

ICICI Pru GIFT Pro – Features

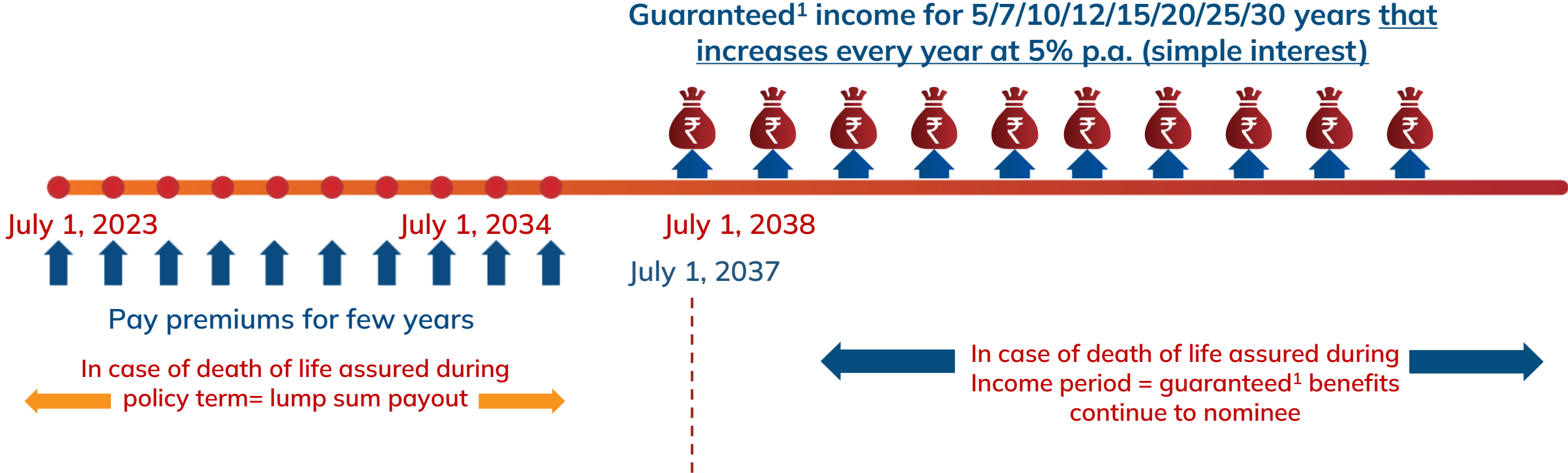


- Flexibility to choose between:
 - **Level Income**²: This option provides guaranteed¹ level income throughout the income period
 - **Increasing income**²: This option provides an income that increases every year throughout the income period
- Flexibility to choose **Low Cover Income Booster**⁴: This option provides higher guaranteed¹ income but with a lower life cover
- Flexibility to choose MoneyBack Benefit percentage³
- Flexibility to choose MoneyBack Benefit year³
- Flexibility to choose different PPT, PT and Income period.
- **Life Insurance Cover**⁶ for financial security of your family.
- **Tax benefits**⁷ may be applicable on premiums paid and benefits received as per the prevailing tax laws.
- **Option of taking loan**⁸ against policy to help you in case of financial emergencies.



