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©Aditya Birla Sun Life Insurance



PROTECTING multiple life needs with one plan is now possible.

**Different people, different needs, one plan.
Sabka Waala Term Plan!**

Aditya Birla Sun Life Insurance DigiShield Plan

A Non-Linked Non-Participating Individual Pure Risk Premium Life Term Insurance Plan

**Aditya Birla Sun Life
Insurance Company Limited**

(A part of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**



You are a successful achiever and strive to give the best of the world to your family. Your endeavour is to provide comfort, security and happiness to your loved ones. However, when it comes to planning for unforeseen circumstances, you need a solution that would secure your family's future and ensure they lead a comfortable life devoid of any financial worries. Aditya Birla Sun Life Insurance has come up with an apt protection solution for you - **ABSLI DigiShield Plan**, so that your family stays protected, even when you are not around.

Key Features



10 Plan Options to suit your varied protection needs.



Availability of life insurance cover for 1 year or till age 100 years providing comprehensive financial support.



Flexible death benefit payout options - as a lump sum, monthly income or a combination of both.



Option to avail Survival Benefit as Monthly Income on attaining age 60 to ensure a worry-free retired life.



Return of Premium (ROP) option along with life insurance cover to secure your savings.



Inbuilt Terminal Illness Benefit.



Accelerated Critical Illness (ACI) Benefit option covering 42 specified Critical Illnesses, on payment of additional premium.



Option to cover your Spouse under the same Policy with Joint Life Protection.



Enhance your insurance with appropriate rider options, on payment of additional premium.

What this Plan offers

- **Customized term plan**

Fully customizable term plan with options to select the type of cover (level & reducing), tenure of policy (To Age 85 & Whole Life), premium payment term (Single, Limited & Regular), flexibility of sum assured payouts (Lump sum, Income, Increasing Income), optional return of premium & survival benefits (Income from Age 60 years). Additionally enhance your protection benefits with optional riders & acceleration of benefits on diagnosis of covered Critical Illness to suit your varied protection needs.

- **Comprehensive cover for 1 year or till Age 100**

Flexibility to choose life protection to suit your requirements; opt for short term cover starting from 1 year to whole life cover.

- **Flexible death benefit payout options - as a lump sum, monthly income or a combination of both.**

Get flexible death benefit options to make your family independent from any financial liabilities & secure their lifestyle with lump sum benefit and income benefit or combination of both as per your needs.

- **Option to avail Survival Benefit as Monthly Income.**

Dual benefit of death benefit plus monthly income on survival till age 60 years for a worry-free retired life.

- **Return of Premium (ROP) option**

Get all your premium paid back on survival till maturity to secure your savings.

- **Accelerated Critical Illness (ACI) Benefit option**

Protection against 42 critical illness by availing Accelerated Critical Illness (ACI) Benefit option on payment of additional premium.

- **Option to cover your spouse under the same policy**

Joint Life Protection option to cover your partner's life under same plan.

- **Enhance your insurance with appropriate rider options**

Option to enhance your protection coverage by opting for additional protection through multiple riders through payment of additional premiums.

Plan Options

1. Level Cover Option

Under this option, in the unfortunate event of the death of the Life Insured during the Policy Term, Nominee will be paid an absolute amount, equal to Sum Assured on Death, in lump sum.

2. Increasing Cover Option

Under this option the Sum Assured will increase every year during the Policy Term by 5% or 10% per annum depending on the Sum Assured Escalation Rate selected by the Policyholder at inception. In the unfortunate event of the death of the Life Insured during the Policy Term, the nominee will be paid an absolute amount, in lump sum. Sum Assured Escalation Rate can either be 5% p.a. (simple) or 10% p.a. (simple).

3. Sum Assured Reduction Option

Under this option Policyholder will have an option to reduce the chosen Sum Assured by 50% or 25% on attainment of Retirement Age as 60 years, 65 years, 70 years or 75 years selected by the Policyholder at inception. On exercising this option, Policy will continue with the reduced Sum Assured till the end of Policy Term. In the unfortunate event of the death of the Life Insured during the Policy Term, the nominee will be paid an absolute amount, in lump sum.

4. Whole Life Option (Level Cover)

Under this option life cover will be till 100 years of Age. In the unfortunate event of the death of the Life Insured during the Policy Term, Nominee will be paid an absolute amount, equal to Sum Assured on Death, in lump sum.

5. Whole Life Option (Sum Assured Reduction Cover)

Under this option life cover will be till 100 years of Age and Policyholder will have an option to reduce the chosen Sum Assured Factor of 50% or 25% on attainment of Retirement Age as 60 years, 65 years, 70 years or 75 years selected by the Policyholder at inception. On exercising this option, the Policy will continue with the reduced Sum Assured till the end of Policy Term. In the unfortunate event of the death of the Life Insured during the Policy Term, the nominee will be paid an absolute amount, in lump sum.

