



ICICI Pru Gift Select

ICICI Pru GIFT Select – Features

- Flexibility to choose between:
 - Level Income⁷: This option provides guaranteed² level income⁷ throughout the income period
 - Increasing income⁷: This option provides an income that increases every year by 5 % on compounded basis, throughout the income period
- Flexibility to choose Low Cover Income Booster⁴: This option provides higher guaranteed² income but with a lower life cover¹
- Flexibility to choose Guaranteed Maturity Benefit⁸ percentage from 0% to 250%.
- Flexibility to receive 5% to 50% of first year premium as Instant CashBack Benefit³, immediately after issuance
- Flexibility to choose different PPT, PT and Income period.
- Option to accumulate incomes and earn loyalty additions through Flexi Save option⁵.
- Life Insurance Cover¹ for financial security of your family.
- Tax benefits⁶ may be applicable on premiums paid and benefits received as per the prevailing tax laws.



²Terms and Conditions apply

ICICI Pru GIFT Select - Illustration

Instant CashBack² (5% to 50%) on Policy Issuance

Maturity Benefit⁸
(ROP) 0% to 250%

Income will start based on the deferment option chosen



Jan 3, 2025



(PPT options: 2 to 15 years)

Policy Term
(Upto 50
years)



Illustration – Increasing Income⁷ with Instant CashBack

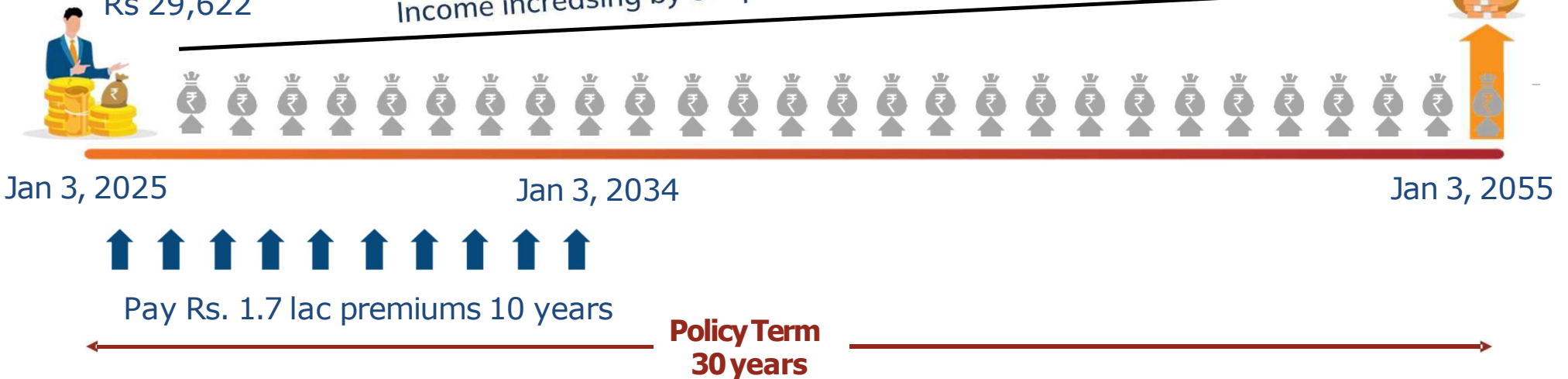
Instant CashBack²
(50%) of Rs 85,000

Maturity Benefit⁸
(ROP): 100%
Rs 17 Lac

First Inc Jan 3, 2026
Rs 29,622

Income increasing by 5% p.a (compounded) for 29 years

Last Inc Jan 3, 2054
Rs 1,16,123



Male | Age 35 | AP 1 lakh | Deferral 1 | Income in advance | 10x cover

ICICI Pru GIFT Select – At a glance

Multiple Premium Payment-Deferment-Income options

Premium Payment Term (in years)	Policy Term (in years)	Income Term (in years)	Minimum/Maximum Age at Entry (in years)	Minimum/Maximum Age at Maturity (in years)
2-6	20 to 50	Minimum: 1 year	0/ 60 years	18/ 99 years
7	17 to 50 18 to 50			
8		Maximum: Equal to policy term		
9	19 to 50			
10-15	20 to 50			

Premium Payment Term	Minimum Annualized Premium
2	₹ 5,00,000
3, 4	₹ 2,00,000
5, 6	₹ 1,00,000
7 and above	₹ 50,000



*For instant cashback², min deferment is 1 year

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. Guaranteed income will start based on the income start year chosen by you. In case policyholder has not opted for Instant CashBack Feature, income can start from first year with annual guaranteed income frequency.
3. Instant CashBack Benefit amount is paid within one working day of realisation of the first year's premium by the company post issuance of the Policy
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. Flexi Save Option can be opted in or out at anytime during the Policy Term. Unpaid Guaranteed Income payouts shall earn a loyalty addition that shall accrue daily at the Reverse Repo Rate published by Reserve Bank of India (RBI)
6. Policies issued on or after April 01, 2023, where aggregate premium payable during the term of the policy in respect of Non-unit linked life insurance policies more than Rs 5 lakh per year is not exempt u/s 11 (Read with schedule II to VII). Tax benefits/Tax-free returns under the policy are subject to conditions under Sections 123 (Read with Schedule XV), 11 (Read with schedule II to VII), 202 and other provisions of the Income Tax Act, 2025. Taxes, if any will be charged extra as per applicable rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details
7. Level Guaranteed Income and Increasing Guaranteed Income are income options available under ICICI Pru GIFT Select. Under Level Guaranteed Income option, the Guaranteed Income will remain constant throughout the income period. If Increasing Guaranteed Income option is selected, the Guaranteed Income shall increase by 5% every policy year on compounding basis.
8. Maturity Benefit shall be payable at the completion of the policy term. The Guaranteed Maturity Benefit shall be expressed as a percentage of the sum of Annualized Premium payable under the policy, where the percentage shall be as chosen by the policyholder at inception of the policy. For complete details of the policy, please refer to the policy document and Sales literature. UIN: 105N223V05



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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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