¹Terms and Conditions apply

ICICI Pru GIFT Pro – Increasing Income² option

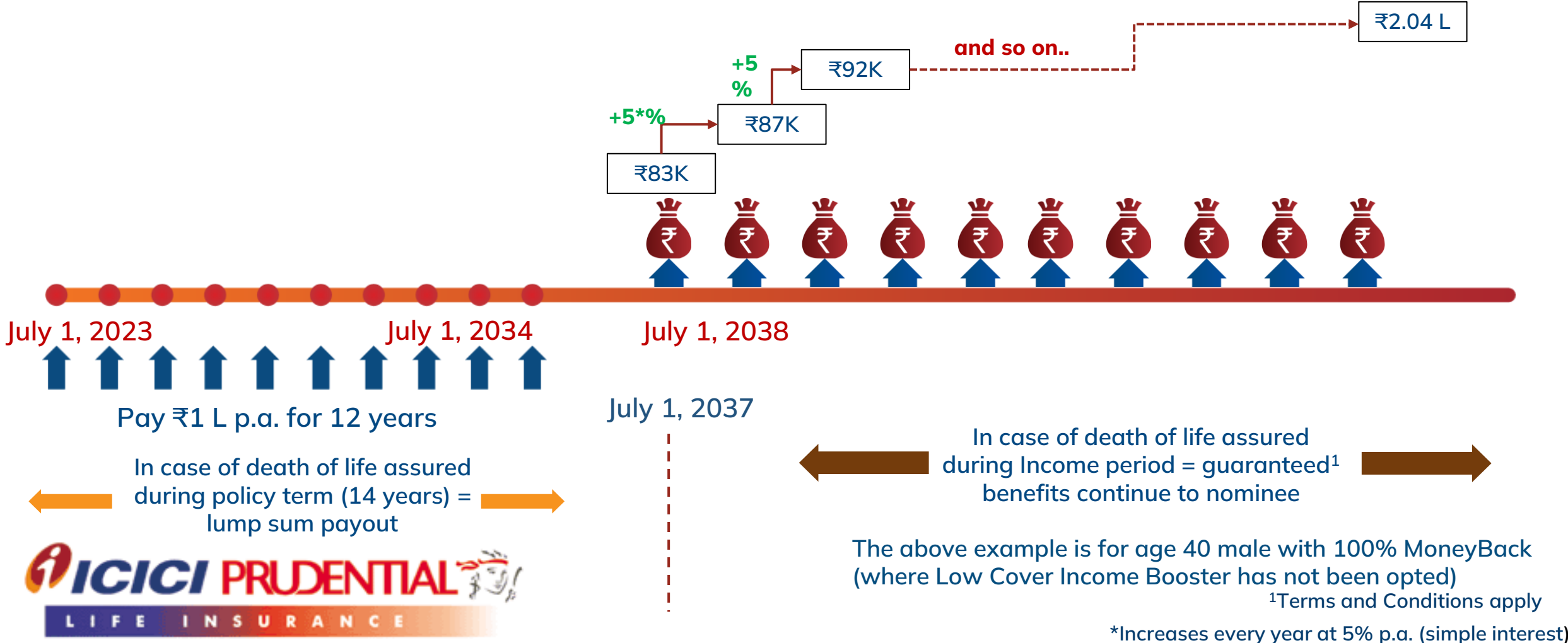


The above example is for deferment period 2

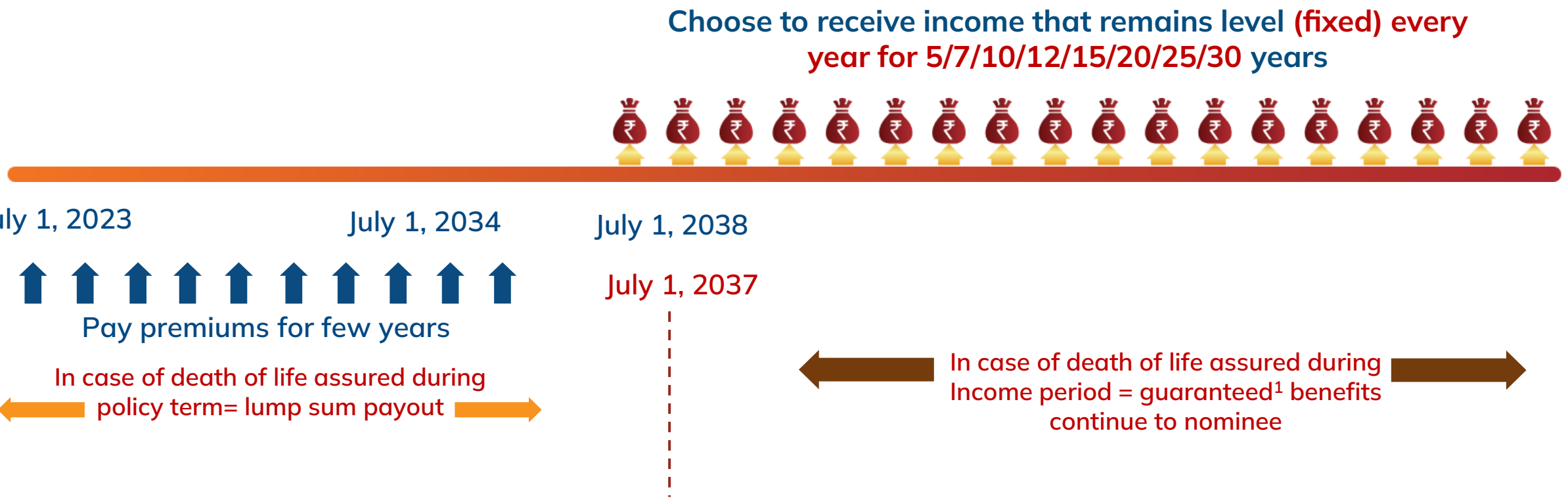
¹Terms and Conditions apply

ICICI Pru GIFT Pro – Increasing Income² option

Get increasing guaranteed¹ income for 30 years



ICICI Pru GIFT Pro – Level Income²



The above example is for deferment period 2