6. Income Benefit

Under this option, in the unfortunate event of the death of the Life Insured during the Policy Term, the nominee will be paid monthly income, equal to 1.25% of Sum Assured, during the chosen Income Benefit Period of 10 years, 15 years or 20 years. Policyholder will have the choice at inception, to receive Increasing monthly income, wherein the monthly income will increase by simple 5% p.a. during the chosen Income Benefit Period.

7. Level Cover plus Income Benefit

Under this option, in the unfortunate event of the death of the Life Insured during the Policy Term, the nominee will be paid Sum Assured in lump sum immediately on the date of death of the Life Insured; plus Level Monthly Income paid over 10 years as 0.5% of Sum Assured, for a period of 10 years.

8. Low Cover Option

Under this option, on death, the nominee will be paid an absolute amount, equal to Sum Assured on Death, in lump sum.

9. Level Cover with Survival Benefit

Under this option, on survival of Life Insured till the policy anniversary falling after the attained age of 60 years, a Survival Benefit equal to 0.12% of Sum Assured, will be paid every month till the end of the Policy Term. In the unfortunate event of the death of the Life Insured during the Policy Term, the nominee will be paid an absolute amount in lump sum. The absolute amount is the Sum Assured less the Survival Benefit already paid.

10. Return of Premium (ROP)

Under this option, on survival of Life Insured at the end of the Policy term, the total premiums, as defined under Maturity Benefit, will be paid to the Policyholder. In the unfortunate event of the death of the Life Insured during the Policy Term, the nominee will be paid an absolute amount in lump sum.

Your Policy Benefits



In case of unfortunate demise of the Life Insured during the Policy Term, Death Benefit will be paid to the Nominee(s)/legal heir(s) as per the Plan Option chosen by Policyholder.

Death Benefit

For Plan Option 1, or 2 or 3 or 4 or 5 or 8 or 9 or 10:

Death Benefit will be the Sum Assured on Death payable in lump sum.

In case Terminal Illness claim and/or Accelerated Critical Illness (ACI) Benefit claim has already been paid, the Death Benefit payable here shall be reduced to the extent of reduction in Sum Assured on account of Terminal Illness and/or Accelerated Critical Illness (ACI) Benefit already paid.

For Plan Option 6: Death Benefit will be payable in monthly instalments as 1.25% of Sum Assured during the Income Benefit Term. The first payment will become due on the first Policy monthiversary on or after the date of death. If Policyholder has chosen Increasing Monthly Income the monthly instalments will increase by 5% simple each year throughout the Income Benefit Term. Any excess amount of Sum Assured on Death over the Effective Sum Assured, will be paid in lump sum, immediately on death of Life Insured. In case Terminal Illness claim and/or Accelerated Critical Illness (ACI) Benefit claim has been paid, the monthly instalments payable shall be reduced proportionately to the extent of reduction in Sum Assured on account of Terminal Illness and/or Accelerated Critical Illness (ACI) Benefit already paid.

For Plan Option 7: Death Benefit will be payable as Sum Assured in lump sum paid immediately plus Level monthly income paid over 10 years as $0.5\% \times \text{Sum Assured}$, commencing from the first Policy monthiversary on or after the date of death. Any excess amount of Sum Assured on Death over the Effective Sum Assured, will be paid in lump sum, immediately on death of Life Insured. In case Terminal Illness claim and/or Accelerated Critical Illness (ACI) Benefit claim has been paid, the Death Benefit shall be reduced proportionately to the extent of reduction in Sum Assured on account of Terminal Illness and/or Accelerated Critical Illness (ACI) Benefit already paid.

Where,

Sum Assured on Death for a Regular Pay and Limited Pay Policy will be the highest of -

- 11 times of the Annualized Premium; or
- 105% of Total Premiums paid as on the date of death; or
- The Effective Sum Assured as on the date of death

Sum Assured on Death for Single Pay Policy will be the highest of -

- 125% of Single Premium; or
- The Effective Sum Assured as on the date of death

Annualized Premium shall be the premium amount payable in a year chosen by the Policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. Any extra premium on account of ACI Benefit, if any, is also excluded.

Single premium is the lump sum payable by the Policyholder to effect this Policy, excluding any underwriting extra premiums, if any. Applicable taxes and any applicable rider premiums will be collected additionally. Any extra premium on account of ACI Benefit, if any, is also excluded.

Total Premiums paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes, if any. Any extra premium on account of ACI Benefit, if any, is also excluded.

