

# One easy way to achieve all of your life goals!



Plan No. 268

## SINGLE PREMIUM WEALTH CREATOR

A Non-Participating, Unit-Linked whole Life Plan

To achieve all of your life goals, you require a wide range of savings and investment plans. At different ages, you will require savings plans, market-linked investments, annuities, or pension plans. Unit-linked insurance plans have been a popular long-term investment option. The "Single Premium Wealth Creator" from LIC International offers you a lot of excellent features and benefits to achieve your life goals !

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

### Insuring Lives. Ensuring Happiness



**LIC International B.S.C.(c)**

UAE Branches: Dubai & Abu Dhabi

Website: [www.licinternational.com](http://www.licinternational.com)



<https://www.instagram.com/licinternationalbsc/>



<https://www.facebook.com/LICInternationalBSC/>



<https://www.linkedin.com/company/lic-international-bsc/>

Life Insurance Corporation (International) B.S.C.(C) is a company incorporated in Kingdom of Bahrain under Commercial Registration No. 21606 and licensed by the Central Bank of Bahrain as a Life Insurance Company. Life Insurance Corporation (International) B.S.C.(C) is registered (Registration No. 72) under UAE Federal Law Number 6 of 2007, and its activities in the UAE are governed by such law.

## What is Single Premium Wealth Creator ?

- ❑ **Single Premium Wealth Creator** is a unit-linked insurance policy that allows you to invest a **single premium** and thereafter continue to accumulate wealth by investing **additional premiums via top-up**.
- ❑ It is a **whole-life policy**, and the policy value can be withdrawn in full after 1 yr. It also pays a **death benefit** if the life insured dies.
- ❑ It provides a **wide range** of investment options across asset classes, including **equity** funds, **multi-asset** funds and **fixed income** funds.
- ❑ It offers **global investment** opportunities through **70 funds** managed by **9 world's leading fund houses**.

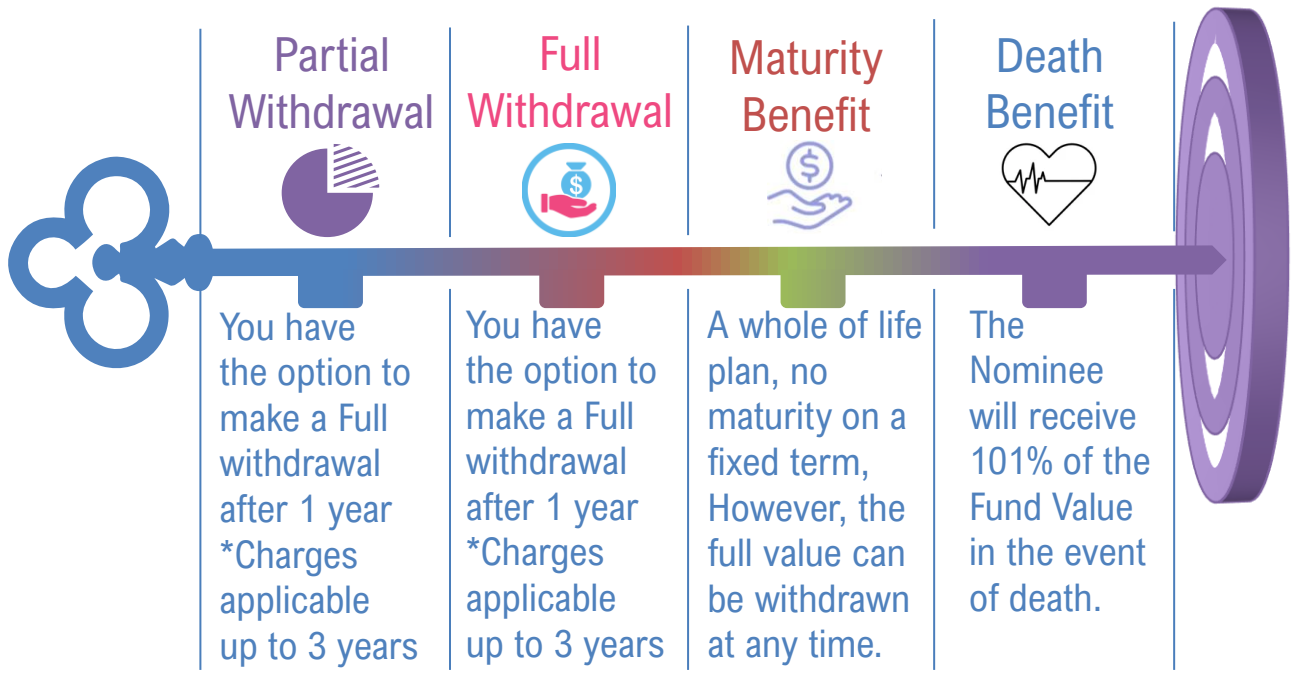
<b>Key Features of Single Premium Wealth Creator</b>	
Age at Entry Minimum	5 years (Completed)
Age at Entry Maximum	70 years (Completed)
Policy Term	Whole of Life
Premium Paying Term / Mode	Single Premium
Minimum Single Premium	USD 15000 & Multiples of USD 1000
Minimum Top Up Premium	USD 1500 & Multiples of USD 100
Maximum Premium	No limit , Subject to Underwriting
Optional Benefit	No Optional Benefit under this Plan
Underwriting Requirement	Non Medical
Assignment / Loan / Date back	Not Available
Free Lock Period	30 Days from Date of issuance



