ICICI Pru GIFT ASSURE

A Non-Participating Non-Linked Life Individual Savings Product

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ICICI PRUDENTIAL LIFE INSURANCE

UIN: 105N224V01

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A Non-Participating Non-Linked
Life Individual Savings Product

Key Benefits

- Leave behind a legacy with the safety of a life insurance cover[1]
- Choose between two variant options of Gold and Platinum
- Get guaranteed[2] lump sum amount at maturity
- Option to choose policy term and premium payment frequency
- Tax benefits[3] apply to premiums paid and benefits received as per the T&C of prevailing tax law

ICICI PRUDENTIAL LIFE INSURANCE

For complete details of the policy, please refer to the policy document and Sales literature. UIN: 105N224V01

How does the product work?

Death Benefit:

On death of the life assured during the policy term, for a premium paying or fully paid policy, the following will be payable:

Death Benefit shall be the highest of:

a. Sum Assured on Death

b. 105% of Total Premiums Paid up to the date of death, and

c. Surrender Value payable as on date of death

Where,

Sum Assured on death is equal to 10 times of annual premium.

Total Premiums Paid means the total of all premiums paid under this policy, excluding any extra premium and taxes, if collected explicitly.

How does the product work?

Maturity Benefit:

On survival of the life assured till the end of the policy term provided all due premiums have been paid, the following will be payable depending on the variant chosen by you

- Gold: The Maturity Benefit payable to You shall be the Guaranteed Maturity Benefit
- Platinum: The Maturity Benefit payable to You shall be the sum of:
  a. Guaranteed Maturity Benefit, and
  b. Total Loyalty Maturity Addition (LMA) accrued till the Date of Maturity.
  LMA shall be added to the policy at the end of every policy year throughout the policy term and will be paid in full at policy maturity as part of the Maturity Benefit

Surrender - Your policy will acquire a Surrender Value after payment of 1 full year's premium. On policy surrender, you will get higher of the following:

- Guaranteed Surrender Value (GSV) plus surrender value of accrued Guaranteed Additions
- Special Surrender Value (SSV)

Please note, if you discontinue your premiums before your policy has acquired a surrender value, no benefits will be payable under the policy.

Premium Discontinuance - If you have discontinued paying premiums, you can revive the policy within five years from the due date of the first unpaid premium and before the termination date of the policy, subject to policy terms and conditions.

Boundary conditions

Variant	Premium Payment Term	Policy Term	Min age at entry (in years)	Max age at entry (in years)	Min age at Maturity (in years)	Max age at Maturity (in years)
Gold	5	10	0	45	18	65
		15				
		20				
Platinum		10		50		70
		15				
		20				

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Disclaimers

[1]Life Insurance Cover is the benefit payable on death of the Life Assured during the policy term
[2]Guaranteed Benefits will be payable subject to all due premiums being paid
[3]Tax benefits under the policy are subject to conditions under provisions of the Income Tax Act, 1961. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details

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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). ICICI Pru GIFT Assure. UIN:105N224V01. Advt No.:E/I/2272/2025-26

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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.

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