

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

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



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Beezan Charna / Corporate Professional

# PROTECTING your lifestyle and your wealth creation goals is now possible

A market-linked savings plan that returns policy charges and helps you build a legacy fund

## Aditya Birla Sun Life Insurance Wealth Infinia

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

Aditya Birla Sun Life Insurance Co. Ltd.



ADITYA BIRLA  
CAPITAL

LIFE INSURANCE

**Presenting**

## **ABSLI Wealth Infinia**

A unit linked non-participating individual life insurance savings plan

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A plan which provides you the flexibility to choose policy term as per your requirements i.e. whole of life or fixed term. Further you can choose from a combination of 5 investment strategies along with 18 funds giving you the complete control over your savings.

### **What This Plan Offers You?**



**Flexibility to choose between two plan variants –** Milestone Variant (coverage till Age 85) and Legacy Variant (coverage till Age 100) to help you grow your wealth and stay protected as per your life's needs.



**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.



**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 Paying Terms**.



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

# Create Your Plan In 4 Steps

01 Choose Your Variant:  
a) Legacy Variant b) Milestone Variant

02 Choose your Annualized Premium

03 Choose your Premium Payment Term,  
Policy Term and Premium Payment Mode

04 Choose your Investment Strategy and  
Fund Allocation

Product Specifications		
Variants	Legacy Variant	Milestone Variant
Coverage	All Individuals (Male   Female   Transgender)	
Minimum Entry Age (age as on last birthday)	30 days*	
Minimum Maturity Age	100 years	18 years
Maximum Entry Age (age as on last birthday)	5 Pay: 45 years 6 Pay: 55 years 7 Pay: 60 years Other Premium Paying Term options: 65 years	65 years
Maximum Maturity Age (age as on last birthday)	100 years	85 years
Minimum Annulized Premium	Single Premium: ₹5,00,000 Limited Premium/ Regular Premium: ₹2,00,000	
Maximum Annulized Premium	No Limit (subject to Board Approved Underwriting Policy)	
Minimum Sum Assured	Single Premium: ₹6,25,000 Limited Pay/ Regular Pay: ₹14,00,000	
Maximum Sum Assured	No Limit (subject to Board Approved Underwriting Policy)	
Premium Paying Term (PPT)	Single Pay Limited Pay: 5 to 20 years	Single Pay Limited Pay: 5 to 12 years Regular Pay: 10 to 30 years
Minimum Policy Term	100 years minus entry age	10 years
Maximum Policy Term	100 years minus entry age	30 years
Premium Payment Mode	Annual   Semi-Annual   Quarterly   Monthly   Single	
Premium Bands	Band	Single/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 1 is not available under Single Premium Paying Term option.	

# Your Benefits



## Death Benefit

For both the Variants, 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:

- a) Fund Value as on date of intimation of death; or
- b) Sum Assured (reduced by partial withdrawals made during the two years immediately preceding the date of death of the Life Insured, if any); or
- c) 105% of the Total Annualized Premiums/Single Premium 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)



## Maturity Benefit

On survival on 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.

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.



Loyalty Additions & Wealth Boosters

Loyalty Additions

Loyalty Additions are benefits added in the form of additional units to the policy which shall be credited only if the Life Insured has paid all due premiums under the policy. Loyalty Addition will be calculated as a percentage of Fund Value.

Legacy Variant: Limited Pay			
Premium Band	Band 1	Band 2	Band 3
Loyalty Additions	0.10% of Fund Value shall be added at the end of every policy year starting from year 11	0.20% of Fund Value shall be added at the end of every policy year starting from year 6	0.40% of Fund Value shall be added at the end of every policy year starting from year 6
Milestone Variant: Limited Pay/ Regular Pay			
Loyalty Additions	0.10% of Fund Value shall be added at the end of every policy year starting from year 11, increasing by 0.05% every year thereafter till the end of policy term	0.10% of Fund Value shall be added at the end of every policy year starting from year 6, increasing by 0.05% every year thereafter till the end of policy term	0.20% of Fund Value shall be added at the end of every policy year starting from year 6, increasing by 0.05% every year thereafter till the end of policy term

Note: Loyalty Additions will not be applicable for policies with ‘Single Pay’ as their Premium Payment Term (for both Legacy and Milestone Variants).