¹Terms and Conditions apply

ICICI Pru GIFT Pro – Level Income²

Get guaranteed¹ income ₹1.41 L p.a. for 12 years



July 1, 2023

July 1, 2034

July 1, 2038



Pay ₹1 L p.a. for 12 years

July 1, 2037

← In case of death of life assured during policy term (14 years) = lump sum payout →

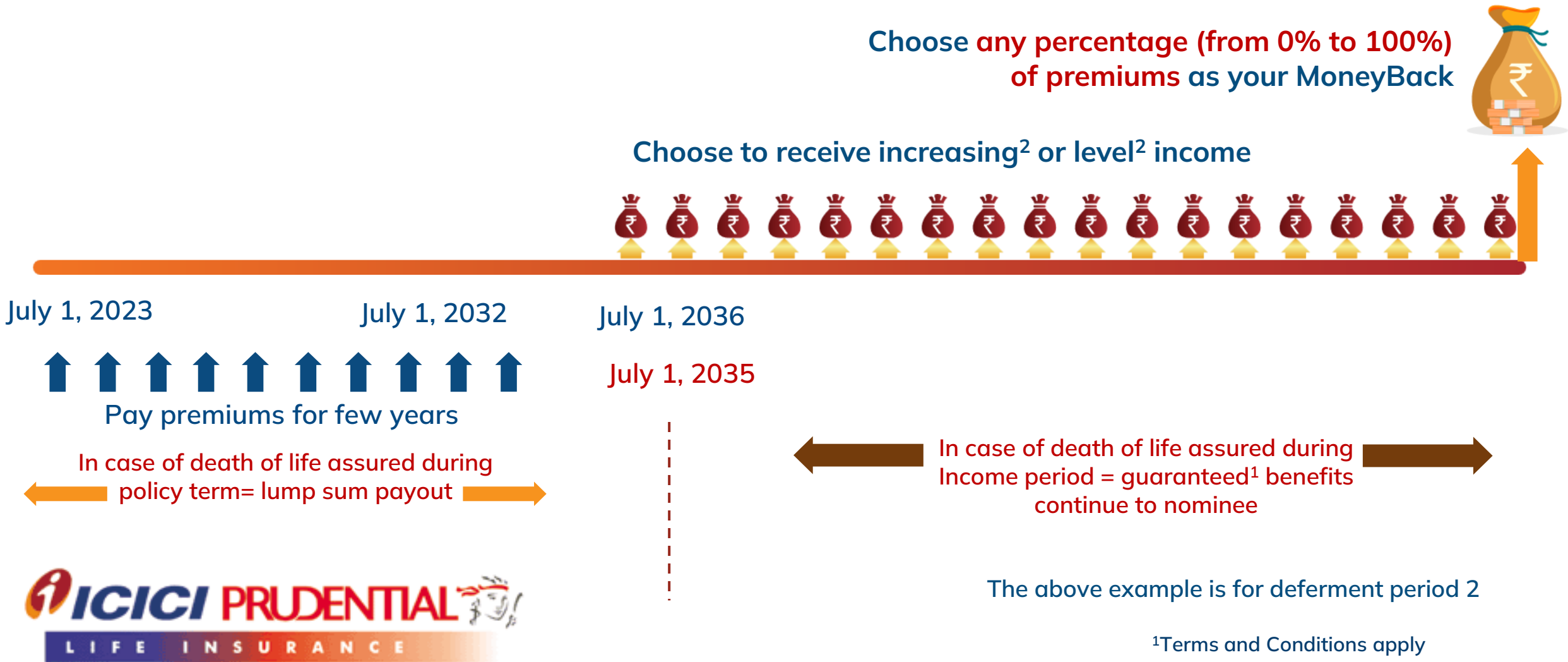
← In case of death of life assured during Income period = guaranteed¹ benefits continue to nominee →

