



Vishal & Kajal / Cafe Owners

PROTECTING your dreams and goals is now assured

Aditya Birla Sun Life Insurance Assured Savings Plan

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

- Lump sum benefits to cater to your life's milestones
- Loyalty Additions that boost your corpus year on year
- Flexibility to cover your spouse by choosing Joint Life Protection

**Aditya Birla Sun Life
Insurance Co. Ltd.**



**ADITYA BIRLA
CAPITAL**



Kajal Grover / Cafe Owners

Presenting

ABSLI Assured Savings Plan

ABSLI Assured Savings Plan helps you create a cushion of Guarantee for all your dreams. ABSLI Assured Savings Plan provides life insurance cover and savings benefits to safeguard your family members from financial crisis in case of an unfortunate event, while helping you accumulate lump sum benefits to achieve all your dreams.

What This Plan Offers You



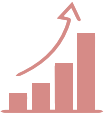
Guaranteed¹ Maturity Benefit

Lump sum benefits to cater to your life's milestones, worry free.



Loyalty Additions

Loyalty Additions are added to your policy to boost your maturity corpus, provided all due premiums have been paid.



Boost for your maturity corpus

Get higher maturity benefit with higher premium paying policies.



Financial Security for your loved ones

Get comprehensive risk cover in case of death of life insured.



Joint Life Protection Option

Cover your Spouse in the same policy through Joint Life Protection option.



Flexibility

Choice of various Premium Payment Terms, Policy Terms and Sum Assured Multiples to suit your requirements.



Enhance your Protection

Avail additional risk cover through Riders on payment of additional premium.


¹Provided all due premiums are paid


Plan At A Glance



Type of Plan	A Non-Linked Non-Participating Individual Savings Life Insurance Plan			
Coverage	All Individuals (Male Female Transgender)			
Benefit Option	Lump sum Payout at Policy Maturity			
Premium Payment Term (PPT) & Policy Term (PT)	Premium Payment Term (Years)	Policy Term (Years)		
		Minimum	Maximum	
	Single Pay	5	20	
	5	10	35	
	6	12		
	7	13		
	8	14		
	9	15		
	10	16		
	11	17		
12	18			
Sum Assured Multiple	Single Pay		Limited Pay	
	Option A	Option B	Option 1	Option 2
	1.25X	10X	11X	7X
Age of the Life Insured at Entry (Age as on last birthday)	Minimum:	Single Life: 30 days* Joint Life: 18 years <small>* In case the Life Insured is a minor, the Policy will automatically vest in favour of Life Insured after attainment of majority of the Life Insured. For policies issued on minor life, the date of commencement of risk shall be the date of commencement of the policy.</small>		
	Maximum:	Single life (Limited Pay): 65 years Joint Life: 50 years Single Pay Option A: 65 years Single Pay Option B: 50 years		
Maturity Age of the Life Insured (Age as on last birthday)	Minimum:	18 years		
	Maximum:	Limited Pay: 85 years Single Pay Option A: 85 years Single Pay Option B: 70 years		

Minimum Annualized Premium	Single Pay: Rs.100,000 5 Pay: Rs.20,000 6-12 Pay: Rs.30,000										
Maximum Annualized Premium	No Limit (subject to Board Approved Underwriting Policy)										
Premium Payment Frequency and Frequency Loadings	<table border="1"> <thead> <tr> <th>Frequency</th> <th>Annual</th> <th>Semi-annual</th> <th>Quarterly</th> <th>Monthly</th> </tr> </thead> <tbody> <tr> <td>Modal Factors</td> <td>0.0%</td> <td>3.5%</td> <td>5.0%</td> <td>6.0%</td> </tr> </tbody> </table>	Frequency	Annual	Semi-annual	Quarterly	Monthly	Modal Factors	0.0%	3.5%	5.0%	6.0%
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Plan Benefits

