

ICICI Life GIFT Select



A Non-Participating Non-Linked
Life Individual Savings Insurance Plan

ICICI Life 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 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.

ICICI Life GIFT Select - Illustration



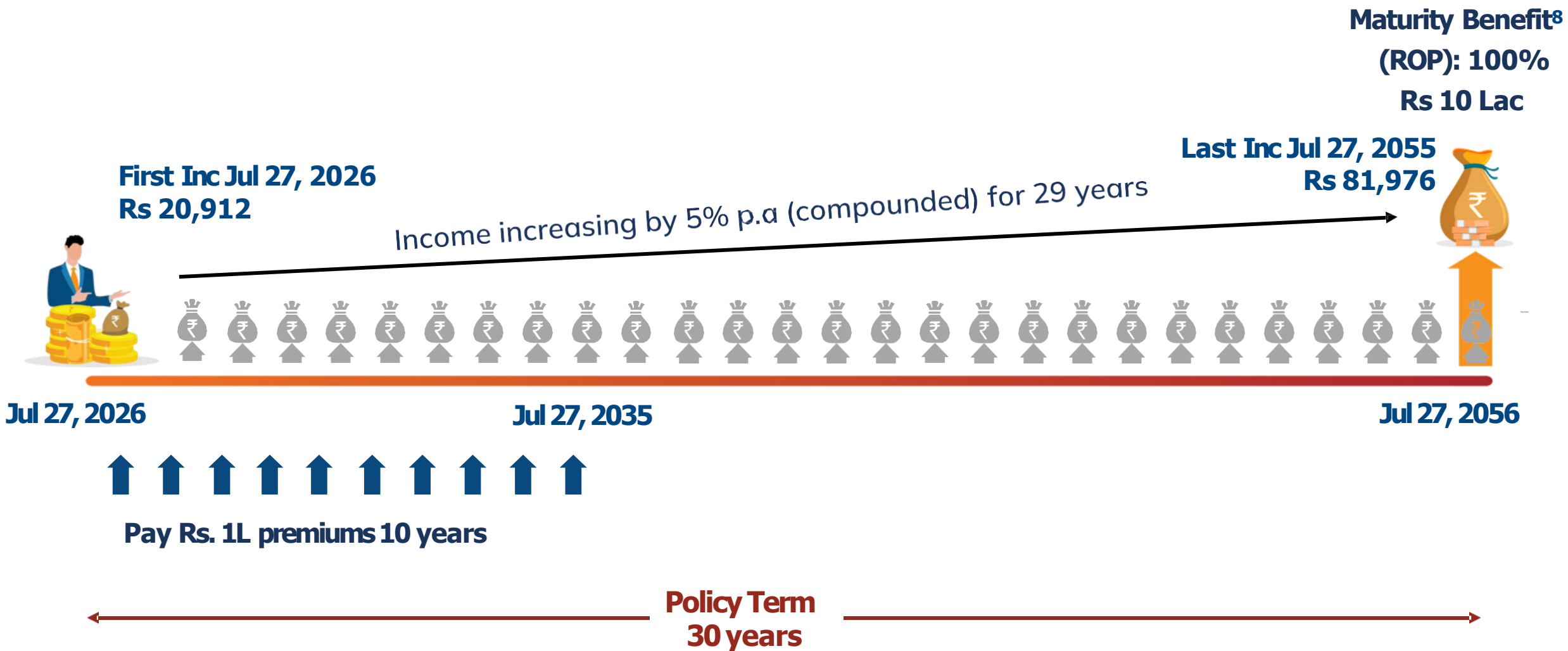
Jul 27, 2026



(PPT options: 2 to 15 years)

Policy Term
(Up to 50
years)

Illustration – Increasing Income⁷



ICICI Life 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	19 to 50	Maximum: Equal to policy term		
9				
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, Sr. No. 2). Tax benefits/Tax-free returns under the policy are subject to conditions under Sections 123 (read with Schedule XV, Sr. No. 1, 2 & 4), 11 (read with Schedule II, Sr. No. 2), 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 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 Life 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: 105N223V06



© ICICI Life Insurance Ltd (formerly known as ICICI Prudential Life Insurance Co. Ltd.). Registered Address: - ICICI Life Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025.
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 Life GIFT Select. UIN:105N223V06. Advt No.: IL/E/II/0872/2026-27

Trade Logo displayed above belongs to ICICI Bank Ltd and used by ICICI Life Insurance Ltd under license.

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.

IRDAI disclaimer: BEWARE OF SPURIOUS PHONE CALLS AND FICTICIOUS/ FRAUDULENT OFFERS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.