

ABSLI Unit Linked Riders

ABSLI Accidental Death Benefit Rider Plus – UIN:109A024V01

ABSLI Waiver of Premium Rider – UIN:109A039V01



ADITYA BIRLA
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Unit Linked Insurance Plans offer the best of 2 benefits



*A boost to your
SAVINGS*

+



LIFE INSURANCE COVER
for financial security for your family

But what happens in case of unforeseen events



DEATH DUE TO ACCIDENT



CRITICAL ILLNESS



PERMANENT DISABILITY

Two of our **FLAGSHIP** riders:



**ABSLI's
Accidental Death
Benefit Rider Plus**

adding an *extra layer of financial help*,
over and above the life insurance cover,
in case of death of the insured person
due to an *accident*.



**ABSLI's
Waiver Of Premium
Rider**

*Funding of premiums on occurrence of a
Critical Illness or Total and Permanent
Disability to ensure your investment &
life cover continues and your standard of
living remains unaffected.*

**AVAILABLE
NOW**

With our unit linked insurance plans!!

Unique Selling Proposition's



ABSLI Accidental Death Benefit Rider Plus

Additional Security at a nominal cost

Maximum Sum Assured of up to Rs. 2 Crs

Cover till maximum age of 80 Years

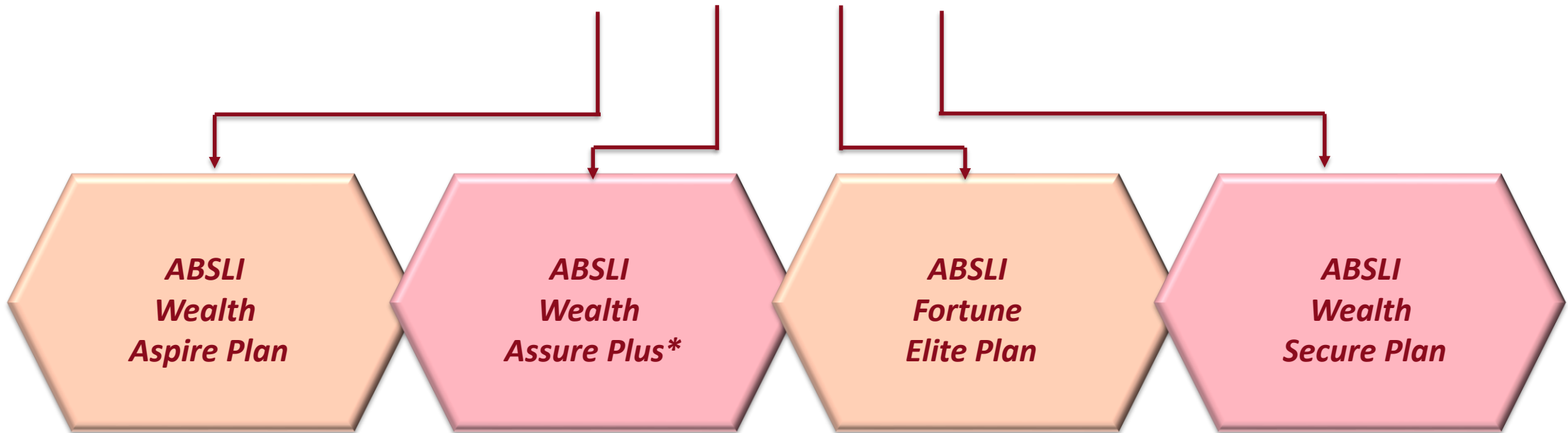
ABSLI Waiver of Premium Rider

Future Premiums Funded by ABSLI in case of complete disability due to illness or accident

