



#TheAndPlan

An Exclusive Savings Plan with the Advantage of Guarantee **AND**
Bonus **AND** Protection **AND...**

ABSLI ANMOL AKSHAYA – AN OVERVIEW

Life is full of dreams and aspirations which you want to achieve in your life along with an opportunity to save for your future. With the right life insurance plan, you can turn these aspirations into reality while ensuring your loved ones are always protected.

Presenting **ABSLI Anmol Akshaya**, a protection and savings oriented participating life insurance plan designed to cater to diverse needs by offering benefits at key milestones whether it's celebrating your daughter's wedding, stepping into your own home, or enjoying a retirement filled with peace while your family is safeguarded with financial security through life cover, ensuring that their future goals remain protected even in your absence.

ABSLI ANMOL AKSHAYA – AN OVERVIEW



Flexibility to choose from **2 plan options**

- **My Savings:** A smart way to build corpus for your future goals
- **My Child:** Build your child's future with planned income for education needs



Life cover throughout policy term along with a choice of **Extended Life Cover (ELC)**



Continuity of policy benefit with an option of **Policy Continuance Benefit (PCB)**



Exclusive benefits for women Life Insured through **'HER' Benefits**



Enhanced protection through optional **Riders**



Tax benefits as per the prevailing tax laws

PLAN AT A GLANCE

Option 1 – My Savings														
Premium Payment Term (PPT)	6	7	8	10	12	Regular Pay								
Policy Term (PT)	15 to 25 & 30/35/40 years		16 to 25 & 30/35/40 years		18 to 25 & 30/35/40 years	15 to 25 & 30/35/40 years								
Minimum / Maximum Entry Age	30 days / 60 years*													
Minimum / Maximum Age at Maturity	18 years / 85 years													
Minimum / Maximum Premium	₹12,000 p.a. / No Limit, subject to Board Approved Underwriting Policy													
Premium Payment Frequency and Frequency Loadings	You have the option to pay the premiums in the below modes: Annual Semi-Annual Quarterly Monthly Loadings on premium will be applicable as mentioned in the below table: <table border="1"> <thead> <tr> <th>Annual</th> <th>Semi-annual</th> <th>Quarterly</th> <th>Monthly</th> </tr> </thead> <tbody> <tr> <td>0.0%</td> <td>2.0%</td> <td>3.0%</td> <td>4.0%</td> </tr> </tbody> </table>						Annual	Semi-annual	Quarterly	Monthly	0.0%	2.0%	3.0%	4.0%
Annual	Semi-annual	Quarterly	Monthly											
0.0%	2.0%	3.0%	4.0%											
Minimum / Maximum Sum Assured	₹ 84,000 / No Limit, subject to Board Approved Underwriting Policy													

For Limited Pay Minimum PT is 20 years for Extended Life Cover (ELC) up to age 85

*The entry age in the plan is subject to the premium bands as follows:

Annualized Premium	Premium Paying Term	Minimum Entry Age	Maximum Entry Age				
			My Savings	Optional Benefits			
				With Policy Continuance Benefit (PCB)	With Extended Life Cover (ELC) up to age 75	With Extended Life Cover (ELC) up to age 85	
₹12,000 to ₹23,999	6	30 days**/ 21 years (with PCB)	50 years	45 years	Not available	Not available	
	7						
	8						
	10/12						
	Regular Pay^			40 years			
₹24,000 to ₹49,999	6		55 years	50 years	Not available	Not available	
	7						
	8		60 years				
	10/12		55 years				
	Regular Pay		55 years				
₹50,000 to ₹99,999	6		55 years	50 years	50 years	45 years	
	7						
	8		60 years	55 years			50 years
	10/12						
	Regular Pay		60 years	Not available			Not available
₹1 Lakh & above	6		60 years	50 years	55 years	45 years	
	7						
	8			55 years			55 years
	10/12						
	Regular Pay			50 years			Not available

^For Regular Pay, Minimum PT is 16 years for My Savings Option without PCB under premium of less than or equal to ₹23,999 .

^For Regular Pay, Minimum PT is 20 years for My Savings Option with PCB under premium of less than or equal to ₹23,999.

