plus instalment. All the above limits are subject to maximum cover of ₹50 lakhs per investor across all schemes /plans/folios.
Life Cover Proceeds	Provided to the registered nominee
Benefits to Nominee	Scheme Value + Life Cover equivalent up to 10 times of the monthly SIP Plus instalments in the first year, 50 times of monthly SIP Plus instalment for second year and 100 times of the monthly SIP Plus instalment from third year onwards.
Age Entry/Exit	18 years to 51 years (how ever Insurance cover will be ceased on completion of 55 years of age, but SIP shall continue till the end of tenure if SIP is registered beyond 55 years of age.)
Payment Options	ECS, Direct Debits & Post Dated Cheques
Entry Load	Not Applicable
Exit Load	Refer scheme information document for exit load details.

How does SIP Plus work?



*Refer to the terms and conditions of SIP Plus. The above illustration is on the assumption that the untimely death occurs in the 3rd year or thereafter. Actual result may vary. Past performance may or may not be sustained in future.

Note: Sum Insured : 1st Year - 10 times of the monthly SIP Plus instalment, 2nd year - 50 times of the monthly SIP Plus instalment & in the 3rd Year - 100 times of the monthly SIP Plus instalment. all the above limits are subjected to maximum cover of ₹50 lakhs per investor across all schemes/plans/folios.

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SIP + Insurance Cover = SIP Plus



Note: Sum Insured : 1st Year - 10 times of the monthly SIP Plus instalment, 2nd year - 50 times of the monthly SIP Plus instalment & in the 3rd Year - 100 times of the monthly SIP Plus instalment. all the above limits are subjected to maximum cover of ₹50 lakhs per investor across all schemes/plans/folios.

This is for illustration purpose only. The cover mentioned in above illustration is from 3rd year onwards.

Contact:

CONTACT DETAILS OF ICICI PRUDENTIAL MUTUAL FUND

In case any of the personal details mentioned are incorrect, or if you wish to change the nominee details in your policy, please contact ICICI Prudential Mutual Fund, by writing to

enquiry@icicipruamc.com

Alternatively, call toll free number

1800 222 999 (BSNL/MTNL) or
1800 200 6666 (Other service providers).

INSURANCE CLAIM PROCESS

If you need any further information on your policy, please write to us at

grouplife@iciciprulife.com

Do mention your group master policy number in the email subject line.

Or give us a missed call on

022-3381-1729

and we will call you back to assist you.

Make an informed investment decision. Consult your financial advisor or log on to www.icicipruamc.com.

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Terms & Conditions:

1. ICICI Prudential SIP Plus as an add-on, optional feature will be available for the select schemes of ICICI Prudential Mutual Fund only. Please refer scheme information document/SIP Plus form for details.
2. The AMC may provide a Group Life Insurance Cover provided by ICICI Prudential Life Insurance Company Ltd. to all Resident Individual/NRI applicants and fund the premia towards such cover. Non-individuals as well as US Persons/ Persons not of Indian Origin/Sole Proprietorship will not be covered under the insurance cover.
3. The insurance cover will be available for individuals aged above 18 years and not more than 51 years, at the time of the first investment.
4. Only the First / Sole unit holder will be covered under the insurance. No insurance cover will be provided for the second / third unitholder.
5. Tenure of SIP: 100 Years less the current completed age of the investor or till the predefined date by the investor. If investor provide SIP tenure less than 3years, investor will not be eligible for insurance cover.
6. Amount of Life Insurance Cover:
 - (a) If SIP PLUS continues, the insurance cover would be as follows
 - Year 1 : 10 times the monthly SIP Plus instalment
 - Year 2 : 50 times the monthly SIP Plus instalment
 - Year 3 onwards : 100 times the monthly SIP Plus instalmentAll the above mentioned limits are subject to maximum cover of ₹50 lakhs per investor across all schemes /plans/folios.
 - (b) If SIP Plus discontinues, the insurance cover would be as follows:
 - SIP PLUS discontinues before 3 years : Insurance cover stops immediately
 - SIP PLUS discontinues after 3 years : Insurance cover equivalent to the value of units allotted under SIP Plus investment basis the valuation as on 1st business day of month in which renewal confirmation is given, subject to a maximum of 100 times the monthly instalment, capped at the maximum of ₹50 lakhs.
 - Insurance cover will be ceased on completion of 55 years of age, but SIP shall continue till the end of tenure if SIP is registered beyond 55 years of age.
 - (c) Insurance cover shall also cease for respective registration with immediate effect, if redemption/switch out/transfer out transaction is executed (Fully or Partly) Insurance cover will continue in respect of other eligible registrations.
Also, AMC reserves the right to discontinue the insurance cover, if any other transaction such as, switch-out, STP, folio consolidation request(in non-specified format) or physical to demat is made under this folio.
7. The investor will necessarily be required to furnish his / her date of birth and gender in the application form, in absence of which, no insurance cover can be availed by the investor. The Group Life Insurance Cover will be governed by the terms and conditions of the insurance policy with the relevant Insurance Company as determined by the AMC.
8. In case of death of the applicant, the nominee may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the insurer and the payment of the claim may be made to the nominee by the insurance company.
9. All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company. Insurance claims will be directly settled by the Insurance Company.
10. The AMC will not be responsible or liable for maintaining service levels and/or any delay in processing claims arising out of this facility.
11. The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non-settlement, delays etc.) arising out of the insurance cover provided to the unit holder.
12. The AMC is bringing this offer to the investors of the Scheme only as an additional facility and is not acting as an agent for marketing/sales of insurance policies nor soliciting any business.
13. Subject to what has been stated above, the AMC reserves a right to modify / annul the said Group Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.
14. The Group Insurance cover will be subject to the following exclusions and such other terms and conditions as may be prescribed by the insurance certificate governing the cover:
 - a. The Group Insurance cover shall not extend to cover instances of death due to suicide in the first year of cover.
 - b. Death within 45 days from the commencement of the SIP instalments except for death due to accident
15. The nominees will have to file their claims directly with the insurance company.
16. The AMC will not entertain any request for claims.
17. The provision for the Group Life Insurance Policy does not have any bearing on the performance of the scheme.
18. Applications received under the facility are liable to be rejected where the investor is not eligible for the Group Life Insurance/Term Cover. ICICI Prudential SIP Plus as an add-on, optional feature will be available with specified schemes of ICICI Prudential Mutual Fund. The applicant will be covered under the ICICI Pru Group Term plus plan (UIN: 105N119V01) of ICICI Prudential Life Insurance Company Ltd. Life insurance cover will be governed by the terms and conditions of the insurance policy. For detailed terms and condition of insurance policy, contact the Group Policyholder, i.e., the AMC. The AMC is not acting as an agent for marketing/sales of insurance policies nor soliciting any business.

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