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# Key Benefits



# Other Benefits



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# Policy Charges

## Establishment Charges

A monthly charge equivalent to 0.38% of Single-Premium per month will be applicable for 1st year. The establishment charges is nil after the 1st policy year onwards.

## Policy Administration Charge

A monthly charge equivalent to USD 17.00 will be applicable

## Surrender Charge

Surrender Charges are expressed as a percentage of the Single-Premium paid as of the date of surrender. The surrender charge percentages are 3.0%, 3.0%, 2.0%, 0.0% for 1, 2, 3 years and thereafter respectively

## Sales Load Charges

No Sales Load shall be applied on units purchased. However, a sales load of 2.50% shall be charged to the premiums paid in respect of any top-up premiums.

## Policy Management Charge

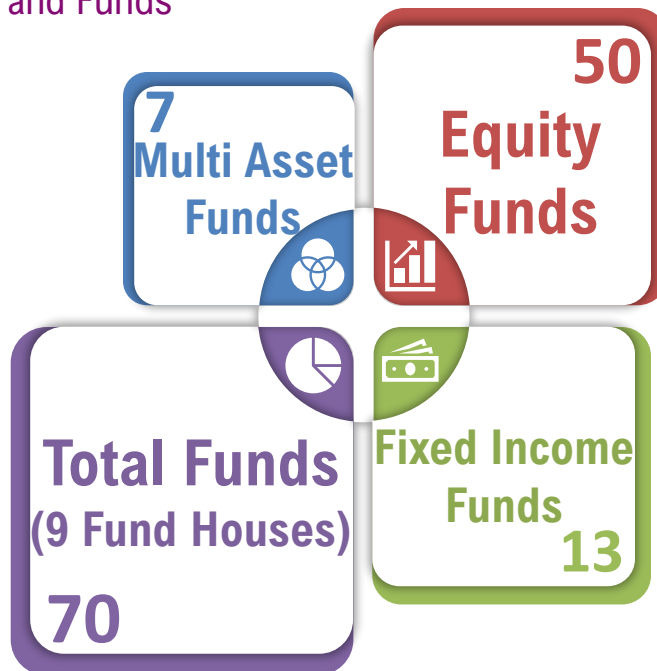
A monthly charge equivalent to 0.0833% of fund value per month will be applicable

## Switching & Mortality Charge

No switching & mortality charges applicable. (All the above charges are exclusive of applicable VAT, which will be deducted based on prevailing Rules. A Govt Levy of 0.30% will be applicable on Single Premium and Top-Up Premium)

