

Adithya Sundar / Tea Estate Owner

PROTECTING your happiness for years to come.

Invest for a short term, get guaranteed returns for a long term.

ABSLI Assured Income Plus

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

Life Insurance coverage is available in this product.

**Aditya Birla Sun Life
Insurance Company Limited**

(A part of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

Every year, we have new aspirations, dreams and wants. What if you were to get some **extra income every year** to fulfil these dreams? What if you plan just once, but enjoyed year on year for decades? The best part? You need not even plan for long.

With a few payments over a short term, you can get an extra income for as long as 20, 25 or 30 years!

Imagine, you now have extra money every year for:



Celebrating important milestones in life



Buying any gadget or product your heart wants



Pampering your loved ones at all times



Living the life, you want after retirement

No more worries. Only smart money decisions.

Now invest over a short period of time to earn guaranteed¹, recurring returns every year for 2-3 decades. It's safe, it's smart, and it protects you and your family!

Key Benefits



Fully Guaranteed¹ Returns on your investment.



Long-Term Income: Regular Income for 20, 25 or 30 years to ensure fulfilment of your recurring needs.



Two Benefit Options: Flexibility to choose from Income only Benefit or Income Benefit with Return of Premium (RoP).



Option to commute and take present value of income payments at any time as a lump sum.



Loyalty Additions
to enhance your benefits.



Tax Benefits.²

¹Provided all premiums are paid. ²Tax benefits are subject to changes in tax laws. Please consult your tax advisor for more details.

Your Benefits



Survival Benefit

After the completion of the Policy Term, you will receive **Income Benefit** as per the benefit payout frequency chosen.

1 Income only Benefit Option

Income Benefit as a percentage of annualized premium, will be paid to you depending on your entry age, premium amount, premium payment term and benefit payout period.

Income Benefit (as a percentage of Annualized Premium) paid annually has been given below:

Premium Payment Term (PPT)		6 years			8 years			12 years	
Benefit Payout Period		20 years	25 years	30 years	20 years	25 years	30 years	20 years	25 years
Entry Age <=50 years	AP < ₹1,00,000	42.50%	38.75%	36.25%	62.50%	56.25%	53.75%	120.00%	108.75%
Entry Age <=50 years	AP >= ₹1,00,000	44.375%	40.625%	38.125%	65.00%	58.75%	56.25%	125.00%	113.75%
Entry Age > 50 years	AP < ₹1,00,000	38.75%	33.75%	31.25%	56.25%	50.00%	47.50%	108.75%	97.50%
Entry Age > 50 years	AP >= ₹1,00,000	40.625%	35.625%	33.125%	58.75%	52.50%	50.00%	113.75%	102.50%

2 Income Benefit with Return of Premium (RoP)

Income Benefit as a percentage of annualized premium, will be paid to you depending on your entry age, premium amount, premium payment term and benefit payout period. Additionally, under this option, the total premiums paid by you will also be returned at the end of the Benefit Payout Period.

Income Benefit (as a percentage of Annualized Premium) paid annually has been given below:

Premium Payment Term (PPT)		6 years			8 years			12 years	
Benefit Payout Period		20 years	25 years	30 years	20 years	25 years	30 years	20 years	25 years
Entry Age <= 50 years	AP < ₹1,00,000	27.50%	28.75%	30.00%	42.50%	43.75%	45.00%	87.50%	88.75%
Entry Age <= 50 years	AP >= ₹1,00,000	29.375%	30.625%	32.25%	45.00%	46.25%	47.50%	93.75%	95.00%
Entry Age > 50 years	AP < ₹1,00,000	22.50%	23.75%	25.00%	36.25%	37.50%	38.75%	78.75%	80.00%
Entry Age > 50 years	AP >= ₹1,00,000	24.375%	25.625%	26.875%	38.75%	40.00%	41.25%	85.00%	86.25%

3 Loyalty Addition

You get Loyalty Addition as a percentage of Income Benefit or Return of Premium, every year during the Benefit Payout Period. The below table shows the detailed percentages.

Annualized Premium (AP)	Loyalty Addition As a % of Income Benefit and RoP (if any)	
	Premium Payment Term: 6 years	Premium Payment Term: 8 years and 12 years
AP < ₹ 1.5 lakhs	35.75%	30.50%
₹ 1.5 lakhs to < ₹ 3 Lakhs	36.50%	32.50%
₹ 3 lakhs to < ₹ 5 Lakhs	37.75%	33.40%
AP > = ₹ 5 Lakhs	39.25%	34.85%

In case of death of the Life Insured during the Benefit Payout Period, the Income Benefit, RoP, if any, and Loyalty Addition will continue to be paid to the nominee.

Please Note, Loyalty Addition is applicable only for policies that have paid all the due premiums under the policy.

4 Maturity Benefit



At the end of the Policy Term, you will have the flexibility to use the commutation option wherein, if you would like to get a lump sum instead of the Income Benefits (and RoP, if any), the commuted value of the outstanding benefits shall be paid as a lump sum. The lump sum benefit is calculated at a discount rate of 8.70%. The Company may revise the factors based on the then prevailing market conditions subject to prior IRDAI approval.

