

In this policy, investment risk in investment portfolio is borne by the policyholder.

Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to withdraw/surrender the monies invested in Linked Insurance Products completely or partially till the end of the fifth year from inception.



# Protecting your Future, Enriching your Wealth

## Aditya Birla Sun Life Insurance Platinum Gain Plan

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

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



**ADITYA BIRLA  
CAPITAL**

# ABOUT THE PLAN

**ABSLI Platinum Gain Plan**, a unit-linked non-participating individual life insurance plan (ULIP), an exclusive product for an elite customer like yourself, that helps you in planning your finances better so that your future years are the best years of your life! This plans gives you risk coverage for the duration of the policy and the freedom to select from 18 fund options and 5 investment strategies, giving you total control over your savings.

## WHAT THIS PLAN OFFERS YOU



**Choice of Sum Assured Multiple** – 7X and 10X



**Wealth Boosters and Loyalty Additions** added periodically during the Policy Term to enhance your Fund Value



**Return of Mortality and Premium Allocation Charges** at the maturity to boost your Fund Value



**No Policy Administration Charges**



**Systematic Withdrawal Facility** to enable regular withdrawals from your Fund Value during the policy term to cater to your recurring monetary needs



**Life Cover** throughout the Policy Term ensuring that your family is financially secured even in your absence



Choice of **5 investment strategies** and **18 funds** to suit your varied investment needs



Flexibility to choose from a wide range of **Policy Terms** and **Premium Payment Terms**



**Tax Benefits\*** may be applicable on Premiums paid and Benefits received as per prevailing tax laws

\*Tax Benefits are subject to changes in tax laws. Please consult your financial advisor for more details.

## CREATE YOUR PLAN IN 2 SIMPLE STEPS:

**Step 1:** Choose your Annualized Premium, Sum Assured Multiple, Premium Payment Term, Policy Term and Premium Payment Mode

**Step 2:** Choose your Investment Strategy and Fund Allocation.

Product Specifications										
Type of Plan	A Unit-Linked Non-Participating Individual Life Insurance Savings Plan									
Coverage	All Individuals (Male   Female   Transgender)									
Minimum Entry Age (age as on last birthday)	30 days*									
Minimum Maturity Age (age as on last birthday)	18 years									
Maximum Entry Age (age as on last birthday)	65 years									
Maximum Maturity Age (age as on last birthday)	85 years									
Minimum Premium	₹2,00,000									
Maximum Premium	No Limit (subject to Board Approved Underwriting Policy)									
Minimum Sum Assured	₹14,00,000									
Maximum Sum Assured	No Limit (subject to Board Approved Underwriting Policy)									
Premium Payment Term (PPT)	Limited Pay: 5 to 12 years Regular Pay: 10 to 20 years									
Minimum Policy Term	For Regular Pay & 5 to 9 Pay : 10 years For 10 Pay: 11 Years For 11 Pay: 12 Years For 12 Pay: 13 Years									
Maximum Policy Term	20 years									
Premium Payment Mode	Annual   Semi-Annual   Quarterly   Monthly									
Premium Bands	<table><tr><th>Band</th><th>Annualized Premium</th></tr><tr><td>Band 1</td><td>2,00,000 to 4,99,999</td></tr><tr><td>Band 2</td><td>5,00,000 to 24,99,999</td></tr><tr><td>Band 3</td><td>25,00,000 and above</td></tr></table>		Band	Annualized Premium	Band 1	2,00,000 to 4,99,999	Band 2	5,00,000 to 24,99,999	Band 3	25,00,000 and above
Band	Annualized Premium									
Band 1	2,00,000 to 4,99,999									
Band 2	5,00,000 to 24,99,999									
Band 3	25,00,000 and above									

\*risk commences from the policy issue date.