Wealth Boosters:

We will contribute to your wealth creation by allocating additional units to your Fund starting from the end of 10th policy year and every 5 years thereafter provided all due premiums under the policy have been paid.

Wealth Boosters will be calculated as a percentage of Fund Value as given below.

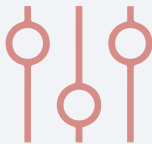
For Single Pay (Legacy Variant & Milestone variant)		For Limited/Regular Pay (Milestone Variant)		For Limited Pay (Legacy Variant)	
Premium Band	Wealth Boosters	Premium Band	Wealth Boosters	Premium Band	Wealth Boosters
Band 1	NA	Band 1	2%	Band 1	2%
Band 2	2%	Band 2	3%	Band 2	2%
Band 3	4%	Band 3	4%	Band 3	4%



### **Return of Mortality Charges & Premium Allocation Charges**

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.

Return of Mortality Charge & Premium Allocation Charge will be excluding any extra Mortality Charge & or any applicable taxes, cesses and levies on the Mortality Charge & Premium Allocation Charge deducted, as per prevailing tax laws.



### **Rider Benefits**

- **ABSLI Accidental Death Benefit Rider Plus**  
(UIN: 109A024V01)
- **ABSLI Waiver of Premium Rider**  
(UIN: 109A039V01)

For further details regarding the above-mentioned riders, please refer to respective rider brochure(s) available on our website.



### Free-Look Period:

You will have the right to return your policy to us within 15 days (30 days in case the Electronic policy or policy issued under the provisions of IRDAI Guidelines on Distance Marketing<sup>5</sup> of Insurance products) from the date of receipt of the policy in case You disagree with the terms & conditions of your policy. We will pay the Fund Value plus non allocated instalment premiums plus all charges levied by cancellation of units once we receive your written notice of cancellation (along with reasons thereof) together with the original policy contract. We may reduce the amount of the refund by the proportionate risk premium and the expenses incurred by us on medical examination of the Life Insured and stamp duty charges in accordance to IRDAI (Protection of Policyholders Interest) Regulations, 2017.

<sup>5</sup>Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through voice mode, SMS electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

### Surrender:

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.

### Settlement Option:

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/Single Premium 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.

## Other Features

### Investment Strategies

- **Systematic Transfer Investment Option:** An option which replicates a rupee cost averaging method by systematically moving Your money from a debt to equity fund every month.
- **Return Optimiser Investment Option:** 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.
- **Self-Managed Investment Option:** A strategy where your money will be invested in Your choice of fund(s).
- **Smart Investment Option:** striking the right balance between debt and equity by rebalancing Your portfolio basis years to maturity remaining in Your policy.
- **Life Cycle Investment Option:** 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.

### Fund Switching

If you have selected Self-managed Investment Option then, you can switch from one fund to another fund, provided the switched amount is at least Rs. 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.

### Premium Redirection

You can opt to change the percentage allocated to various funds under the Self-Managed Investment option by giving us a written request and specifying percentage allocation amongst available 18 fund options. A maximum of 12 Premium Redirections are allowed in a policy year and all are free of charge.

### Reduction of Premium

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.

It is subject to following conditions:

- a) It can be opted only once during the term of the contract, and premium once reduced cannot be subsequently increased
- b) Sum Assured will be reduced by the same proportion as the reduction in premium.
- c) The rider attached to the policy (if any) shall lapse if the Reduction of Premium option is chosen.
- d) Charges & the benefits will be applicable as per the new reduced Sum Assured and new reduced premium, wherever applicable.

### Increase or Decrease of Premium Payment Term

You will have an option to reduce or increase the Premium Payment Term provided all due premiums under the policy have been paid and provided that such reduction/increase is subject to boundary conditions as mentioned in the Section – ‘ABSLI Wealth Infinia Plan at a Glance’.

This option shall be available only after the Annualized Premiums have been paid in full for the first five policy years.

### Systematic Withdrawal Facility

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:

- a) Systematic Withdrawal Percentage (5% or 10% of Fund Value at the end of the year) p.a.
- b) Payout frequency (annual, semi-annual, quarterly or monthly)
- c) Policy year from which the Systematic Withdrawal Facility will be payable.



# How does the plan work?

Mr. Sharma aged 35 years purchases ABSLI Wealth Infinia (Milestone Variant) with the details as given below:

Annualized Premium: Rs. 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: Rs. 20,00,000.

Mr. Sharma survives the entire policy term.

