

“ A systematic investment always leads to better wealth creation in the future”



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 "Systematic Wealth Creation" (regular premium plan) from LIC International offers you a lot of excellent features and benefits to achieve your life goals !



Plan No. 271

SYSTEMATIC WEALTH CREATION

A Non-Participating, Unit-Linked whole Life Plan

Insuring Lives. Ensuring Happiness



LIC International B.S.C.(c)

UAE Branches: Dubai & Abu Dhabi

Website: www.licinternational.com



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



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



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

What is Systematic Wealth Creation ?

- ❑ **Systematic Wealth Creation** is a unit-linked insurance policy that allows you to invest a **regular premium for 10 / 15 / 20 years** and also 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- ❑ It is a **whole-life policy**, and the policy value can be withdrawn in full after 3 years. It also pays a **death benefit** if the life insured dies.
- ❑ It has flexibility of **Partial withdrawal / Top-Up / Switching of Funds**.
- ❑ 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 **75 funds** managed by **12 world's leading fund houses**.

Key Features of Single Premium Wealth Creator				
Age Eligible (Life Assured)	0 years to 75 years (Completed)			
Age Eligible (Proposer)	18 years to 75 years (Completed)			
Policy / Premium Paying Term	Whole of Life / 10, 15 & 20 years			
Mode of Payment	Monthly	Quarterly	Half-Yly	Yearly
Minimum Regular Premium	\$ 500	\$ 1500	\$ 2500	\$ 5000
Minimum Top Up Premium	USD 500 (Multiples of \$100 for Top-up & Regular)			
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			



Plan No. 271

SYSTEMATIC WEALTH CREATION
A Non-Participating, Unit-Linked whole Life Plan

Key Benefits



Partial Withdrawal
You may withdraw a portion of your funds at any time (Min partial withdrawal = \$5000) *Charges applicable

Full Withdrawal
You have the option to make a Full withdrawal after 3 year *Surrender Charges applicable

Maturity Benefit
A whole of life plan, no maturity on a fixed term, However, the full value can be withdrawn at any time.

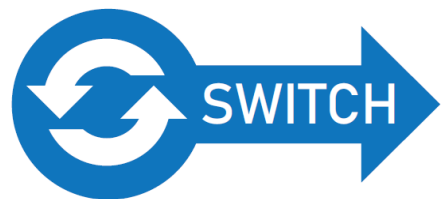
Death Benefit
The Nominee will receive 101% of the Fund Value in the event of death.

Special Benefits



Additional Investment

An option for additional investments is available at any time during the policy term. **Minimum of \$500 and in Multiples of \$100**



Switching of Funds

The facility for switching funds in the portfolio is available during the full term. **Unlimited Free Switching allowed in a year.**



Plan No. 271

Policy Charges

Establishment Charges

A charge of 5.9% will be applied upfront to the regular premium until the end of premium paying term (10 years, 15 years, or 20 years). A charge of 2.5% will be applied upfront to the additional investment or top-up premiums.

Policy Administration Charge

A monthly charge equivalent to USD 17.00 will be applicable

Policy Management Charge

A monthly charge equivalent to 0.125% of fund value per month will be applicable

(All the charges are exclusive of applicable VAT, which will be deducted based on prevailing Rules)

Mortality Charge

No mortality charge are applicable

Switching Charges

No charge are applicable on unlimited number of switching in a year.

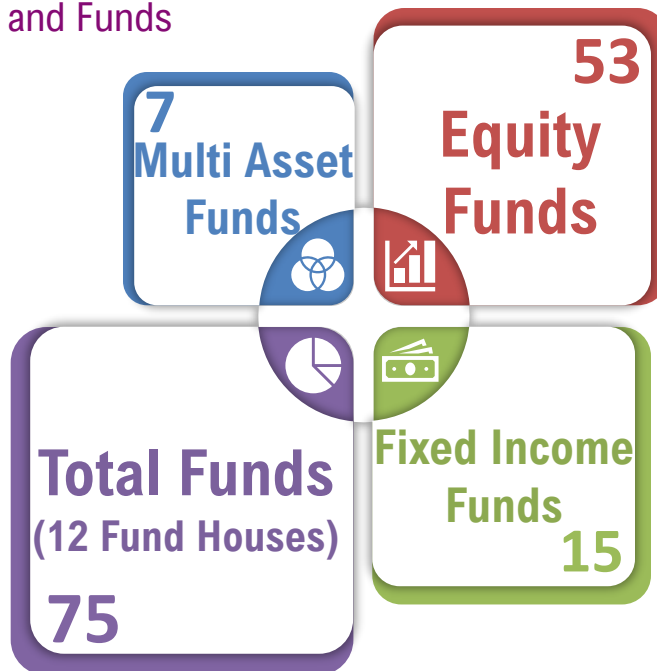
Surrender Charge

Surrender Charges are expressed as a percentage of the premium paid as of the date

Policy year of surrender	PPT 10 Yrs	PPT 15 Yrs	PPT 20 Yrs
1 st Year	23 %	34 %	44 %
2 nd Year	9 %	15 %	20 %
3 rd Year	4 %	8 %	12 %
4 th Year	2 %	4 %	7 %
5 th Year	Nil	2 %	4 %
6 th Year	Nil	Nil	2 %
7 th Year onwards	Nil	Nil	Nil