# Investment Portfolio

Option of Asset Class and Funds













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# Investment Portfolio

## List of Funds

**Allianz**

S.No	ISIN NO	NAME OF THE FUND	ASSET CLASS
1	LU2286301283	ALLIANZ CYBER SECURITY "RT" (USD) ACC	EQUITY
2	LU2009012233	ALLIANZ THEMATICA "RT" (USD) ACC	EQUITY
3	LU1698898050	ALLIANZ GLOBAL ARTIFICIAL INTELLIGENCE "RT" (USD) ACC	EQUITY
4	LU1997245508	ALLIANZ CHINA A-SHARES "RT" (USD) ACC A	EQUITY
5	LU1255915586	ALLIANZ INCOME AND GROWTH "RT" (USD) ACC	MULTI ASSETS

**BlackRock**

1	LU0329593262	BGF WORLD FINANCIALS "D2" ACC	EQUITY
2	LU0252968341	BGF WORLD MINING "D2" ACC	EQUITY
3	LU0341384864	BGF US SMALL & MIDCAP OPPORTUNITIES "D2" (USD)	EQUITY
4	LU0252969661	BGF SUSTAINABLE ENERGY "D2" (USD) ACC	EQUITY
5	LU0368268198	BGF GLOBAL DYNAMIC EQUITY "D2" (USD)	EQUITY
6	LU0252969232	BGF US FLEXIBLE EQUITY "D2" (USD) ACC	EQUITY
7	LU0252969075	BGF WORLD ENERGY "D2" ACC	EQUITY
8	LU0724618193	BGF INDIA "D2" (USD) ACC	EQUITY
9	LU0368268602	BGF SYSTEMATIC GLOBAL EQUITY HIGH INCOME "D2"(USD)	EQUITY
10	LU1861214903	BGF FUTURE OF TRANSPORT "D2" (USD) ACC	EQUITY
11	LU0724618946	BGF WORLD TECHNOLOGY "D2" (USD) ACC	EQUITY
12	LU0368270509	BGF GLOBAL LONG-HORIZON EQUITY "D2" (USD) ACC	EQUITY
13	LU0329593007	BGF WORLD HEALTHSCIENCE "D2" ACC	EQUITY
14	LU0329592538	BGF GLOBAL ALLOCATION "D" ACC	MULTI ASSETS
15	LU0552552704	BGF USD HIGH YIELD BOND "D2" (USD) ACC	FIXED INCOME
16	LU0297941899	BGF GLOBAL HIGH YIELD BOND "D2" ACC	FIXED INCOME
17	LU0719319435	BGF CHINA BOND "D2" (USD) ACC	FIXED INCOME

**Fidelity**

1	LU0702159939	FIDELITY ASIAN SMALLER COMPANIES "Y" (USD) ACC	EQUITY
2	LU1560650563	FIDELITY GLOBAL TECHNOLOGY "Y" (USD) ACC	EQUITY
3	LU1731833213	FIDELITY EUROPEAN DYNAMIC GROWTH "Y" (USDHDG) ACC	EQUITY
4	LU0346390510	FIDELITY ASEAN "Y"	EQUITY
5	LU0318939179	FIDELITY AMERICA "Y" (USD) ACC	EQUITY
6	LU0370789132	FIDELITY GLOBAL THEMATIC OPPORTUNITIES "Y" USD	EQUITY
7	LU0346391245	FIDELITY INDIA FOCUS "Y" (USD)	EQUITY
8	LU0346390866	FIDELITY CHINA FOCUS "Y"	EQUITY
9	LU0605515963	FIDELITY GLOBAL DIVIDEND "Y" (USD) ACC	EQUITY
10	LU0318941159	FIDELITY FUNDS SUSTAINABLE ASIA EQUITY "Y" (USD) ACC	EQUITY
11	LU0346391831	FIDELITY PACIFIC "Y" ACC	EQUITY
12	LU1797663298	FIDELITY GLOBAL MULTI ASSET INCOME "Y" (USD) ACC	MULTI ASSET
13	LU0935944362	FIDELITY GLOBAL INFLATION-LINKED BOND "Y" (USD) ACC	FIXED INCOME
14	LU0370788753	FIDELITY US HIGH YIELD "Y" (USD) ACC	FIXED INCOME
15	LU0346392482	FIDELITY US DOLLAR BOND "Y" ACC	FIXED INCOME
16	IE00BDRTCJ31	FIDELITY ENHANCED RESERVE "Y" (USD) ACC	FIXED INCOME