Option 2 – My Child														
Premium Payment Term (PPT)	6	7	8	10	12									
Policy Term (PT)	15 to 25 & 30/35/40 years			16 to 25 & 30/35/40 years	18 to 25 & 30/35/40 years									
Income Payouts#	For 1/2/3/4/5 years before maturity													
Minimum / Maximum Entry Age	21 years / 55 years*													
Minimum / Maximum Age at Maturity	36 years / 85 years													
Minimum / Maximum Premium	₹12,000 p.a. / No Limit, subject to Board Approved Underwriting Policy													
Premium Payment Frequency and Frequency Loadings	You have the option to pay the premiums in the below modes: Annual Semi-Annual Quarterly Monthly Loadings on premium will be applicable as mentioned in the below table: <table border="1"> <thead> <tr> <th>Annual</th> <th>Semi-annual</th> <th>Quarterly</th> <th>Monthly</th> </tr> </thead> <tbody> <tr> <td>0.0%</td> <td>2.0%</td> <td>3.0%</td> <td>4.0%</td> </tr> </tbody> </table>						Annual	Semi-annual	Quarterly	Monthly	0.0%	2.0%	3.0%	4.0%
Annual	Semi-annual	Quarterly	Monthly											
0.0%	2.0%	3.0%	4.0%											
Minimum / Maximum Sum Assured	₹ 84,000 / No Limit, subject to Board Approved Underwriting Policy													

*The entry age in the plan is subject to the premium bands as follows:

Annualized Premium	Premium Paying Term	Minimum Entry Age	Maximum Entry Age Basis Policy Term	
			Policy Term below 20 years	Policy Term 20 years & above
₹12,000 to ₹23,999	6	21 years	Not Available	Not Available
	7			
	8		40 years	45 years
	10/12			
₹24,000 to ₹49,999	6		Not Available	Not Available
	7			
	8		45 years	50 years
	10/12			
₹50,000 to ₹99,999	6		45 years	50 years
	7			
	8		50 years	55 years
	10/12			
₹1 Lakh & above	6		50 years	55 years
	7			
	8			
	10/12		55 years	

#For detailed income payouts distribution kindly refer below section under 'How does the plan work? - Option 2 – My Child'

**In case the Life Insured is a minor, the Policy will automatically vest once the Life Insured attains the age of majority. The risk coverage for the minors will start from the policy issue date.

BENEFITS IN DETAIL

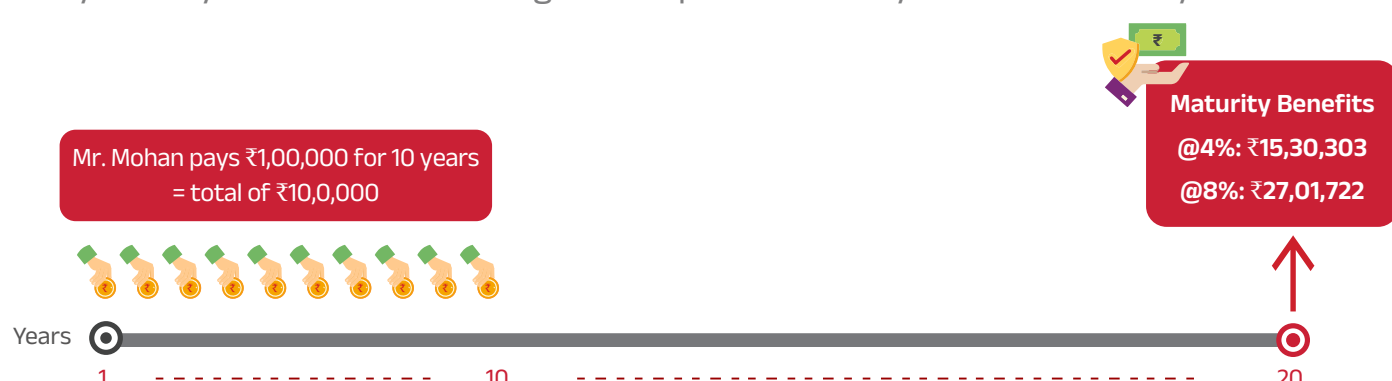
This product comes with 2 different plan options as follows:

Option 1 – My Savings

Under this option, on survival of the Life Insured till the end of the policy term, a lumpsum benefit at maturity shall be paid which will be a sum of:

- Guaranteed Maturity Benefit (GMB) ; plus
- Accrued Compound Revisionary Bonus, if any; plus
- Terminal Bonus (TB), if any

Illustration: Mr. Mohan aged 35 years, plans to create a corpus to buy a home and pays ₹1 lakh annually for 10 years and chooses to get a lumpsum maturity benefit after 20 years.