The above example is for age 40 male with 100% MoneyBack (where Low Cover Income Booster⁴ has not been opted)

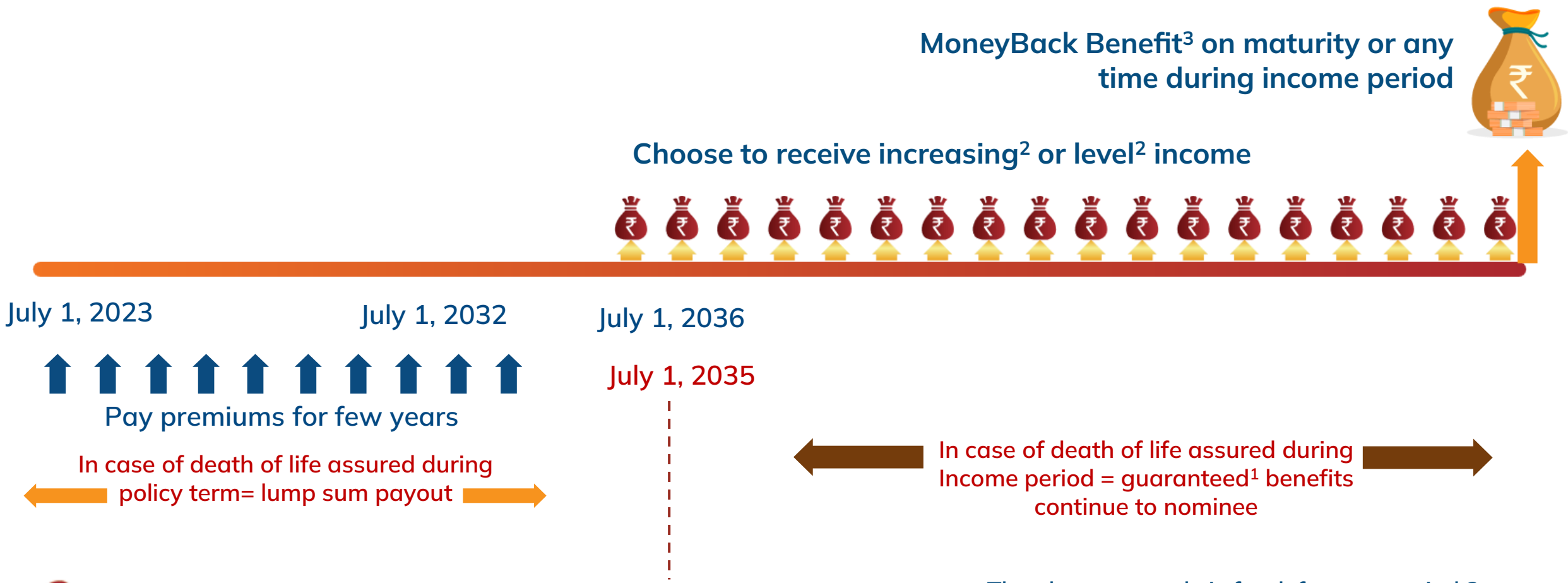


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ICICI Pru GIFT Pro: Receive any percentage of MoneyBack!