## GIVE



₹2,00,000

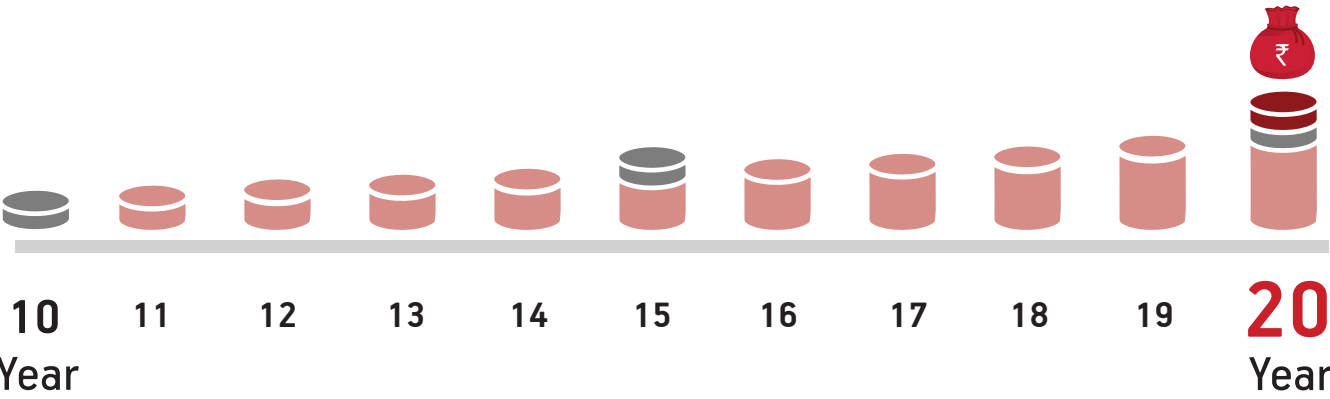
Per year, for 10 years  
(excl GST)

## GET



₹55,82,791

Total benefit @8% return  
Total benefit @4% return  
is ₹30,88,332 lakhs



## Graph indicators



**Loyalty Addition:** 0.10% of Fund Value added every year from end of 11th year and shall increase by 0.05% every year



**Wealth Booster:** 2% of Fund Value added every 5 year starting from end of 10th year



**Return of Premium Allocation & Mortality Charge:** Premium Allocation & Mortality Charges are returned to the policyholder at the end of the policy Term



**Maturity Benefit:** At 4% = ₹ 30,88,332  
At 8% = ₹ 55,82,791

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 instalment 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 is as follows:

Policy Year	% of due Instalment Premium		
	Single Pay	Milestone Variant – Limited Pay/ Regular Pay	Legacy Variant - Limited Pay
1	4%	6%	6%
2 -3	Nil	5%	5%
4-10	Nil	4%	5%
11+	Nil	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, ESG Fund, Small Cap Fund, Magnifier, Maximiser, Multiplier, Super 20, Pure Equity 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 from the Fund Value on each Monthly Processing Date by redemption of Units in the Funds.

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*	0.74	0.96	2.06	6.01	12.75
Female	0.75	0.83	1.58	4.44	10.26

\* The Mortality charge for Transgender will be same as male lives. Mortality charges are guaranteed throughout the policy term.

Miscellaneous Charge

Nil

Surrender/Discontinuance Charge

The charge on discontinuance or surrender of the policy will be:

Policy Year of Discontinuance	Single Pay	Limited Pay/ Regular Pay
1	Lower of 1% of SP, 1% of FV, Rs 6,000	Lower of 6% of AP, 6% of FV, Rs 6,000
2	Lower of 0.7% of SP, 0.7% of FV, Rs 5,000	Lower of 4% of AP, 4% of FV, Rs 5,000
3	Lower of 0.5% of SP, 0.5% of FV, Rs 4,000	Lower of 3% of AP, 3% of FV, Rs 4,000
4	Lower of 0.35% of SP, 0.35% of FV, Rs 2,000	Lower of 2% of AP, 2% of FV, Rs 2,000
5+	Nil	Nil

AP: Annualized Premium payable in a year, SP: Single Premium, FV: Fund Value

Aditya Birla Sun Life Insurance Co. Ltd.



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.

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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. Customer Helpline Numbers 1-800-270-7000, Company Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN: 109L129V01 ADV/3/23-24/3845

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