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## List of Funds

FRANKLIN  
TEMPLETON

S.No	ISIN NO	NAME OF THE FUND	ASSET CLASS
1	LU0792612466	FRANKLIN U.S. OPPORTUNITIES "W" (USD) ACC	EQUITY
2	LU0976566736	FRANKLIN WORLD TECHNOLOGY "W" (USD) ACC	EQUITY
3	LU0792612383	FRANKLIN INDIA "W" (USD) ACC	EQUITY
4	LU0959060798	TEMPLETON EMERGING MARKETS "W" (USD) ACC	EQUITY
5	LU2404266335	FRANKLIN GOLD & PRECIOUS METALS "W" (USD) ACC	EQUITY
6	LU1586275312	FRANKLIN INCOME "W" (USD) ACC	MULTI ASSET
7	LU2251237132	FRANKLIN GULF WEALTH BOND "W" (USD) ACC	FIXED INCOME
8	IE00BZ1CSP00	LEGG MASON BRANDYWINE GLOBAL INCOME OPTIMISER	FIXED INCOME

Invesco

1	LU1981114066	INVESCO JAPANESE EQUITY ADVANTAGE FUND "Z" (USD) ACC	EQUITY
2	LU1590492648	INVESCO GLOBAL CONSUMER TRENDS "Z" (USD) ACC	EQUITY
3	LU1252825630	INVESCO PAN EUROPEAN EQUITY "Z" (USDHGD) ACC	EQUITY
4	LU1252826018	INVESCO PAN EUROPEAN HIGH INCOME "Z" (USDHGD) ACC	MULTI ASSET

Kotak

1	LU0863494851	KOTAK INDIA MIDCAP "C" (USD) ACC	EQUITY
2	LU0863495239	KOTAK INDIA ESG "C" (USD) ACC	EQUITY
3	LU0996347828	KOTAK INDIA FIXED INCOME "C" (USD) ACC	FIXED INCOME

Goldman Sachs

1	LU0830625926	GS GLOBAL CORE SM EQUITY PORTFOLIO "R" (USD) ACC	EQUITY
2	LU0830624010	GS INDIA EQUITY PORTFOLIO "R" (USD) ACC	EQUITY
3	LU0858289241	GS GLOBAL MILLENNIALS EQUITY PORTFOLIO "R"	EQUITY
4	LU0858296709	GS US REAL ESTATE BALANCED PORTFOLIO "R" (USD) ACC	MULTI ASSET
5	LU1057461136	GS GLOBAL MULTI ASSET CONSERVATIVE PORTFOLIO "I"	MULTI ASSET
6	LU0830646419	GS EMERGING MARKETS CORPORATE BOND PORTFOLIO R	FIXED INCOME

Schroders

1	IE00BYPC7S51	UTI INDIA DYNAMIC EQUITY "RDR" (USD) ACC	 EQUITY
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1	LU0106261539	SCHRODER ISF US LARGE CAP "C" ACC	EQUITY
2	LU1713307699	SCHRODER ISF CHINA A "C" (USD) ACC	EQUITY
3	LU0302446132	SCHRODER ISF GLOBAL CLIMATE CHANGE EQUITY "C" ACC	EQUITY
4	LU0106259988	SCHRODER ISF ASIAN OPPORTUNITIES "C" ACC	EQUITY
5	LU0205193807	SCHRODER ISF US SMALL & MID-CAP EQUITY "C" (USD) ACC	EQUITY
6	LU0140637140	SCHRODER ISF GREATER CHINA "C" ACC	EQUITY
7	LU0106259392	SCHRODER ISF LATIN AMERICAN "C" ACC	EQUITY
8	LU0228660014	SCHRODER ISF BRIC "C" ACC	EQUITY
9	LU0189893794	SCHRODER ISF GLOBAL HIGH YIELD "C" ACC	FIXED INCOME
10	LU0106258741	SCHRODER ISF GLOBAL CORPORATE BOND "C" ACC	FIXED INCOME



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# BENEFIT ILLUSTRATION

## Illustrative values (In USD) (For Single Premium: \$15000)

This table illustrates what you would get back from your investment if it grew at 8.00% a year and after the deduction of fees and charges and based on the information shown in this proposal.

