



# Your Plan, Your Way!

A plan that guarantees income for tomorrow



# About the plan

With **ICICI Pru GIFT Pro**, take control of your finances through a plan that helps you achieve key life goals while ensuring your family's financial safety. With guaranteed returns, you'll have clear visibility into your future, allowing you to plan confidently. Plus, its flexible options are designed to support you in reaching your goals with ease and surety.

## What makes ICICI Pru GIFT Pro Unique?

A savings plan that guarantees income to help meet your short-term or long-term goals, along with life cover for your family's financial security. ICICI Pru GIFT Pro additionally offers the added advantage, allowing you to choose between level or increasing income, along with moneyback benefit flexibility and life cover, tailored to your specific goals.

### How this plan works?

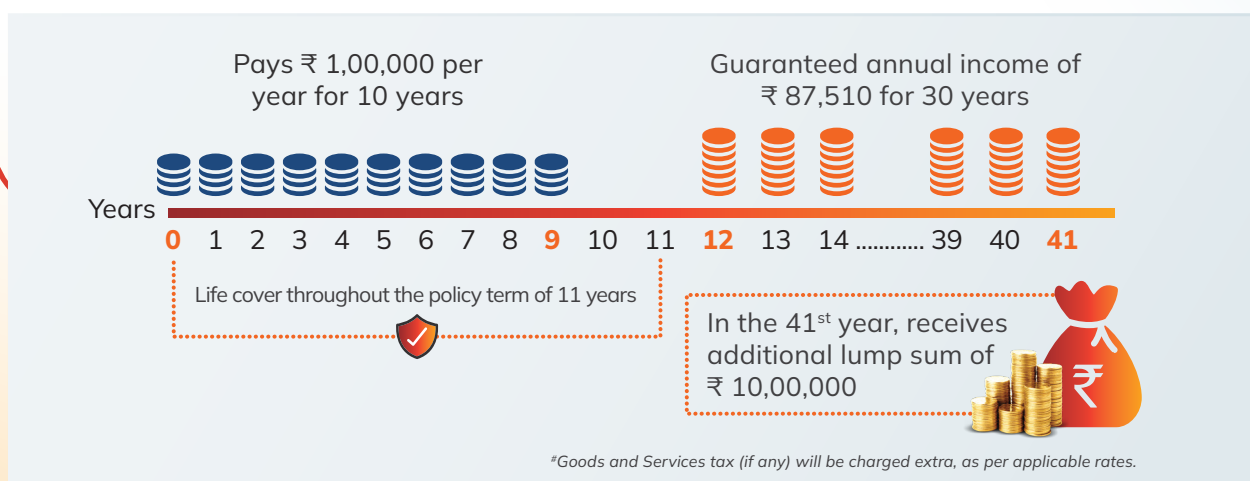
**Mr. Bhavesh is a 35-year old who wants to create a second income for himself so that he can plan for his future goals.**

#### Illustration 1:

Mr. Bhavesh chooses the **level income option**, where:

<b>He Pays:</b>	₹ 1,00,000 per year for 10 years	➤➤ Total amount he pays: ₹ 10,00,000 <sup>#</sup>
<b>He Gets:</b>	₹ 87,510 per year for 30 years	➤➤ Total amount he gets: ₹ 36,25,300

He receives life cover of ₹10,70,000 during the 11-year policy term.



## Monthly Income Option:

He also has the flexibility to receive his income monthly instead of yearly. If he chooses to receive it monthly, he would get ₹ 7,001 every month for 30 years.

## MoneyBack Benefit Flexibility:

If he selects a MoneyBack Benefit of 80%, 50%, 30%, or 0%, the income changes accordingly. The table below shows the income he will receive for 30 years.

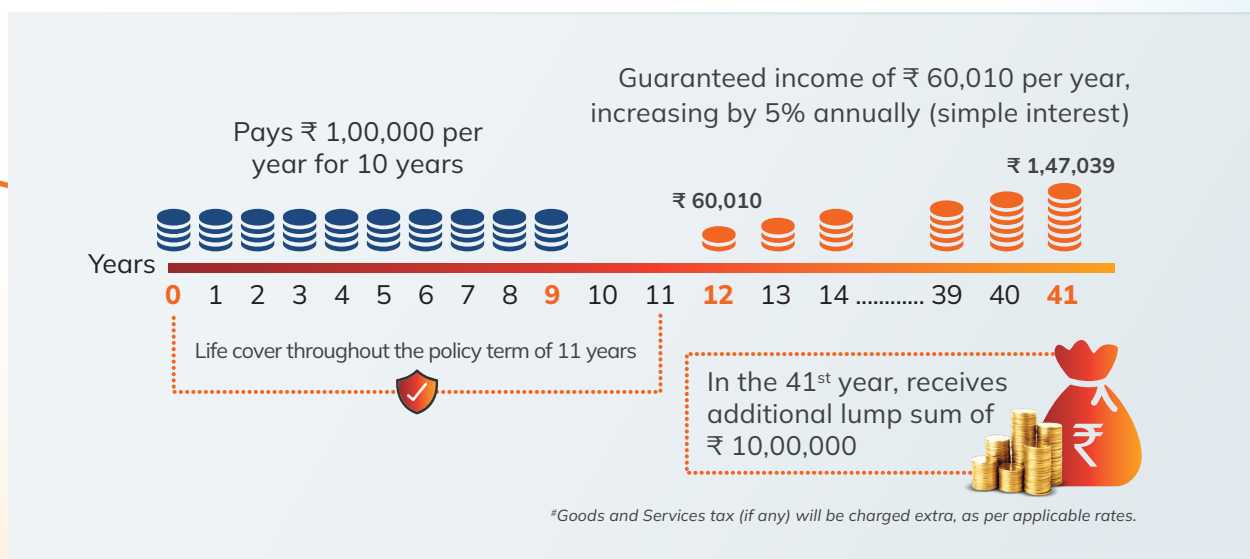
MoneyBack Benefit	Annual Income (for 30 years)
100%	₹ 87,510
80%	₹ 89,290
50%	₹ 91,690
30%	₹ 93,740
0%	₹ 96,410