KEY BENEFITS OFFERED UNDER THE PLAN

Benefits	Details								
Death Benefit	<p>In case of Death of the Life Insured anytime during the Policy Term, while all due premiums under the policy have been paid, we will pay to the nominee/legal heir/Policyholder higher of:</p> <ol style="list-style-type: none"><li>Fund Value as on date of intimation of death; or</li><li>Sum Assured (reduced by partial withdrawals made during the two years immediately preceding the date of death of the Life Insured, if any); or</li><li>105% of the Total Annualized Premiums received by us till the date of death of the Life Insured (reduced by all partial withdrawals, if any made during the two years’ period immediately preceding the death of the Life Insured, if any).</li></ol> <p>If the Sum Assured chosen is 7/10 times the Annualized Premium, the death benefit after partial withdrawals shall never be less than Annualized Premium multiplied by 7/10.</p>								
Maturity Benefit	<p>On survival of Life Insured up to the end of the Policy Term and provided all due premiums under the policy have been paid or is a Reduced Paid-Up Policy, we shall pay the Fund Value in a lump sum to you or as a structured payout using Settlement Option.</p> <p>Additionally, all the Premium Allocation charges and Mortality charges collected, excluding GST, over the entire Policy Term will be returned to you, provided all due premiums under the policy have been paid. The charges returned are in the form of additional units added to the Fund Value.</p>								
Loyalty Additions	<p>Loyalty Additions are benefits added in the form of additional units to the policy which shall be credited only if the policy is still-in-force i.e, Life Insured is still paying or has paid all due premiums under the policy. Loyalty Addition will be calculated as a percentage of Fund Value.</p> <table><tr><th>Premium Band</th><th>Loyalty Additions</th></tr><tr><td>Band 1</td><td>Loyalty Additions is added at the end of every policy year starting from year 11. 0.10% of Fund Value shall be added in the form of additional units in the Fund Value as the Loyalty Addition at the end of year 11. The Loyalty Additions increase by 0.05% every year thereafter till the end of policy term.</td></tr><tr><td>Band 2</td><td>Loyalty Additions is added at the end of every policy year starting from year 6. 0.10% of Fund Value shall be added in the form of additional units in the Fund Value as the Loyalty Addition at the end of year 6. The Loyalty Additions increase by 0.05% every year thereafter till the end of policy term.</td></tr><tr><td>Band 3</td><td>Loyalty Additions is added at the end of every policy year starting from year 6. 0.20% of Fund Value shall be added in the form of additional units in the Fund Value as the Loyalty Addition at the end of year 6. The Loyalty Additions increase by 0.05% every year thereafter till the end of policy term.</td></tr></table>	Premium Band	Loyalty Additions	Band 1	Loyalty Additions is added at the end of every policy year starting from year 11. 0.10% of Fund Value shall be added in the form of additional units in the Fund Value as the Loyalty Addition at the end of year 11. The Loyalty Additions increase by 0.05% every year thereafter till the end of policy term.	Band 2	Loyalty Additions is added at the end of every policy year starting from year 6. 0.10% of Fund Value shall be added in the form of additional units in the Fund Value as the Loyalty Addition at the end of year 6. The Loyalty Additions increase by 0.05% every year thereafter till the end of policy term.	Band 3	Loyalty Additions is added at the end of every policy year starting from year 6. 0.20% of Fund Value shall be added in the form of additional units in the Fund Value as the Loyalty Addition at the end of year 6. The Loyalty Additions increase by 0.05% every year thereafter till the end of policy term.
Premium Band	Loyalty Additions								
Band 1	Loyalty Additions is added at the end of every policy year starting from year 11. 0.10% of Fund Value shall be added in the form of additional units in the Fund Value as the Loyalty Addition at the end of year 11. The Loyalty Additions increase by 0.05% every year thereafter till the end of policy term.								
Band 2	Loyalty Additions is added at the end of every policy year starting from year 6. 0.10% of Fund Value shall be added in the form of additional units in the Fund Value as the Loyalty Addition at the end of year 6. The Loyalty Additions increase by 0.05% every year thereafter till the end of policy term.								
Band 3	Loyalty Additions is added at the end of every policy year starting from year 6. 0.20% of Fund Value shall be added in the form of additional units in the Fund Value as the Loyalty Addition at the end of year 6. The Loyalty Additions increase by 0.05% every year thereafter till the end of policy term.								
Wealth Booster	<p>We will contribute to your wealth creation by allocating additional units to your Fund starting from the end of 10<sup>th</sup> policy year and every 5 years thereafter provided the policy is either premium paying or all due premiums under the policy have been paid.</p> <p>Wealth Boosters will be calculated as a percentage of Fund Value as given below.</p> <table><tr><th>Premium Band</th><th>Wealth Boosters</th></tr><tr><td>Band 1</td><td>2%</td></tr><tr><td>Band 2</td><td>3%</td></tr><tr><td>Band 3</td><td>4%</td></tr></table>	Premium Band	Wealth Boosters	Band 1	2%	Band 2	3%	Band 3	4%
Premium Band	Wealth Boosters								
Band 1	2%								
Band 2	3%								
Band 3	4%								
Return of Mortality and Premium Allocation Charges	<p>At the end of the Policy Term, we will enhance your Fund Value by adding back an amount equal to the total Mortality Charges and Premium Allocation Charges which were deducted in the policy provided all due premiums have been paid.</p> <p>Return of Mortality Charge &amp; Premium Allocation Charge will be excluding any extra Mortality Charge &amp; or any applicable GST, cesses and levies on the Mortality Charge &amp; Premium Allocation Charge deducted, as per prevailing tax laws.</p>								
Rider Benefits	<p>For added protection, you can enhance your risk coverage during the Policy Term by adding following riders at a nominal extra cost.</p> <ul style="list-style-type: none"><li><b>ABSLI Accidental Death Benefit Rider Plus (UIN: 109A024V01)</b></li><li><b>ABSLI Waiver of Premium Rider (UIN: 109A039V01)</b></li></ul> <p>For further details regarding the above-mentioned riders, please refer to the respective rider brochure(s) available on our website.</p>								
Free-Look Period	<p>You will have the right to return your Policy to us within 15 days (30 days in case of electronic policies and the policies issued under the provisions of IRDAI Guidelines on Distance Marketing of Insurance products) from the date of receipt of the Policy, in case you are not satisfied with the terms &amp; conditions of your Policy. We will refund the premium paid once we receive your written notice of cancellation (along with reasons thereof) together with the original Policy document. We may reduce the amount of the refund by proportionate risk premium for the period of cover and expenses incurred by us on medical examination and stamp duty charges while issuing your Policy in accordance to IRDAI (Protection of Policyholders Interest) Regulations, 2017. On receipt of freelook cancellation request for the policy, the request shall be processed and premium will be refunded within 15 days of receipt of the request.</p> <p>Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (I) Voice mode, which includes telephone-calling: (ii) Short Messaging services (SMS) (iii) Electronic mode which includes e-mail, internet, and interactive television (DTH) (iv) Physical mode which includes direct postal mail and newspaper &amp; magazine inserts; and (v) Solicitation through any means of communication other than in person.</p>								
Policy Discontinuance	<p>At any time during the Policy Term, you have the right to surrender the policy by advising the Company in writing. The surrender benefit is equal to the Fund Value less applicable discontinuance /surrender charges. Policy can be discontinued/surrendered at any time but the discontinued/surrendered value will be subject to the provisions of the Policy. For further details please refer to the product brochure available on our website.</p>								
Settlement Option	<p>You may, at least 15 days prior to the Maturity Date, opt for a Settlement Option, pursuant to which the Company will continue to manage the funds for you for a maximum period of 5 years from the Maturity Date and make periodic payments. During the settlement period, Fund Management Charges shall continue to be levied. There shall be a risk cover equal to 105% of the Total Annualized Premiums paid and Mortality Charges will be deducted basis the Sum at Risk. During the settlement period, Partial Withdrawal is not allowed, however, Fund Switches is allowed.</p>								