Benefit	Details
 <p>Death Benefit</p>	<p>In the event of death of the Life Insured during the Policy Term and provided that the Policy is In-force, the Death Benefit will be payable to the Nominee(s)/Legal heir(s).</p> <p>We will pay a lump sum guaranteed “Death Benefit” which shall be, if:</p> <ol style="list-style-type: none"> Death of the Life Insured happens any time up to the 25th Policy Year, <ul style="list-style-type: none"> - Sum Assured on Death; plus - Accrued Loyalty Additions (if any) Death of the Life Insured happens any time after the 25th Policy Year, <ul style="list-style-type: none"> - Higher of Sum Assured on Death or Guaranteed Maturity Benefit; plus - Accrued Loyalty Additions (if any) <p>Where, The Sum Assured on death is:</p> <p>For Single Pay policies:</p> <ul style="list-style-type: none"> • Sum Assured <p>For Limited Pay policies: Higher of,</p> <ul style="list-style-type: none"> • 150% of the Total Premiums Paid up to the date of death • Sum Assured <p>where Sum Assured is equal to a multiple, depending upon Life Insured’s age at inception of the Policy, of the Annualized Premium or Single Premium.</p> <p>The Sum Assured Multiple can only be chosen at policy inception and cannot be changed thereafter.</p>

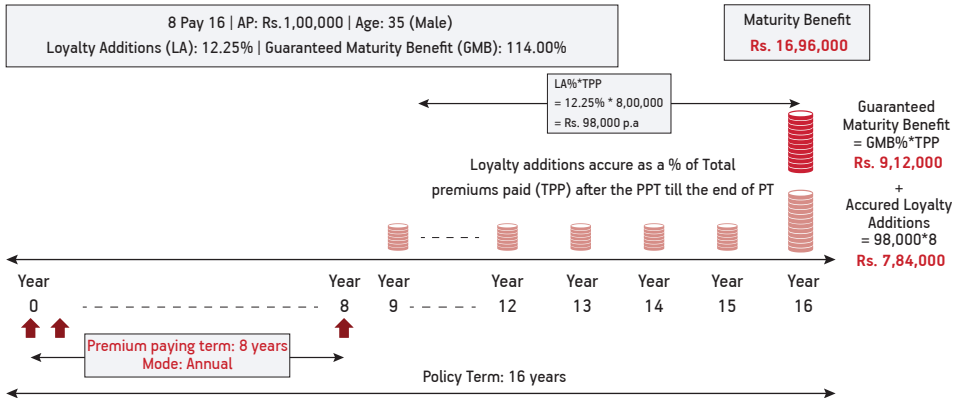
Benefit	Details								
	<p>Staggered Death Benefit</p> <p>On the death of the life insured, the nominee(s)/Legal heir(s) and secondary life (on death of primary life in case of Joint Life Protection), as the case may be has an option to take the amount of Death Benefit in equal Annual/ Monthly instalments over a period of 5 years from the date of death of Life Insured, instead of a Lumpsum payout. Once the Instalment mode has been opted by the nominee (s)/ Legal heir(s) at the time of benefit payment, it cannot be changed later on. If, having elected the instalment option, the nominee(s)/ Legal heir(s) would subsequently like to get a lump sum instead of the regular payout; a discounted value of the outstanding benefits shall be paid as a lump sum. This lump sum will be at least equal to the lump sum Death Benefit less any instalments already paid.</p>								
 <p>Maturity Benefit</p>	<p>On Survival of the Life Insured till the end of the Policy Term provided the Policy is in-force and all due Instalment Premiums under the Policy have been paid, you will receive lumpsum Maturity Benefit which shall be:</p> <ul style="list-style-type: none"> - Guaranteed Maturity Benefit; plus - Accrued Loyalty Additions <p>Guaranteed Maturity Benefit (GMB)¹:</p> <ul style="list-style-type: none"> • Guaranteed Maturity Benefit will be paid in lumpsum at the end of the policy term if all due premiums have been paid. • Guaranteed Maturity Benefit is defined as a % of Total Premiums Payable over the Premium Payment Term, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. <p>For Limited Pay Policies, if you have chosen the Sum Assured Multiple as per Option 2 (7X SA Multiple), then you will receive an enhanced Guaranteed Maturity Benefit (GMB) as mentioned below:</p> <table border="1" data-bbox="311 1230 1031 1453"> <thead> <tr> <th>Premium Payment Term</th> <th>Enhancement in GMB%</th> </tr> </thead> <tbody> <tr> <td>5 to 8 years</td> <td>4%</td> </tr> <tr> <td>9 & 10 years</td> <td>5%</td> </tr> <tr> <td>11 & 12 years</td> <td>7%</td> </tr> </tbody> </table>	Premium Payment Term	Enhancement in GMB%	5 to 8 years	4%	9 & 10 years	5%	11 & 12 years	7%
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Benefit	Details
	<p>Loyalty Additions (LA):</p> <ul style="list-style-type: none"> Loyalty Additions accrue under the policy as % of Total Premiums Paid at the end of each Policy year after the Premium Payment Term until Maturity (only if all due premiums are paid). For Single Pay Policies, Loyalty Additions will accrue from the end of 2nd Policy Year. Accrued loyalty additions are paid in lumpsum at policy maturity along with the Guaranteed Maturity Benefit.
 <p>Joint Life Protection</p>	<p>This option is available only for Limited Pay Policies. If this option has been chosen at inception of the Policy, then under this option, two lives, the Primary Life Insured and the Secondary Life Insured (spouse) are covered under the same Policy. This option needs to be chosen at the inception of the policy and cannot be changed subsequently. The coverage for the secondary life insured will be equal to 20% of the Sum Assured of the Primary life insured.</p>
 <p>²Rider Benefits</p>	<p>For added protection, you can enhance Your risk coverage during the Rider Policy Term by adding following riders at a nominal extra cost.</p> <ul style="list-style-type: none"> ABSLI Accidental Death Benefit ²Rider Plus (UIN: 109B023V02) ABSLI Critical Illness ²Rider (UIN: 109B019V03) ABSLI Surgical Care ²Rider (UIN: 109B015V03) ABSLI Hospital Care ²Rider (UIN: 109B016V03) ABSLI Waiver of Premium ²Rider (UIN: 109B017V03) <p>² There are exclusions attached to the riders. Please refer rider brochure for more details</p>

