

**Lifelong income.**  
**Lifelong security.**



# About ICICI Pru Gold

Planning for the future takes more than just saving — it needs a plan that supports you for life.

**ICICI Pru Gold** is more than just a savings plan—it's a promise of lifelong income. Whether it's managing day-to-day expenses or fulfilling your retirement dreams, this plan ensures a steady flow of income, keeping you prepared for whatever life may bring. With just one step, you can unlock the potential for lifelong financial security—helping you safeguard your future and protect your loved ones.

## What makes ICICI Pru Gold unique?

**ICICI Pru Gold** – a plan designed to provide you with lifelong income, starting as early as 7 days after policy issuance. It ensures financial stability for both your short-term needs and long-term security, helping you stay prepared through every stage of life.

You also receive bonuses, giving your money a chance to grow over time.



# Why is ICICI Pru Gold a smart choice?



## Regular income that starts in just 7 days

Start receiving lifelong income starting within 7 days of issuance or from the 1st year to support your immediate needs.

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## Lump sum on maturity

Get back all your premiums on maturity, plus a bonus when the policy ends (if declared).

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## Life cover of up to 99 years

Support your loved ones with extended life cover up to 99 years.



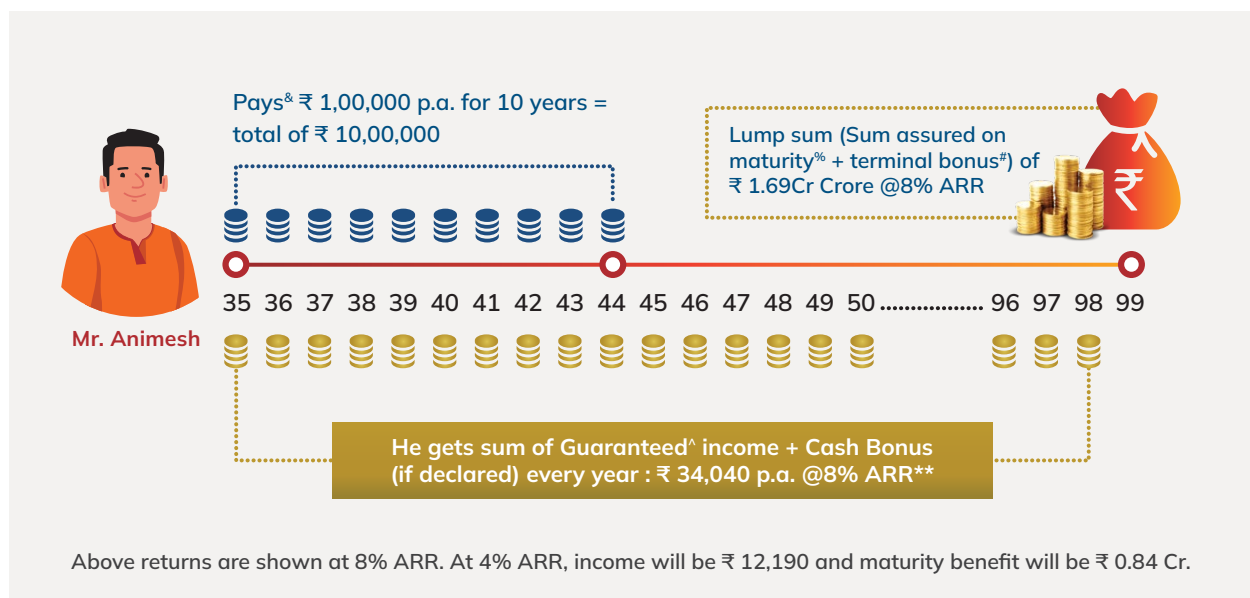
# How does this plan work?

Meet Mr. Animesh, a 35-year-old looking to build a second source of income to secure his future.

## Illustration:

Mr. Animesh opts for the **Immediate Income** option, where:

**Age 35, Male | Premium: ₹ 1,00,000 p.a | Premium payment term: 10 years | Immediate policy term: 64 years | Life cover: ₹ 12,00,000 | Income frequency: Yearly (Income in advance)**



<sup>^</sup>Conditions apply

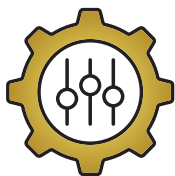
<sup>\*\*</sup>ARR (Assumed Rate of Return) refers to the standard assumption for the rate of return of 8% and 4%, as specified by IRDAI. This is just an illustration and not indicative of the actual returns you may get. Please look at our fund performance below to track the actual returns. <sup>%</sup>Some benefits are guaranteed, while others vary based on future investment performance. Guaranteed benefits are clearly marked as “guaranteed” in the illustration on this page. <sup>#</sup>For variable benefits, the illustration presents two assumed rates of future returns. These rates are not guaranteed and do not represent the maximum or minimum returns you may receive.