# OTHER FEATURES

Investment Strategies:	<p><b>1. Systematic Transfer Investment Option:</b> An option which replicates a rupee cost averaging method by systematically moving your money from a debt to equity fund every month.</p> <p><b>2. Return Optimiser Investment Option:</b> A strategy that enables you to take advantage of the equity market, protect your gains from the future market volatility and create a more stable sequencing of investment returns.</p> <p><b>3. Self-Managed Investment Option:</b> A strategy where your money will be invested in Your choice of fund(s).</p> <p><b>4. Smart Investment Option:</b> A standardized approach for striking the right balance between debt and equity by rebalancing Your portfolio basis years to maturity remaining in your policy.</p> <p><b>5. Life Cycle Investment Option:</b> An option to manage your funds by creating an ideal balance between equity and debt fund of your choice, through systematic allocation based on Your age.</p>
Fund Switching	<p>If you have selected Self-managed/Systematic Transfer Investment Option then, you can switch from one fund to another fund, provided the switched amount is at least ₹5,000. There is no limit on the number of switches that can be exercised in a policy year and all switches are free of charge.</p>
Premium Redirection	<p>You can opt to redirect future premiums under the Self-Managed option by giving a written request and specifying percentage allocation amongst available 18 fund options. You can opt to redirect future premiums under Systematic Transfer Option by giving a written request and specifying percentage allocation amongst available 4 fund options. Premium Redirection is not available under Systematic Transfer Option when the funds are in Liquid Plus fund.</p> <p>A maximum of 12 Premium Redirections are allowed in a policy year and all are free of charge.</p>
Reduction of Premium	<p>On completion of first five policy years, you will have an option to decrease the premium up to 50% of the original Annualized Premium, subject to minimum premium limit, provided all due premiums have been paid.</p>
Increase or Decrease of Premium Payment Term	<p>You will have an option to reduce or increase the Premium Payment Term provided the policy is inforce for full Sum Assured and provided that such reduction/increase is subject to boundary conditions.</p> <p>This option shall be available only after the Annualized Premiums have been paid in full for the first five policy years.</p>
Systematic Withdrawal Facility	<p>Systematic Withdrawal Facility (SWF) is an automated partial withdrawal facility which can be opted by you anytime during the policy term. Systematic Withdrawals will start after your policy has completed 5 policy years and provided the attained age of the Policyholder is 18 years or above. These withdrawals will be in the form of a pre-decided percentage of the Fund Value and will be paid till the end of the Policy Term. You will need to choose the following:</p> <ul style="list-style-type: none"><li>a. Systematic Withdrawal Percentage (5% or 10% of Fund Value at the end of the year) p.a.</li><li>b. Payout frequency (annual, semi-annual, quarterly or monthly)</li><li>c. Policy year from which the Systematic Withdrawal Facility will be payable.</li></ul>