Investment Portfolio

Option of Asset Class and Funds



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



Plan No. 271

SYSTEMATIC WEALTH CREATION
A Non-Participating Unit-Linked whole Life Plan

Investment Portfolio

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" (USDHDG) ACC	EQUITY
4	LU1252826018	INVESCO PAN EUROPEAN HIGH INCOME "Z" (USDHDG) 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
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

ADITYA BIRLA
CAPITAL

1	IE00BJ8RGM98	ADTIYA BIRLA SUN INDIA FRONTLINE EQUITY "C" (USD) ACC	EQUITY
2	IE00BJ8RGR44	ADTIYA BRILA SUN INDIA QUALITY ADVANTAGE "C" (USD) ACC	EQUITY

ARQAAM
Investment
Solutions

1	AEDFXA30N054	ARQAAM HIGH INCOME "C" (USDHDG) ACC	FIXED INCOME
2	AEDFXA30N039	ARQAAM ISLAMIC INCOME "C" (USD) ACC	FIXED INCOME

1	IE00BN6Q7J08	NIPPON LIFE INDIA EQUITIES PORTFOLIO II "RDR" (USD) ACC	EQUITY
---	--------------	---	--------



Plan No. 271

SYSTEMATIC
WEALTH CREATION
A Non-Participating, Unit-Linked whole Life Plan

BENEFIT ILLUSTRATION

Illustrative values (In USD) (For Premium: \$1000 per Month for 10 years Paying Term)

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	12,000	11,469	0	0
2	24,000	23,672	0	0
3	36,000	36,654	0	0
4	48,000	50,466	0	49,456
5	60,000	65,160	0	65,160
6	72,000	80,794	0	80,794
7	84,000	97,427	0	97,427
8	96,000	115,123	0	115,123
9	108,000	133,950	0	133,950
10	120,000	153,980	0	153,980
11	120,000	163,611	0	163,611
12	120,000	173,858	0	173,858
13	120,000	184,759	0	184,759
14	120,000	196,357	0	196,357
15	120,000	208,697	0	208,697
16	120,000	221,825	0	221,825
17	120,000	235,792	0	235,792
18	120,000	250,652	0	250,652
19	120,000	266,461	0	266,461
20	120,000	283,281	0	283,281

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	12,000	10,998	10,998	0	11,235	11,235	0	11,469	11,469	0
2	24,000	21,832	21,832	0	22,745	22,745	0	23,672	23,672	0
3	36,000	32,505	32,505	0	34,538	34,538	0	36,654	36,654	0
4	48,000	43,019	860	42,159	46,619	932	45,687	50,466	1,009	49,456
5	60,000	53,376	0	53,376	58,997	0	58,997	65,160	0	65,160
6	72,000	63,579	0	63,579	71,678	0	71,678	80,794	0	80,794
7	84,000	73,630	0	73,630	84,670	0	84,670	97,427	0	97,427
8	96,000	83,531	0	83,531	97,980	0	97,980	115,123	0	115,123
9	108,000	93,285	0	93,285	111,616	0	111,616	133,950	0	133,950
10	120,000	102,893	0	102,893	125,586	0	125,586	153,980	0	153,980
11	120,000	101,158	0	101,158	128,458	0	128,458	163,611	0	163,611
12	120,000	99,448	0	99,448	131,399	0	131,399	173,858	0	173,858
13	120,000	97,764	0	97,764	134,413	0	134,413	184,759	0	184,759
14	120,000	96,105	0	96,105	137,501	0	137,501	196,357	0	196,357
15	120,000	94,471	0	94,471	140,665	0	140,665	208,697	0	208,697
16	120,000	92,861	0	92,861	143,905	0	143,905	221,825	0	221,825
17	120,000	91,275	0	91,275	147,226	0	147,226	235,792	0	235,792
18	120,000	89,712	0	89,712	150,628	0	150,628	250,652	0	250,652
19	120,000	88,173	0	88,173	154,113	0	154,113	266,461	0	266,461
20	120,000	86,657	0	86,657	157,683	0	157,683	283,281	0	283,281

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.



Plan No. 271

For Children Education: Creating corpus through regular savings as well as Top-up premium and make periodical partial withdrawal for educational expenses.

Highlight: Eligible Age from 0 years.



For Retirement / Pension : Creating Retirement Corpus through Systematic Investment and start Systematic Withdrawal as pension at older age.

Highlight: Whole of life Plan – Systematic withdrawal allowed up to age 99.

Top up – After PPT also Retirement Corpus possible.



- **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 regular premiums & top ups
- **Liquidity:** Partial withdrawal permitted from the 1st year & full withdrawal after 3 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.(No surrender charges after 4/5/6 years for PPT 10/15/20 years respectively)

KEY POINTS

[For more information:](#)



Plan No. 271

**SYSTEMATIC
WEALTH CREATION**
A Non-Participating, Unit-Linked whole Life Plan