Benefits Payable	Assumed at 4% p.a.	Assumed at 8% p.a.
Guaranteed Maturity Benefit (A)	₹11,00,000	₹11,00,000
Accrued Bonus, if any (B)	₹1,77,303	₹8,86,722
Terminal Bonus, if any (C)	₹2,53,000	₹7,15,000
Total (A+B+C)	₹15,30,303	₹27,01,722

Mr. Mohan can also choose different Premium Paying term and Policy term combinations to create corpus as below:

Premium Payment Term	Policy Term	Maturity Benefit	
		Assumed @ 4% p.a.	Assumed @ 8% p.a.
6 years	15 Years	₹ 7,53,804	₹ 12,14,820
7 years	15 Years	₹ 8,55,110	₹ 13,99,947
8 years	15 Years	₹ 10,03,843	₹ 15,47,113
10 years	20 years	₹ 15,30,303	₹ 27,01,722
12 years	20 years	₹ 18,23,163	₹ 31,49,667
20 years	20 years	₹ 27,42,915	₹ 42,84,624

Note:

- The above illustration is assuming all the due premiums under the plan have been paid.
- In all the above scenarios, 4% p.a. and 8% p.a. are only assumed investment returns and are not guaranteed. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business.

Life Insurance Benefit (Death Benefit):

In the event of death of the Life Insured during the Policy Term, the Death Benefit payable shall be:

- Sum Assured on Death; plus
- Accrued Compound Revisionary Bonus till date of death, if any; plus
- Terminal bonus, if any

On payment of the above Death benefit, the policy shall terminate, and no future benefits shall be payable.

Optional Benefits

1. Extended Life Cover (ELC): Under this optional benefit, the Life Insured opts for extension of life cover, at inception. The life cover continues post payment of the maturity benefit. No bonuses are accrued during the Extended Life Cover Period. The Life Insured can choose to extend their life cover to one of the following ages:

- Up to age 75
- Up to age 85

The **Extended Life Cover Period** refers to the number of years for which the Life Insured opts to extend the life cover beyond the policy term. The Extended Life Cover Period shall be minimum of 5 years and shall not exceed 40 years.

Under this optional benefit, on survival of the Life Insured till the end of the policy term, a lumpsum benefit at maturity shall be paid which will be a sum of:

- Guaranteed Maturity Benefit (GMB) X Maturity Factor[#]; plus
- Accrued Compound Revisionary Bonus, if any; plus
- Terminal Bonus (TB), if any

[#]The Maturity Factor applicable under the optional Extended Life Cover. Kindly refer the policy document for the maturity factors.

Life Insurance Benefit (Death Benefit):

- In the event of death of the Life Insured during the Policy Term, the Death Benefit payable shall be:
 - Sum Assured on Death; plus
 - Accrued Compound Revisionary Bonus till date of death, if any; plus
 - Terminal bonus, if any

On payment of the above Death benefit, the policy shall terminate, and no future benefits shall be payable.

- In the event of death of the Life Insured during the Extended Life Cover Period, the Death Benefit payable shall be:
 - Sum Assured on Death

On payment of the above Death benefit, the policy shall terminate, and no future benefits shall be payable

2. Policy Continuance Benefit (PCB):

Under this optional benefit, on survival of the Life Insured till the end of the policy term, a lumpsum benefit at maturity shall be paid which will be a sum of:

- Guaranteed Maturity Benefit (GMB) plus
- Accrued Compound Revisionary Bonus, if any; plus
- Terminal Bonus (TB), if any

Under this optional benefit, in the event of the death of the Life Insured during the policy term, the Sum Assured on Death shall be payable to the nominee. Thereafter, all future premiums shall be waived, and the policy shall continue to remain in-force, with all applicable benefits payable at maturity.

Life Insurance Benefit (Death Benefit):

- In the event of death of the Life Insured within 2 years of policy issuance, the Death Benefit payable shall be:
 - Sum Assured on Death; plus
 - Accrued Compound Revisionary Bonus till date of date, if any; plus
 - Terminal bonus, if any

On payment of the above Death benefit, the policy shall terminate, and no future benefits shall be payable

- In the event of death of the Life Insured after 2 years of policy issuance, the Death Benefit payable shall be:
 - Sum Assured on Death

On payment of the Death benefit, all future premiums shall be waived, and the policy shall continue to remain in-force, with all applicable benefits payable at maturity.

Note:

- Life Insured may choose any one of the above optional benefits; however, both optional benefits cannot be selected at the same time.
- The optional benefit can only be chosen at policy inception and cannot be changed thereafter.

Option 2 – My Child

Under this option, the Income Benefit shall be paid as per the chosen Income Payout option at inception, the income benefit will comprise of:

- Guaranteed Maturity Benefit (GMB); plus
- Accrued Compound Revisionary Bonus, if any

The above benefit shall be paid as income in equal instalments, as per the Income Payout option chosen at policy inception.