# Customise your plan benefits



## Choose how and when you receive your income

- ▶ **Immediate income with booster:** Enjoy regular income plus guaranteed bonus amount every 5 years.
- ▶ **Deferred Income:** To earn higher returns you can choose to receive income from second year of your policy or up to 1 year after your finish paying your premiums.



## Flexibility to choose your income date

Use the **Save the Date** feature to receive income on a special date, e.g. birthdays, anniversaries, or any special day. Income is credited annually on the date of your choice.



## Savings wallet – your flexible income reserve

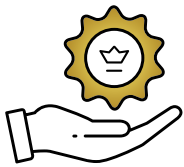
- ▶ Let your income accumulate and grow within the plan like a built-in savings account.
- ▶ Withdraw your balance anytime – partially or fully.
- ▶ Use accumulated amount to pay future premiums during the premium payment term.

# Maximise your benefits with additional savings and protection



## Multiple tax savings

Save up to **₹46,800\*** per year on premiums under **Section 80C** and enjoy tax benefits on returns under **Section 10(10D)**.



## Enhanced protection with additional riders

Strengthen your financial safety net with optional riders:

### ► Waiver of Premium Rider

If an unfortunate event occurs, **future premiums are waived**, ensuring your benefits continue as planned.

### ► Accidental Death and Disability Rider

In case of accidental death or disability, your family receives **up to 3x the base coverage**, providing extra financial security.



# Why choose us?



**₹ 3.31 Lakh Crore\***

In assets under management  
till December 31, 2025



**9.1 Crore#**  
**lives secured**

as on March 31, 2025



**99.3%**  
**Claim settlement ratio#**

as on March 31, 2025



**₹ 3.24 Lakh Crore**  
**benefits# paid**

in 25 years as on  
March 31, 2025

Source: \*[https://www.iciciprulife.com/content/dam/icicipru/about-us/BusinessPresentations/FY2026/Business\\_Presentation\\_9M.pdf](https://www.iciciprulife.com/content/dam/icicipru/about-us/BusinessPresentations/FY2026/Business_Presentation_9M.pdf)  
#Annual report 2024-2025

# Contact us



Call us at  
**1800 2660**



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

# Policy details

Key features of the product [Click here](#)

Plan at a glance and eligibility criteria [Click here](#)

Plan options in detail [Click here](#)

Terms and conditions [Click here](#)

# Terms and conditions

Flexibility to receive income on any date [Know more](#)

Lump sum benefit option [Know more](#)

- ▶ **Death benefit:** Nominee receives a lump sum payout if the Life Assured passes away during the term. [Read more](#)
- ▶ **Higher premium benefit:** Get an additional Guaranteed Income rate based on your annualized premium. [Read more](#)
- ▶ **Paid-up Benefit:** If the premium is not paid within the grace period after payment of at least one full year's premium, the policy will be treated as a Paid-up Policy with reduced benefits. [Read more](#)
- ▶ **Policy revival:** Revive your policy within five years by paying all dues with interest. [Read more](#)
- ▶ **Surrender benefit:** If unable to continue, surrender value is available after one year of premium payment. [Read more](#)
- ▶ **Loan against policy:** Get a loan of up to 80% of the surrender value. [Read more](#)
- ▶ **Policy termination:** The policy terminates under specific conditions. [Read more](#)

Other terms & conditions [Click here](#)

Eligibility criteria [Know more](#)

©Tax Benefits of ₹46,800 under Section 123 (read with Schedule XV, Sr. No. 1, 2 & 4) is calculated at the highest tax slab of 31.2% (including cess excluding surcharge) on life insurance premium under Section 123 (read with Schedule XV, Sr. No. 1, 2 & 4) of ₹1,50,000. Tax benefits under the policy are subject to conditions prescribed under Section 123 (read with Schedule XV, Sr. No. 1, 2 & 4), Section 11 (read with Schedule II, Sr. No. 2), Section 202 and other applicable provisions and schedules of the Income Tax Act, 2025. Taxes, if any will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time. Please consult your tax advisor for more details.