# HOW DOES THE PLAN WORK?

## Case Study

### Scenario 1:

Mr. Sharma aged 35 years purchases ABSLI Platinum Gain Plan with the details as given below:  
Annualized Premium: ₹2,00,000 | Premium Payment Term: 10 years | Policy Term: 20 years |  
Investment Option: Self-Managed Option | Fund Chosen: Maximizer | Premium Payment Mode:  
Annual | Sum Assured: ₹20,00,000.

Mr. Sharma survives the entire policy term.

You Give: ₹2,00,000 per year, for 10 Years (exclusive GST)

You May Get: Total Benefit Return @8% ₹55,05,816 or @4% ₹30,63,861

#### Premium Payment Term

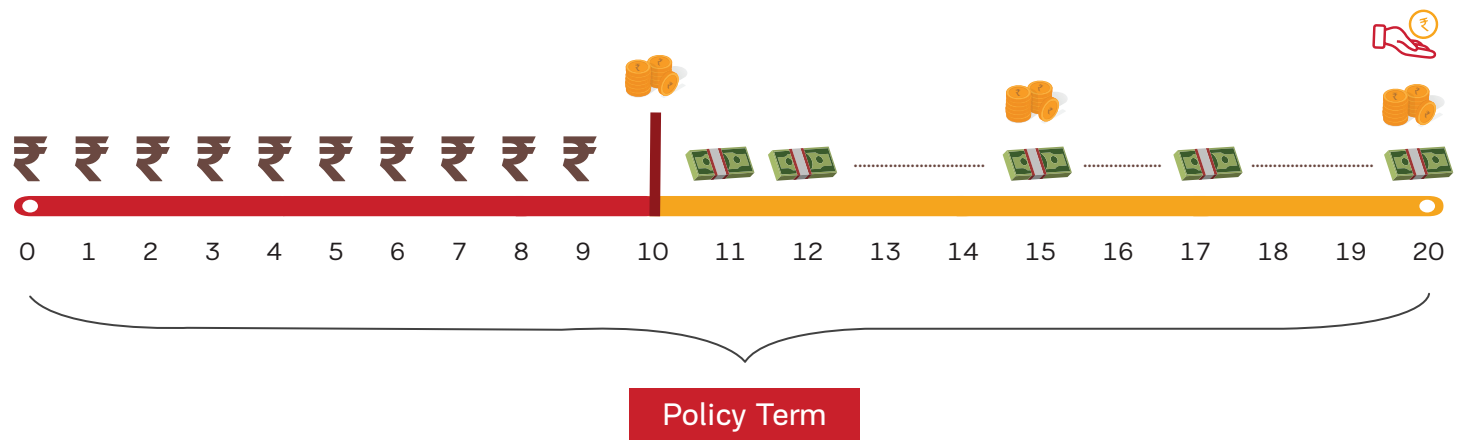
Annualised Premium: ₹2,00,000

Total Premiums Paid: ₹20,00,000

#### Maturity Benefit

At 4% = ₹30,63,861

At 8% = ₹55,05,816



#### Loyalty Addition

0.10% of Fund Value added every year from end of 11<sup>th</sup> year and shall increase by 0.05% every year thereafter till the end of policy term.