Future Premiums Funded by ABSLI upon diagnosis of specified Critical Illness

Future Premiums Funded by ABSLI in case of death of the Proposer

ABSLI Accidental Death Benefit Rider Plus & ABSLI Waiver of Premium Rider



**Waiver of Premium Rider is only available with Classic Option of ABSLI Wealth Assure Plus*

Accidental Death Benefit Rider Plus – Specifications & Benefits



Eligibility Criteria

Entry Age	18 – 65 years Maximum age at the end of rider term is 80 years
Rider Term	Same as that of the base plan or till the attained age 80 of the life insured, whichever is earlier <ul style="list-style-type: none"> • Minimum: 5 years • Maximum: 62 years
Premium Paying Term	Same as base plan For Limited Pay <ul style="list-style-type: none"> • Minimum: 5 years • Maximum: 61 years For Regular Pay <ul style="list-style-type: none"> • Minimum: 5 years • Maximum: 62 years
Pay Mode	Same as base plan (Single Pay Limited Pay Regular Pay)
Rider Sum Assured	Minimum: Rs. 100,000 Maximum: Rs. 20,000,000 subject to maximum of 100% sum assured of the base plan

Rider Benefits

Death Benefit

In case of death of the life insured due to an Accident within 180 days of occurrence of the accident, ABSLI will pay 100% of the rider sum assured to the nominee only if this rider cover is in force as on the date of accident including the grace period.

Once the rider sum assured is paid, the rider shall terminate and no further rider premiums will be payable.

Surrender Benefit

Available in case of Limited Pay and Single Pay. There is no surrender benefit available in case of regular pay policy.

Reduced Paid Up Benefit

For Limited Pay – If the base plan is eligible for reduced paid, then rider will benefit will not cease but continue on reduced paid up.

For Regular Pay – Not available and rider benefits will cease upon non payment of premium

Maturity Benefit

Not applicable

Freelook Period – same as base plan

Policy Loan – Not available

Grace Period – same as per base plan

Revival – same as per base plan

Accidental Death means death –

- which is caused by injury resulting from an accident and
- which occurs due to the said injury solely, directly and independently of any other causes and
- which occurs within 180 days of the occurrence of such accident but before the expiry of the cover and
- is not a result from any of the causes listed in the exclusions for accidental death benefit plus rider

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a medical practitioner.

Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Waiver of Premium Rider – Specifications & Benefits



Eligibility Criteria

Entry Age	18 – 65 years Maximum age at the end of rider term is 70 years
Rider Term	Same as that of the base policy or till the attained age 70 of the proposer, whichever is earlier.
Rider Sum Assured	Rider Sum Assured will be the base plan premium and the ADB Plus Rider premium if any.
Premium Paying Term	Same as Rider Term
Pay Mode	Same as base plan

Rider Benefits

If case of policyholder’s inability to pay premiums in the event of financial difficulties arising due to the following:

- Proposer becomes completely disabled due to an illness or accident
- Proposer is diagnosed with any of the specified critical illnesses
- Death of the proposer (if not the life insured)

Critical Illnesses Covered

- First Heart Attack of Specified Severity
- Cancer of Specified Severity
- Stroke Resulting in Permanent Symptoms
- Major Organ / Bone Marrow Transplant

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Waiver of Premium Rider –Terms & Conditions and Definitions



Grace Period – same as per base plan

Revival – same as per base plan

Suicide Claim – same as base plan

Policy Loan – Not available

Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a medical practitioner.

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

Total and Permanent Disability

Due to illness, disease, injury or surgical operations s/he is totally and permanently unable, even with reasonable training, rehabilitation and/or job accommodation to engage in gainful employment in any occupation whatsoever. This disability should last for at least 180 days before being eligible for total and permanent disability benefits.

Critical Illnesses

The policy owner needs to survive for a period of 30 days from the date of diagnosis to be eligible. We cover 4 major illnesses under this.