ICICI Pru GIFT Pro: Time your MoneyBack as per your goal



The above example is for deferment period 2

¹Terms and Conditions apply

ICICI Pru GIFT Pro - Enriched with your favorite features

Save The Date⁵



Choose to receive income on any special date

***Available only in Annual income mode**

ICICI Pru GIFT Pro – At a glance

Premium Payment Term (in years)	Policy Term (in years)	Income Period* (in years)	Min/Max Age at Entry (in years)	Min/Max Age at Maturity (in years)
5	8 to 10	5/7/10/12/15/ 20/25/30	18 minus Policy Term / 60	18/70
6	8 to 11			18/71
7	8 to 12			18/72
8	9 to 13			18/73
9	9 to 14			18/74
10	10 to 15			18/75
11	11 to 16			18/75
12	12 to 17			18/75

- Minimum Annual Premium: ₹ 50,000
- Maximum Annual Premium: Subject to Board Approved Underwriting Policy (BAUP)
- Minimum Sum Assured on Death: ₹ 2,50,000
- Maximum Sum Assured on Death: Subject to Board Approved Underwriting Policy (BAUP)
- Premium Payment Frequency: Annual, Half-Yearly, Monthly

ICICI Pru GIFT Pro – Also available with POS

Premium Payment Term (in years)	Policy Term (in years)	Income Period* (in years)	Min/Max Age at Entry (in years)	Min/Max Age at Maturity (in years)
5	8 to 10	5/7/10/12/15/ 20/25/30	18 minus Policy Term / 65 minus Policy Term	18/65
6	8 to 11			
7	8 to 12			
8	9 to 13			
9	9 to 14			
10	10 to 15			
11	11 to 16			
12	12 to 17			

- Minimum Annual Premium: ₹ 50,000
- Maximum Annual Premium: Subject to maximum Sum Assured on Death
- Minimum Sum Assured on Death: ₹ 2,50,000
- Maximum Sum Assured on Death: ₹ 25,00,000
- Premium Payment Frequency: Annual, Half-Yearly, Monthly

Disclaimers

1. After the completion of policy term, you will receive Guaranteed Income (GI) and MoneyBack Benefit (if applicable), provided all due premiums are paid as per the contract
2. Level Income and Increasing Income are income options available under GIFT Pro. Under Level Income, the Guaranteed Income will remain constant throughout the income period. If Increasing Income is selected, the Guaranteed Income will increase at a simple interest rate of 5% p.a. You can either opt for Level Income or Increasing Income option. This option has to be selected at inception and cannot be changed later.
3. You can choose to receive any percentage from 0% to 100% of the sum total of all annualized premiums payable by you as MoneyBack Benefit. This will be paid as a Lump sum amount. Additionally, you also have the flexibility to choose any year, on or after the maturity date of the policy up to the last income year, to receive this MoneyBack Benefit. Your Guaranteed Income amount will be adjusted based on the MoneyBack Benefit % and payout year selected by you.
4. If you opt for “Low Cover Income Booster” the sum assured on death will be lower and your guaranteed income will be increased.
5. You have an option to receive Guaranteed Income every year on a Special Date of your choice preceding the due date of first GI pay-out during the Income Period, if you have opted for annual mode of income. The Special date can be chosen to coincide with any date such as, Date of Maturity, birth date or anniversary date etc. Payment of Guaranteed Income will commence from this Special Date and all further GIs will be paid every year on this Special Date chosen. You can select the Special Date at policy inception or any time before two months of the completion of the policy term.
6. Life Insurance Cover is the benefit payable on death of the Life Assured during the policy term
7. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above.
8. You can take a policy loan after your policy acquires a surrender value. Loan amount up to 80% of the surrender value can be availed

For complete details of the policy, please refer to the policy document and Sales literature.

UIN: 105N201V05





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IRDAI Regn No. 105. CIN:L66010MH2000PLC127837.

Call us on 1800 2660 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).

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