#### Wealth Booster

2% of Fund Value added every 5 years starting from end of 10<sup>th</sup> year till the end of your Policy Term



#### Return of Premium Allocation & Mortality Charge

Premium Allocation & Mortality Charges are returned to the Policyholder at the end of the Policy Term.

These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance.

Premium Allocation Charge

A Premium Allocation Charge is levied on the Annualized Premium received by us and before it is allocated in the funds. This charge is guaranteed for the entire policy term. The Premium Allocation Charge (p.a.) is as follows:

Policy Year / Mode of Premium Payment	% of Annualized premium received	
	Yearly	Other than Yearly
1	11.50%	10.50%
2	10.00%	9.00%
3	6.00%	3.50%
4 to min(PPT,10)	4.00%	3.50%
11+	NIL	NIL

Fund Management Charge

Fund Management Charge (as a percentage of the Net Asset Value) is deducted by adjusting the daily Net Asset Value of each Fund. It is as follows:

- 1.00% p.a. for Liquid Plus, Income Advantage, Assure, Protector and Builder
- 1.25% p.a. for Enhancer, Creator, Capped Nifty Index, Asset Allocation
- 1.35% p.a. for MNC, Magnifier, Maximiser, Multiplier, Super 20, Pure Equity, ESG Fund, Small Cap Fund and Value & Momentum
- 0.50% p.a. for Linked Discontinued Policy Fund

We may change the Fund Management Charge under any fund at any time subject to a maximum of 1.35% p.a. in the future subject to IRDAI approval.

Policy Administration Charge

Nil

Mortality Charge

Mortality charge is based on the Sum at Risk and is deducted at the start of each month by cancellation of units proportionately from each Fund under the policy at the time.

The Sum at Risk is any excess of Death Benefit over Fund Value. The charge per 1000 of Sum at Risk will depend on the gender and attained age of the Life Insured.

Following are sample Mortality Charges per 1000 of Sum at Risk

Attained Age	Age 25	Age 35	Age 45	Age 55	Age 65
Male <sup>1</sup>	0.74	0.96	2.06	6.01	12.75
Female	0.75	0.83	1.58	4.44	10.26

<sup>1</sup>The Mortality charge for Transgender will be same as male lives.

Mortality charges are guaranteed throughout the policy term.

Miscellaneous Charges

Nil

Discontinuance Charge

The discontinuance charge is guaranteed to never increase and is levied against the Fund Value upon discontinuance. The charge on discontinuance or surrender of the policy will be:

Policy Year of Discontinuance	Discontinuance Charge
1	Lower of 6% of AP, 6% of FV, ₹6,000
2	Lower of 4% of AP, 4% of FV, ₹5,000
3	Lower of 3% of AP, 3% of FV, ₹4,000
4	Lower of 2% of AP, 2% of FV, ₹2,000
5+	Nil

AP: Annualized Premium payable in a year; FV: Fund Value



# DISCLAIMER

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). 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. Please refer to the Product Brochure for more details on the product. “We”, “Us”, “Our” or “the Company” or “ABSLI” means Aditya Birla Sun Life Insurance Company Limited. “You” or “Your” means the Policyholder. For other terms and conditions, request your Agent Advisor or intermediaries for giving a detailed presentation of the product before concluding the sale. Should you need any further information from us, please contact us on the below mentioned address and numbers.

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



**ADITYA BIRLA  
CAPITAL**

Contact our advisor or visit our website <https://lifeinsurance.adityabirlacapital.com> to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

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.

“The Trade Logo “Aditya Birla Capital” Displayed Above Is Owned By ADITYA BIRLA MANAGEMENT CORPORATION PRIVATE LIMITED (Trademark Owner) And Used By ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED (ABSLI) under the License.” For more details on risk factor terms and conditions, please read sales brochure before concluding the sale. Linked Life insurance products are different from the traditional life insurance products and are subject to the risk factors. The premium paid in ULIP are subject to investment risk associated with equity markets. Aditya Birla Sun Life Insurance Company Limited is only the name of the Company and ABSLI Platinum Gain Plan is only name of the ULIP and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and applicable charges from your insurance agent or the intermediary, or policy documents. Various funds offered under the contract are the names of the funds and do not any way indicate the quality of these plans, their future prospects and returns. Past performance of the Unit Linked fund of the company is not necessarily indicative of the future performance of any of these Unit linked fund(s).

Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16<sup>th</sup> Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000 Website: <https://lifeinsurance.adityabirlacapital.com>  
IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN: 109L142V01 ADV/10/23-24/2581

## BEWARE OF SPURIOUS / FRAUD PHONE

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.