5 Death Benefit

In case of the life insured's unfortunate demise during the policy term, the death benefit will be paid to the nominee in either of the following ways. Sum Assured on Death is defined as higher of:



- a) 10 times of Annualized Premium
- b) 150% of Total Premiums paid till the date of death
- c) Sum Assured

Option to receive Staggered Death Benefit

The nominee will have an option to receive the amount of Death Benefit in Annual/Monthly instalments instead of a lump sum, over a period of 10 years as per the percentages given below:

Instalments Frequency	Annual	Monthly
Instalment (as % of Death Benefit)	12.190%	1.037%
Total payments (as % of Death Benefit)	121.90%	124.44%

Customizable Benefits

You can enhance your insurance cover during the policy term by adding the following riders for a nominal extra cost.



ABSLI Accidental Death Benefit Rider³ Plus (UIN: 109B023V02)



ABSLI Critical Illness Rider³ (UIN: 109B019V03)



ABSLI Surgical Care Rider³
(UIN: 109B015V03)



ABSLI Hospital Care Rider³
(UIN: 109B016V03)



ABSLI Waiver of Premium Rider³
(UIN:109B017V03)

³There are exclusions attached to the rider, please refer rider brochure for more details

For more details on the plan benefits, please refer the product brochure.

How Does the Plan Work ?

Income only Benefit Option

Male | Age 35 years | Annual Premium: ₹1 Lakh | Premium Paying Term: 8 years | Policy Term: 9 years | Benefit Payout Period: 30 years | Payout Frequency: Annual

GIVE



₹8,00,000

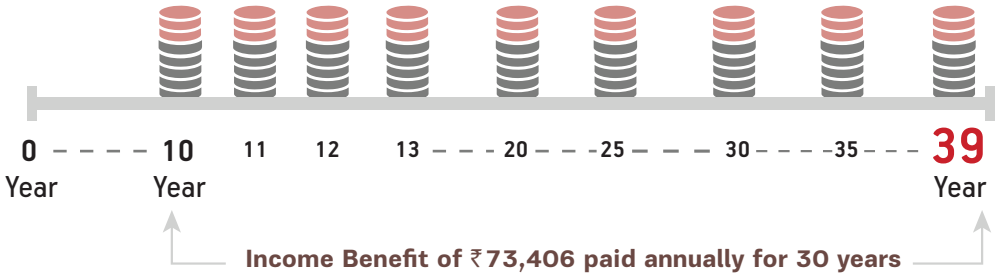
₹1 Lakh per annum (excl. GST)

GET



₹22,02,180

Total Guaranteed¹ Benefit



Graph indicators



Annual Income: 56.25% of
Annualized Premium
= ₹ 56,250



Loyalty Additions : 30.50% of
Income Benefit = ₹ 17,156

Total Income Benefit = ₹ 73,406 p.a.

Product Specifications

Age of the Life Insured at Entry (age as on last birthday)	Minimum	11* years for Policy Term 7 years 9* years for Policy Term 9 years 5* years for Policy Term 13 years * In case the Life Insured is a minor, the Policy will automatically vest once the life insured attains the age of majority. The risk coverage for the minors will start from the Date of Commencement of Risk.			
	Maximum	60 years			
Maturity Age of the Life Insured (age as on last birthday)	Minimum	18 years			
	Maximum	73 years			
Premium Payment Term (PPT), Policy Term (PT) and Benefit Payout Period	Premium Payment Term (PPT)	Policy Term (PT): PPT + 1 year	Benefit Payout Period ³		
	6 years	7 years	20, 25, 30 years		
	8 years	9 years	20, 25, 30 years		
	12 years	13 years	20, 25 years		
	³ The Benefit Payout Period commences after the end of the Policy Term, during which the Survival Benefit is payable to the Policyholder. It is chosen at policy inception and cannot be changed thereafter.				
Premium Payment Modes and Modal Loading	Annual Semi-Annual Quarterly Monthly				
	Mode	Annual	Semi-annual	Quarterly	Monthly
	Modal Loading	0.0%	1.0%	1.5%	3.5%
Minimum Annualized Premium	₹ 50,000				
Maximum Annualized Premium	No Limit (subject to Board Approved Underwriting Policy)				
Minimum Sum Assured	₹ 5,50,000				
Maximum Sum Assured	Subject to Board Approved Underwriting Policy				
Benefit Payout Frequency	Annual Semi-Annual Quarterly Monthly				

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ADITYA BIRLA CAPITAL

Contact our advisor or visit our website www.adityabirlasunlifeinsurance.com to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

**Protection
Plans**

**Health
Plans**

**Children's
Future**

**Retirement
Plans**

**Wealth Plans
with Protection**

**Savings Plans
with Protection**

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This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non-linked non-participating individual life insurance savings plan. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. For policies issued on minor life, the date of commencement of risk shall be the date of commencement of the policy. Where a policy is issued on a minor life, the policy will vest after attainment of majority of the Life Insured. Where the Life Insured (whether major or minor) and Proposer/Policyholder is different, on the death of the Proposer/Policyholder, his legal heirs, in accordance with the existing succession laws, will be considered as new Proposer/Policyholder. As there is no death benefit payable on the death of the Proposer/Policyholder, the policy status does not change, and the policy continues. This product shall also be available for sales through online channel. Tax benefits are subject to changes in tax laws. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. For more details and clarification call your ABSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true. Registered Office: One World Centre Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. IRDAI Reg No.109. Toll Free No. 1-800-270-7000. Website: www.adityabirlasunlifeinsurance.com. CIN: U99999MH2000PLC128110 UIN: 109N127V05 ADV/12/21-22/1721 VER5/DEC/2021

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