How do the Riders Work

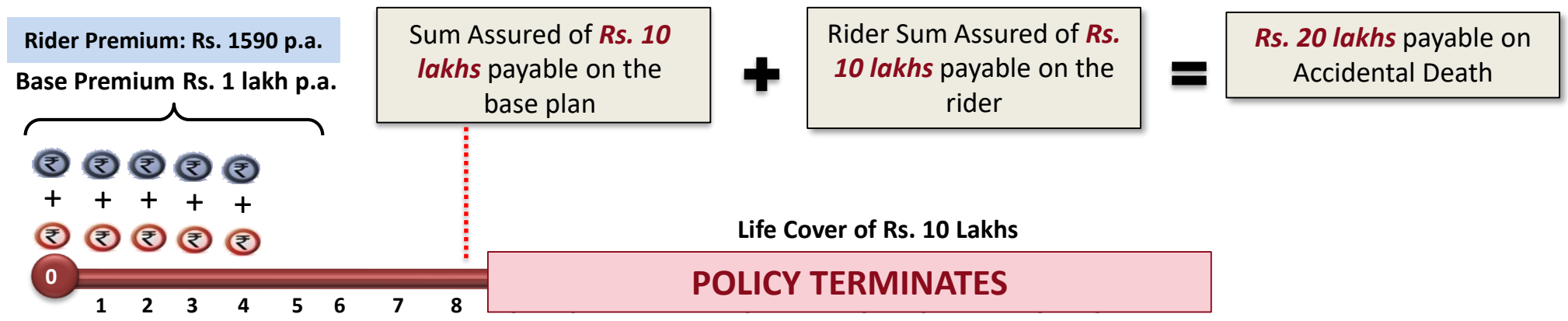
Accidental Death Benefit Rider Plus – How does the rider work?

Amit is a young professional, working with an MNC. He wishes to invest Rs.1 Lac in a unit linked plan for 20 years, so that he can have a good corpus before retirement. Amit buys ABSLI Wealth Aspire Plan with ADB Plus Rider, so that in case of his death due to accident during the policy term, his family will receive an additional Sum Assured which will be equal to the base plan sum assured.

ABSLI Wealth Aspire Plan – Base Product

Male | Age 35 Years | Annual Premium: Rs. 1 Lakh | PPT: 5 Years | PT: 20 Years | Classic Option | Rider PPT: 5 Years | Rider PT: 20 Years
Self Managed Investment Option | 100% investment in Maximiser fund.

Amit opts for Accidental Death Benefit Plus Rider with Rider Sum Assured: Rs. 10 Lakhs along with the Base Plan



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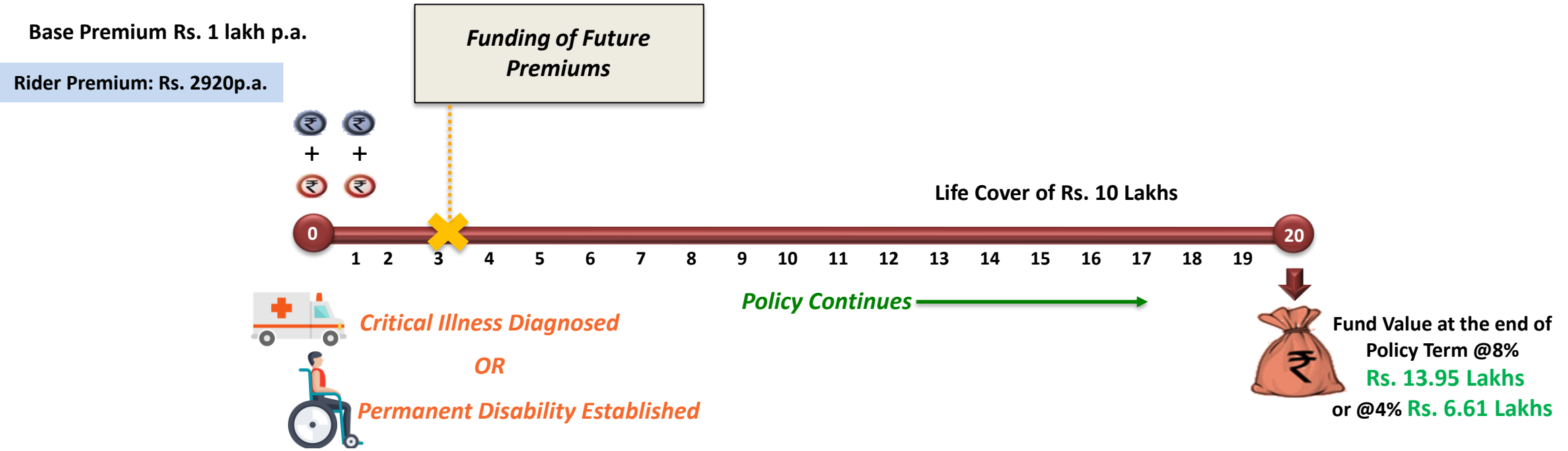
WoP on CI or TPD – How does the rider work?