The Effective Sum Assured as on the date of death reflects any increase or reduction in Sum Assured chosen at inception of the Policy in accordance with the Plan Option chosen as defined below:

- For Option 1, 4, 8 & 10 – the Effective Sum Assured is the same as Sum Assured throughout the Policy Term.
- For Option 2 – the Effective Sum Assured is the Sum Assured escalating at the chosen Sum Assured Escalation Rate at each Policy Anniversary.
- For Option 3 & 5 – the Effective Sum Assured is same as the Sum Assured up to the first Policy Anniversary falling after the Retirement Age of the Life Insured and then the Sum Assured reduced by the Sum Assured Reduction Factor after the first Policy Anniversary falling after the Retirement Age of the Life Insured.
- For Option 6 – the Effective Sum Assured is the Sum Assured multiplied by 1.25% multiplied by the Income Benefit Term (in months).
- For Option 7 – the Effective Sum Assured is the Sum Assured plus the Sum Assured multiplied by 0.5% multiplied by 120 months.
- For Option 9 – the Effective Sum Assured is the Sum Assured less Survival Benefit already paid to the Policyholder.





Survival Benefit

This Plan does not offer any survival benefit except if the Plan Option 9 is opted. If Plan Option 9 is chosen, in the event the Life Insured survives till the Policy anniversary falling after the Life Insured attains an age of 60 years, Survival Benefit of 0.12% of Sum Assured per month is paid commencing with the first Policy Month Anniversary after the event and continuing for each Policy Month Anniversary till the end of the Policy Term or death of the Life Insured whichever is earlier.



Maturity Benefit

This Plan does not offer any maturity benefit except if the Plan Option 10 is opted. If Plan Option 10 has been chosen, the Total Premiums Paid less loadings for modal premiums, if any will be payable at the end of the Policy Term.



Terminal Illness Benefit

In case you are diagnosed with a Terminal Illness during the Policy Term, up to an age of 80 years, provided the Policy is in-force, 50% of the applicable Sum Assured on Death, subject to a maximum of ₹ 2 crores, will be paid immediately as a lump sum and future due premiums shall be waived off. On subsequent death of the Life Insured during the Policy Term, the Sum Assured on Death shall be reduced by the amount of Terminal Illness Benefit already paid. Terminal Illness Benefit shall only be payable on the first diagnosis of any Terminal Illness of the Life Insured during the Policy Term.



Accelerated Critical Illness (ACI) Benefit

Accelerated Critical Illness (ACI) Sum Assured will be paid on the first diagnosis of any of the specified critical illnesses during the ACI Benefit Cover Period, provided the Policy is in-force and meets the required ACI terms and conditions. Once the ACI Sum Assured is paid on the first occurrence of any of the specified critical illness during the ACI Term, the ACI benefit will terminate and Death Benefit will be reduced for the ACI benefit already paid, for the rest of the Policy Term and the Policy will continue provided all premiums are paid in full on due dates. Future premiums payable under the Policy for Death Benefit will also reduce proportionately. You can avail minimum ACI Sum Assured of ₹ 5,00,000 and Maximum ACI Sum Assured 50% of the Sum Assured at Policy inception date, subject to a maximum of ₹ 50,00,000 (ACI Sum Assured allowed in steps of ₹ 5 lakh).

Please refer to product brochure on our website for applicable exclusions on Accelerated Critical Illness Benefit.



Enhanced Life Stage Protection

As your protection need varies at different life stages owing to occurrence of joyous events such as marriage & birth of children. If you have opted for this benefit at Policy inception, you may opt to increase your life cover (Sum Assured) on occurrence of each listed events without undergoing for any fresh medical examination.

Event	Enhanced Protection (% of Sum Assured of the Policy)
First Marriage	50% subject to a maximum of ₹50,00,000
Child Birth (Two Children)	25% subject to a maximum of ₹25,00,000 per Child
House Loan (Once during the Policy Term)	50%, subject to a maximum increase of ₹50,00,000



You can enhance your insurance coverage during the Policy Term by adding following riders for a nominal extra cost.

Rider¹ Options

- **ABSLI Accidental Death and Disability Rider¹** (UIN: 109B018V03) provides 100% of Rider Sum Assured as an additional lump sum amount in case of death due to accident of Life Insured or In the event of disability due to accident.
- **ABSLI Critical Illness Rider¹** (UIN: 109B019V03) provides lump sum on survival of 30 days from the date of diagnosis of any of the specified critical illnesses.
- **ABSLI Surgical Care Rider¹** (UIN: 109B015V03) provides lump sum benefit in case of hospitalization for a minimum period of 24 hours for undergoing medically necessary surgery in India.
- **ABSLI Hospital Care Rider¹** (UIN: 109B016V03) provides lump sum benefit in case of hospitalization for a minimum period of 24 hours for undergoing medically necessary surgery in India.
- **ABSLI Accidental Death Benefit Rider¹ Plus** (UIN: 109B023V02) provides 100% of Rider Sum Assured as an additional lump sum amount in case of death due to accident of Life Insured. Additionally, the rider premiums collected after the date of Accident till date of death, shall be refunded with interest, along with death benefit payable.
- **ABSLI Waiver of Premium¹** (UIN: 109B017V03) waives off all future premiums of the base plan and the attached riders throughout the rest of the premium payment in case of diagnosis of Critical Illness or Disability.