## Illustration 2:

Mr. Bhavesh chooses the **increasing income option**, where:

<b>He Pays:</b>	₹ 1,00,000 per year for 10 years	➤➤ Total amount he pays: <b>₹ 10,00,000<sup>#</sup></b>
<b>He Starts Getting:</b>	₹ 63,970 that increases by 5% per year	➤➤ Total amount he gets: <b>₹ 41,05,735</b>

He receives life cover of ₹ 10,70,000 during the 11-year policy term.



# Control Your Plan Benefits

You have the power to:



## Choose between types of income- Increasing Income or Level income

Choose between increasing income with a **5%** rise every year, or level income that remains constant throughout the policy term.

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## Choose how much MoneyBack Benefit you want and when you want it

Select the percentage of **MoneyBack Benefit**, ranging from 0% to 100% of the total premiums payable. Receive it when your policy matures or at the end of any policy year during the income period.

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## Enhance Guaranteed Income with Low Cover Income Booster

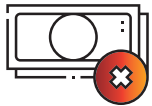
Get additional income by opting for lower life cover.

# Additional savings

Enjoy the advantage of **multiple tax savings!** Save up to ₹ 46800\* per annum on premiums paid under Section 80C, and even more on returns received under Section 10(10D).

# Additional Riders

Get extra protection with additional riders. Ensure financial protection for your loved ones during critical times.



## Waiver Of Premium Rider

In case of an unfortunate event, the future premiums will be waived in your absence and the benefits continue the way you have planned.

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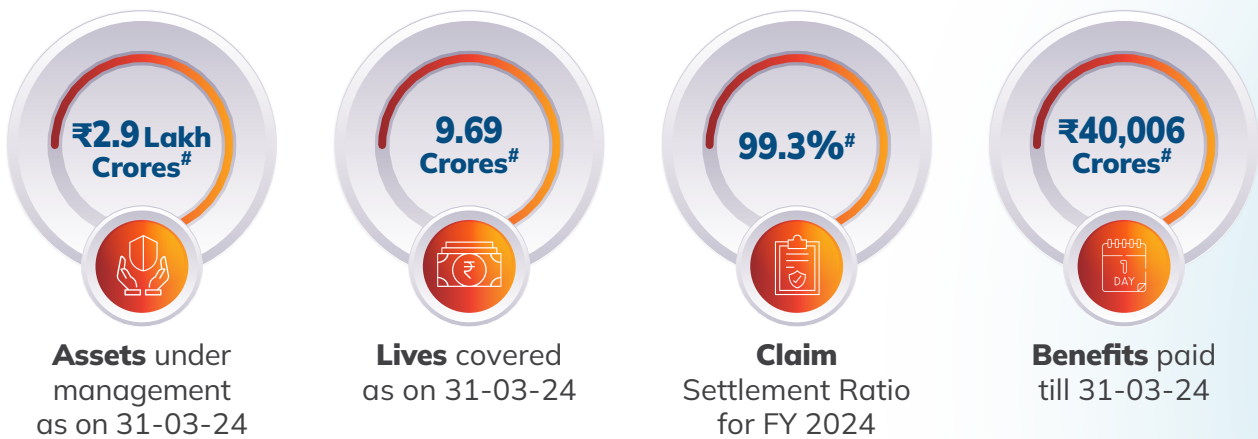
## Accidental Death and Disability Rider

In case of accidental death or disability, up to three times the base coverage is paid extra to your family.



# Why ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company Limited is a joint venture between ICICI Bank Limited and Prudential Corporation Holdings Limited, a part of the Prudential group. ICICI Prudential began its operations in Fiscal 2001 after receiving approval from the Insurance Regulatory Development Authority of India (IRDAI) in November 2000.



<sup>#</sup>Source: Life Insurance - ICICI Prudential Life Insurance India 2025

## Contact us



Call us at  
**1800 2660**



To know more, please visit  
**[www.iciciprulife.com](http://www.iciciprulife.com)**

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# Terms and conditions

## Additional key features of the product [click here](#)

- Flexibility to Choose MoneyBack Timing [Know more](#)
- Flexibility to Receive Income on Any Date [Know more](#)

## Eligibility criteria [click here](#)

**Death Benefit:** Paid as a lump sum to the nominee if the policyholder passes away during the policy term. [Read more](#)

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**Higher Premium Benefit:** An additional Guaranteed Income rate is awarded based on the annualized premium. [Read more](#)

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**Paid-Up Maturity Benefit:** On policy term completion, the maturity benefit is paid as a paid-up GI for an income period selected at inception. [Read more](#)

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**Policy Revival:** Policy can be revived within five years from the due date of the first unpaid premium, upon payment of all dues with interest. [Read more](#)

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**Surrender Benefit:** If unable to continue, surrender value is payable after two years of premium payment. [Read more](#)

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**Loan Against Policy:** A policy loan is available up to 80% of the surrender value. [Read more](#)

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**Policy Termination:** The policy terminates under the following conditions. [Read more](#)

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## Other terms & conditions [Read more](#)

**\*Disclaimer:** Tax benefits of ₹46,800 under Section 80C is calculated at highest tax slab rate of 31.20% (including cess excluding surcharge) on life insurance premium under Section 80C of ₹1,50,000/-. Tax benefits under the policy are subject to conditions under Sections 80C, 10(10D), 115BAC and other 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.