End of Policy Year	Total Premiums Paid to date	Fund Value	Total withdrawal to date	Surrender Value
1	15,000	15,192	0	14,736
2	15,000	15,974	0	15,495
3	15,000	16,870	0	16,532
4	15,000	17,827	0	17,827
5	15,000	18,852	0	18,852
6	15,000	19,947	0	19,947
7	15,000	21,118	0	21,118
8	15,000	22,369	0	22,369
9	15,000	23,708	0	23,708
10	15,000	25,140	0	25,140
11	15,000	26,670	0	26,670
12	15,000	28,307	0	28,307
13	15,000	30,056	0	30,056
14	15,000	31,927	0	31,927
15	15,000	33,928	0	33,928
16	15,000	36,067	0	36,067
17	15,000	38,354	0	38,354
18	15,000	40,800	0	40,800
19	15,000	43,415	0	43,415
20	15,000	46,211	0	46,211

## Illustrative Values - Appendix (In USD)

This table illustrates what you would get back from your investment if it grew at 0.00%, 4.00% and 8.00% a year and after the deduction of fees and charges and based on the information shown in this proposal.

Policy Details		Annual Fund Yield Rate of 0.00%			Annual Fund Yield Rate of 4.00%			Annual Fund Yield Rate of 8.00%		
End of Policy Year	Total Premiums Paid to date	Fund Value	Surrender Charges	Surrender Value	Fund Value	Surrender Charges	Surrender Value	Fund Value	Surrender Charges	Surrender Value
1	15,000	14,031	421	13,610	14,612	438	14,173	15,192	456	14,736
2	15,000	13,633	409	13,224	14,780	443	14,337	15,974	479	15,495
3	15,000	13,294	266	13,028	15,012	300	14,711	16,870	337	16,532
4	15,000	12,959	0	12,959	15,250	0	15,250	17,827	0	17,827
5	15,000	12,627	0	12,627	15,495	0	15,495	18,852	0	18,852
6	15,000	12,298	0	12,298	15,748	0	15,748	19,947	0	19,947
7	15,000	11,972	0	11,972	16,008	0	16,008	21,118	0	21,118
8	15,000	11,650	0	11,650	16,276	0	16,276	22,369	0	22,369
9	15,000	11,331	0	11,331	16,552	0	16,552	23,708	0	23,708
10	15,000	11,015	0	11,015	16,836	0	16,836	25,140	0	25,140
11	15,000	10,703	0	10,703	17,128	0	17,128	26,670	0	26,670
12	15,000	10,393	0	10,393	17,429	0	17,429	28,307	0	28,307
13	15,000	10,086	0	10,086	17,739	0	17,739	30,056	0	30,056
14	15,000	9,783	0	9,783	18,058	0	18,058	31,927	0	31,927
15	15,000	9,483	0	9,483	18,387	0	18,387	33,928	0	33,928
16	15,000	9,185	0	9,185	18,725	0	18,725	36,067	0	36,067
17	15,000	8,891	0	8,891	19,074	0	19,074	38,354	0	38,354
18	15,000	8,599	0	8,599	19,432	0	19,432	40,800	0	40,800
19	15,000	8,310	0	8,310	19,802	0	19,802	43,415	0	43,415
20	15,000	8,025	0	8,025	20,182	0	20,182	46,211	0	46,211

The current growth rate is projected in line with circumstances which are appropriate at the time of issuing this quote. The growth rate and limits could fluctuate over time which could have an effect on the limits applied to the current quote. This document should be read in conjunction with the Terms and Conditions applicable for this product where any term used will follow through the same definitions made in the Terms and Conditions.



