



Your Plan, Your Way!

A plan that guarantees income for tomorrow



Ke Saath Zimmedari Lagey Pyaari

Trusted
by over
20 crore
Indians in

25
YEARS

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?

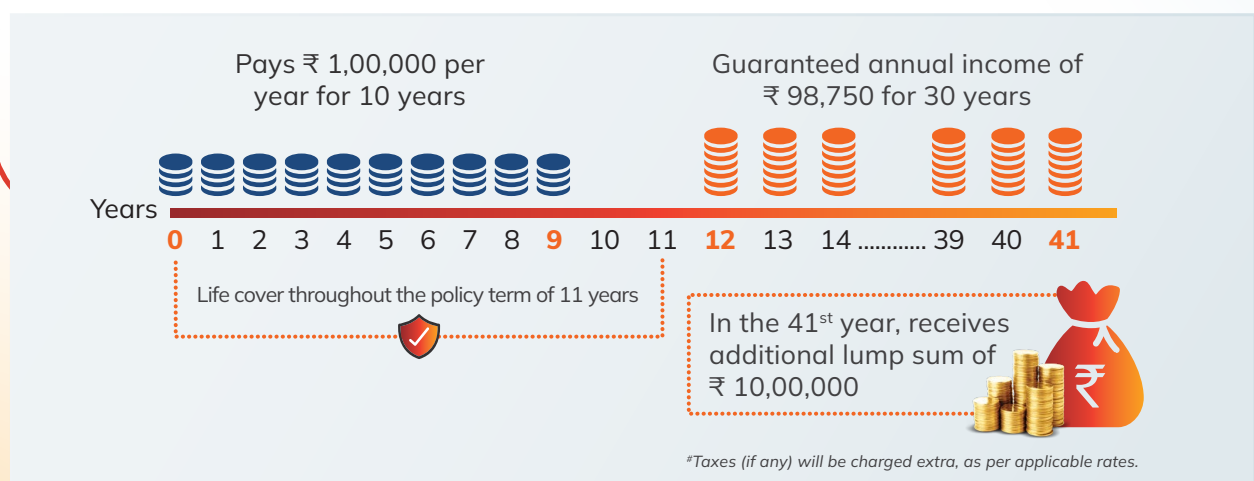
Mr. Bhavesh is a 35-year old who wants to create a second income for himself so that he can plan for his future goals.

Illustration 1:

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

He Pays:	₹ 1,00,000 per year for 10 years	➤➤➤ Total amount he pays: ₹ 10,00,000[#]
He Gets:	₹ 98,750 per year for 30 years	➤➤➤ Total amount he gets: ₹ 39,62,500

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 200%, 150%, 100%, 80%, 50%, 30%, or 0%, the income changes accordingly. The table below shows the income he will receive for 30 years.

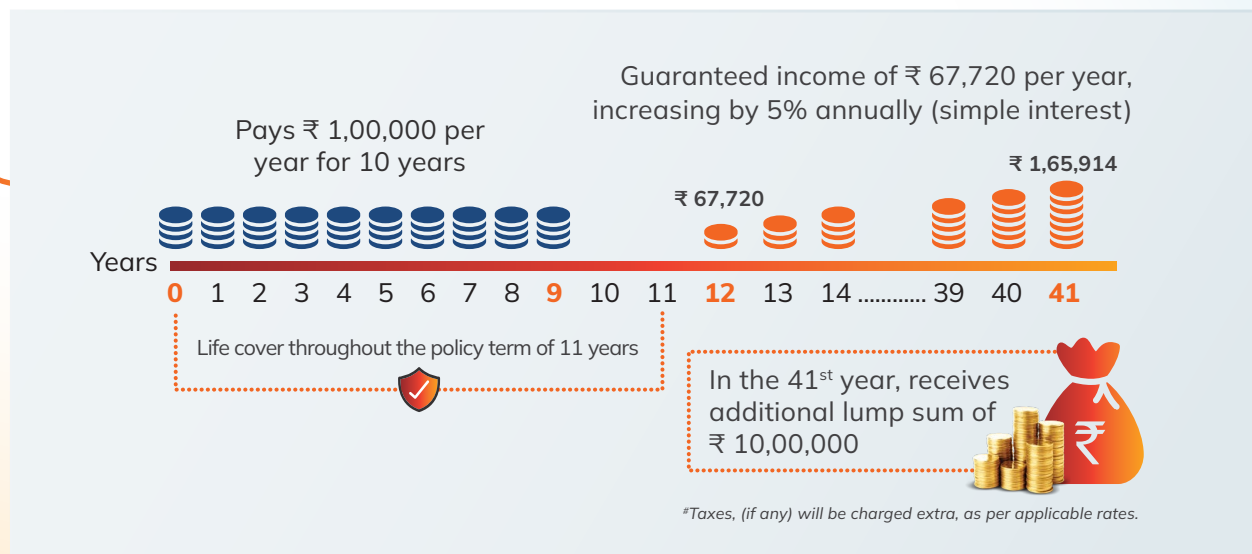
MoneyBack Benefit	Annual Income (for 30 years)
200%	₹ 89,850
150%	₹ 94,300
100%	₹ 98,750
80%	₹ 1,00,530
50%	₹ 1,03,200
30%	₹ 1,04,980
0%	₹ 1,07,650

Illustration 2:

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

He Pays:	₹ 1,00,000 per year for 10 years	➤ Total amount he pays: ₹ 10,00,000*
He Starts Getting:	₹ 67,720 that increases by 5% per year	➤ Total amount he gets: ₹ 45,04,510

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.



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

Select the percentage of **MoneyBack Benefit**, ranging from 0% to 200% of the total premiums payable. Receive it when your policy matures or at the end of any policy year during the income period.



Enhance Guaranteed Income with Low Cover Income Booster

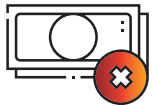
Get additional income by opting for lower life cover.

Additional savings

Enjoy the advantage of **multiple tax savings!** Save up to ₹ 46800* per annum on premiums paid under Section 123 (Read with Schedule XV), and even more on returns received under Section 11 (Read with schedule II to VII).

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.



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.



Assets under
management
as on 31-03-26



Claim
Settlement Ratio
for FY 2024



Benefits paid
till 31-03-24

*Source: Life Insurance - ICICI Prudential Life Insurance India 2025

Contact us



Call us at
1800 2660



To know more, please visit
www.iciciprulife.com

© ICICI Prudential Life Insurance Company Limited. Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025. This product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. ICICI Pru GIFT Pro Form No.: E36 & E37, UIN: 105N201V07, Advt No.: L/II/0467/2026-27

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](#)

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

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](#)

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](#)

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

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

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

Other terms & conditions [Read more](#)

***Disclaimer:** Tax benefits of ₹46,800 under Section 123 (Read with Schedule XV) is calculated at highest tax slab rate of 31.20% (including cess excluding surcharge) on life insurance premium under Section 123 (Read with Schedule XV) of ₹1,50,000/-. Tax benefits 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 prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details.