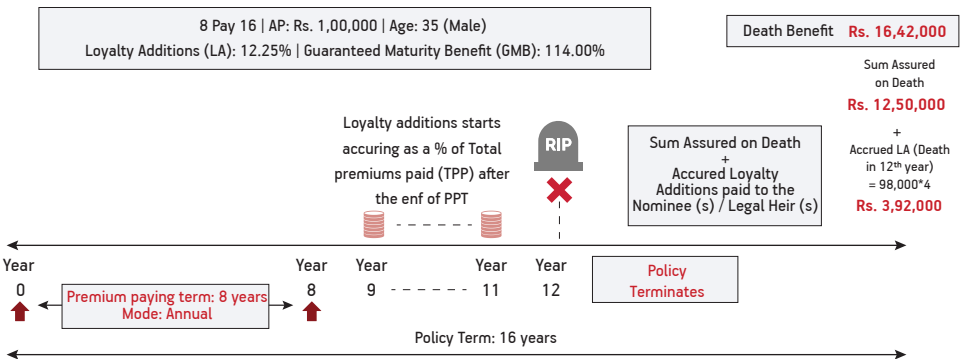
How Does the Plan Work ?

Case Study for Lumpsum Benefit Option: Mr. Sharma, aged 35 years, invests in ABSLI Assured Savings Plan, and chooses the following at inception: Premium Paying Term: 8 years | Policy Term: 16 years | Premium Payment Mode: Annual | Annualized Premium: ₹ 1,00,000

Scenario 1: Mr. Sharma survives through the Policy Term and receives Guaranteed Maturity Benefit and accrued Loyalty Additions at the end of Policy term.



Scenario 2: Mr. Sharma dies in the beginning of the 12th year of the policy after his Premium Payment Term. His nominee(s)/Legal heir(s) will receive Death Benefit and the policy will terminate.



Aditya Birla Sun Life Insurance Co. Ltd.



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Protection
Plans

Health
Plans

Children's
Future

Retirement
Plans

Wealth Plans
with Protection

Savings Plans
with Protection

As per section 10(10D) of the Income-tax Act, 1961, proceeds from life insurance policy issued on or after 1 April 2023 shall be taxable as income from other sources if the cumulative annual premium payable by taxpayer for life insurance policies exceeds ₹ 5 lacs.

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For more details on risk factors, terms and conditions please read sales brochure carefully before concluding the sale. Aditya Birla Sun Life Insurance Company Limited. Registered Office: One World Center, 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 <https://lifeinsurance.adityabirlacapital.com> CIN: U99999MH2000PLC128110 UIN: 109N134V08 ADV/1/23-24/3242

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