¹There are exclusions attached to the riders. Please refer rider brochure for more details.



Sample Premium Rate

Below are the sample premiums (excl. taxes) applicable for a non-smoker male life opting for ₹ 1 crore Sum Assured with coverage till age 80 years and Premium Payment Term is same as Policy Term i.e. 80 minus Age at entry:-

Plan Options	Plan Option 1	Plan Option 2	Plan Option 3	Plan Option 4	Plan Option 5	Plan Option 6	Plan Option 7	Plan Option 8	Plan Option 9	Plan Option 10
Age at Entry/ Premium Payment Term	Level Cover Option	Increasing Cover Option ¹	Sum Assured Reduction Option ²	Whole Life Option (Level Cover) ³	Whole Life Option (Sum Assured Reduction Cover) ⁴	Income Benefit ⁵	Level Cover plus Income Benefit	Low Cover Option ⁶	Level Cover with Survival Benefit	Return of Premium (ROP)
	Regular Pay	Regular Pay	Regular Pay	5 Pay	5 Pay	Regular Pay	Regular Pay	Regular Pay	15 Pay	Regular Pay
35 years	20,200	61,500	19,594	NA	NA	49,400	30,300	10,560	85,400	29,600
45 years	35,300	89,400	33,535	3,04,400	2,37,432	1,02,300	52,950	17,450	1,24,800	55,800
55 years	60,000	1,24,100	55,800	5,10,500	3,82,875	1,74,000	90,000	39,410	NA	1,11,800

¹Sum Assured Escalation Rate @ 10%

²Retirement Age 75 years & Sum Assured Reduction Factor 50%

³Policy Term up to age 100 years

⁴Policy Term up to age 100 years, Retirement age 75 years & Sum Assured Reduction Factor 50%

⁵Income Benefit Period 20 years & Increasing Income @ 5% p.a.

⁶Policy Term 4 Years & Sum Assured ₹10 Lakh



Eligibility								
Plan Options	Entry Age	Max Maturity Age	Premium Paying Term	Minimum Policy Term	Maximum Policy Term	Sum Assured		
Plan Option 1, 2, 6 & 7	Min: 18 years Max: 65 years (Max age 60 years for PPT 20 years Max age 54 years for PPT To Age 60)	85 years	Single Pay	5 years	55 years	Min: ₹ 30 Lakh Max: No Limit, subject to Board Approved Guidelines		
			5 Pay 7 Pay 10 Pay 12 Pay 15 Pay 20 Pay To age 60	(PPT + 5) years				
			Regular Pay	10 years				
			Plan Option 3	Min: 18 years Max: 65 years (Max age 60 years for PPT 20 years Max age 54 years for PPT To Age 60)			Single Pay	11 years
5 Pay								
7 Pay 10 Pay 12 Pay 15 Pay 20 Pay To age 60	(PPT + 5) years							
Regular Pay	11 years							
Plan Option 4, 5	Min: 45 years Max: 65 years	100 years	Single Pay & 5 Pay	100 minus Entry Age			Min: ₹ 30 Lakh Max: No Limit, subject to Board Approved Guidelines	
Plan Option # 8	Min: 18 years Max: 65 years	69 years	Single Pay & Regular Pay	1 year	4 years	Min: ₹ 1 lakhs Max: ₹ 20 lakhs		
Plan Option 9	Min: 18 years Max: 50 years (Max Age 48 years for PPT 12 years Max Age 45 years for PPT 15 years Max Age 40 years for PPT 20 years Max Age 49 years for PPT To Age 60)	85 years	Single Pay 5 Pay 7 Pay 10 Pay 12 Pay 15 Pay 20 Pay To age 60 Regular Pay	70 minus Entry Age	55 years	Min: ₹ 30 Lakh Max: No Limit, subject to Board Approved Guidelines		
Plan Option 10	Min: 18 years Max: 65 years		Regular Pay	10 years				

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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.

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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 pure risk premium life insurance plan; upon Policyholder's selection of Plan Option 9 (Level Cover with Survival Benefit) and Plan Option 10 (Return of Premium [ROP]) this product shall be a non-linked non-participating individual life savings insurance plan. All terms & conditions are guaranteed throughout the Policy Term. 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. This brochure contains only the salient features of the plan. For further details please refer to the Policy contract. This product shall also be available for sales through online channel. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding the sales.

Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000
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ADV/3/21-22/2396

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