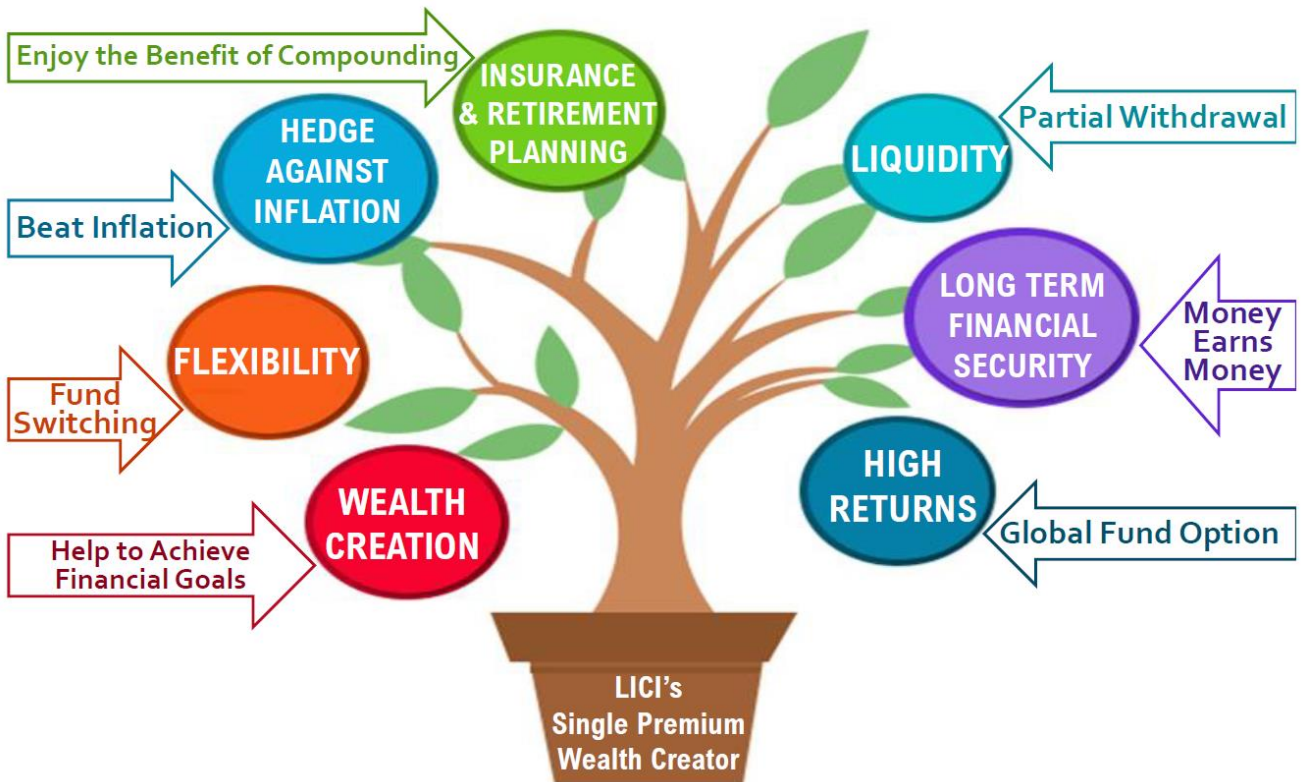
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WEALTH CREATOR**

- **Flexible Investment Options:** Offers 75 funds from world-class fund houses across a variety of asset classes
- **Low Cost:** Charges are relatively lower in the market
- **Fixed Charges:** Charges are fixed, not subject to revision
- **Risk diversification:** through unlimited free Switching options
- **Disciplined Savings:** through the option of Additional Investment (top ups)
- **Liquidity:** Partial withdrawal permitted from the 1<sup>st</sup> year & full withdrawal after 1 years
- **Transparency:** a clear charge structure, an investment's value, and the expected rate of return
- **Surrender Charges:** The lowest charges on surrender / Full Withdrawal.(For 3 years only)



## BENEFITS OF INVESTMENT



For more information:



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