Dheeraj is into the business of garments. He wishes to invest Rs.1 Lac in a unit linked plan for 20 years, so that he can have a good corpus for his children’s wedding. Dheeraj buys ABSLI Wealth Aspire Plan with Waiver of Premium Rider, so that in case of him getting diagnosed with Critical Illness or Total and Permanent Disability, the premiums will be funded by ABSLI and his plan will still continue.

ABSLI Wealth Aspire Plan – Base Product

Male | Age 35 Years | Annual Premium: Rs. 1 Lakh | PPT: 5 Years | PT: 20 Years | Classic Option | Rider PT / PPT: 5 Years
Self Managed Investment Option | 100% investment in Maximiser fund.

Dheeraj opts for Waiver of Premium Rider along with the Base Plan



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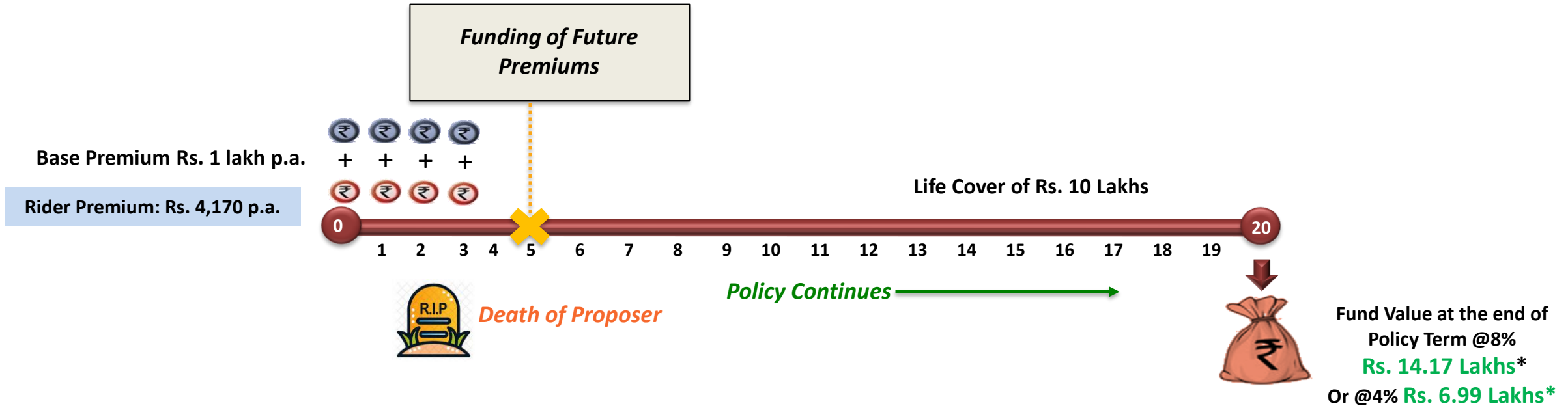
WoP on Death in case Life Insured is a minor – How does the rider work?

Romesh works with a private bank and has a son who is 5 years old. He wishes to invest Rs.1 Lac in a unit linked plan for 20 years, so that he can help his son to buy a house of his own. Romesh buys ABSLI Wealth Aspire Plan with Waiver of Premium Rider, so that in case of his death during the policy term, the premiums will be funded by ABSLI and his plan will still continue. Here Romesh is the proposer and his son is the life insured.

ABSLI Wealth Aspire Plan – Base Product

Life Insured Age: 5 years | Proposer Age: 35 years | Annual Premium: Rs. 1 Lakh | PPT: 5 years | PT: 20 Years | Classic Option | Rider PT / PPT: 5 Years
Self Managed Investment Option | 100% investment in Maximiser fund.

Ramesh opts for Waiver of Premium Rider along with the Base Plan



*The above values are illustrative and not guaranteed and they are not upper or lower limits of what one can get back, as the values of policy depend on numbers of factors including future investment performance.

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