At maturity along with the final income benefit payout a terminal bonus, if any, shall be payable at the end of the Policy Term.

The Policyholder can choose from the following Income Payout Options:

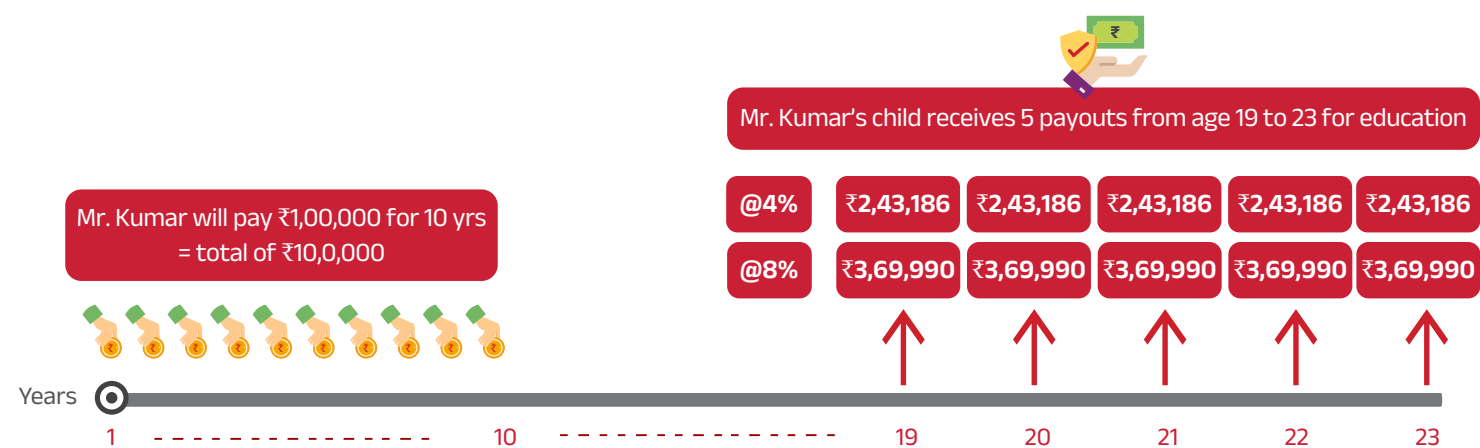
Outstanding years before end of Policy Term	1 Payout	2 Payouts	3 Payouts	4 Payouts	5 Payouts
	Career beginner	Post-graduation	Professional degree	Undergraduate degree	Complete education
4	-	-	-	-	20% (GMB+ CRB, if any)
3	-	-	-	25% (GMB+ CRB, if any)	20% (GMB+ CRB, if any)
2	-	-	33% (GMB+ CRB, if any)	25% (GMB+ CRB, if any)	20% (GMB+ CRB, if any)
1	-	50% (GMB+ CRB, if any)	33% (GMB+ CRB, if any)	25% (GMB+ CRB, if any)	20% (GMB+ CRB, if any)
0	100% (GMB + CRB, if any) + TB, if any	50% (GMB+CRB, if any) + TB, if any	34% (GMB+CRB, if any) + TB, if any	25% (GMB+ CRB, if any) + TB, if any	20% (GMB+ CRB, if any) +TB, if any

Note:

- Upon commencement of the Income payout, no further bonuses, if any shall accrue under the policy.
- The Income Payout Option can only be chosen at policy inception and cannot be changed thereafter.

Illustration:

Mr. Kumar, aged 35, plans to fund his 1-year-old child's complete education. He pays ₹1 lakh annually for 10 years and selects a 23-year policy term with 5 payouts under the My Child.



Child's Age	Assumed at 4% p.a.	Assumed at 8% p.a.
19 years	₹2,43,186	₹3,69,990
20 years	₹2,43,186	₹3,69,990
21 years	₹2,43,186	₹3,69,990
22 years	₹2,43,186	₹3,69,990
23 years	₹5,38,586	₹13,72,240
Total payout	₹15,11,330	₹28,52,199

Mr. Kumar can also choose different Income Payouts based on his child's education needs as below:

Policy Year	Mr. Kumar will receive below income payout									
	1 Payout		2 Payouts		3 Payouts		4 Payouts		5 Payouts	
	Assumed @ 4%	Assumed @ 8%	Assumed @ 4%	Assumed @ 8%	Assumed @ 4%	Assumed @ 8%	Assumed @ 4%	Assumed @ 8%	Assumed @ 4%	Assumed @ 8%
19	-	-	-	-	-	-	-	-	₹ 2,43,186	₹ 3,69,990
20	-	-	-	-	-	-	₹ 3,07,714	₹ 4,78,619	₹ 2,43,186	₹ 3,69,990
21	-	-	-	-	₹ 4,17,262	₹ 6,63,505	₹ 3,07,714	₹ 4,78,619	₹ 2,43,186	₹ 3,69,990
22	-	-	₹ 6,39,427	₹ 10,39,486	₹ 4,17,262	₹ 6,63,505	₹ 3,07,714	₹ 4,78,619	₹ 2,43,186	₹ 3,69,990
23	₹ 16,14,258	₹ 32,15,945	₹ 9,43,227	₹ 20,70,236	₹ 7,16,862	₹ 16,80,005	₹ 6,04,514	₹ 14,85,619	₹ 5,38,586	₹ 13,72,240

Note:

- The above illustration is assuming all the due premiums under the plan have been paid.
- In all the above scenarios, 4% p.a. and 8% p.a. are only assumed investment returns and are not guaranteed. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business.

Life Insurance Benefit (Death Benefit):

In the event of death of the Life Insured within 2 years of policy issuance:

- A. In the event of non-accidental death of the Life Insured within 2 years of policy issuance, the Death Benefit payable shall be:
- Sum Assured on Death; plus
 - Accrued Compound Revisionary Bonus, if any till date of death; plus
 - Terminal bonus, if any
 - On payment of the above Death benefit, the policy shall terminate, and no future benefits shall be payable
- B. In the event of accidental death of the Life Insured within 2 years of policy issuance, the Death Benefit payable shall be:
- Sum Assured on Death

On payment of the Death benefit, all future premiums shall be waived, and the policy shall continue to remain in-force, with all applicable benefits payable as per the Income Payout Option chosen.

In the event of death of the Life Insured after 2 years of policy issuance:

In the event of death of the Life Insured after 2 years of policy issuance, the Death Benefit payable shall be:

- Sum Assured on Death

On payment of the Death benefit, all future premiums shall be waived, and the policy shall continue to remain in-force, with all applicable benefits payable as per the Income Payout Option chosen.

Following definitions and conditions apply:

- Guaranteed Maturity Benefit (GMB):** GMB is defined as the fixed guaranteed amount (percentage of the Annualized Premium) payable on survival of the Life Insured to the Maturity Date, subject to Policy terms and conditions.
- Accrued Compound Reversionary Bonus (CRB):** ABSLI shall declare CRB annually at the end of each financial year during the Policy Term, which shall be attached to the Policy on the Policy Anniversary. Once attached, CRB becomes guaranteed and payable along with subsequent bonuses on Maturity, Death (if earlier), or Surrender (as Surrender Value of attached bonuses). The CRB rate may vary yearly based on actual experience and prevailing economic conditions; future bonuses are not guaranteed and depend on future profits of the Participating Fund.
- Terminal Bonus (TB):** ABSLI may pay terminal bonus at its discretion on Maturity, Surrender, or Death (if earlier), based on actual experience and prevailing economic conditions.
- 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.

The benefits under the product vary by premium bands as mentioned below.

	Band 1	Band 2	Band 3	Band 4	Band 5	Band 6
Annualized Premium (in Rs.)	12,000 to 23,999	24,000 to 49,999	50,000 to 99,999	1,00,000 to 2,49,999	2,50,000 to 4,99,999	5,00,000 +

- Total Premiums paid** means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.

6. Sum Assured on Death:

The **Sum Assured on Death** is the highest of:

- 105% of the Total Premiums Paid up to the date of death
- Sum Assured

Where, Sum Assured shall be 7 times the Annualized Premium for Band 1 and 2 and 11 times the Annualized Premium for all other Bands.

ADDITIONAL BENEFITS

'HER' BENEFIT - for female lives only

Women are the backbone of the family, nurturing, protecting, and holding everything together. 'HER' BENEFIT is our way of protecting a woman- through Health Support, Motherhood Benefits, and Cancer Care.

- 'HER' benefits are available for policies with minimum annual premium of ₹75,000 or above.
- These benefits apply only to the policies that are in force.
- If a policy lapses or becomes reduced paid-up and is later revived, the benefits will apply from the date of revival.

Health Management Services

This is a complimentary Health Management Services to female Life Insured, covering prevention, diagnosis, treatment and recovery, which may include medical consultations, health coaching, second medical opinions and personal medical case management, with the objective of health management and improvement.

Opting for the Health Management Services is solely at your discretion which shall be available after completion of free look period of the Policy, however, once opted the same will be provided to You subject to following conditions:

- Availability of a suitable third-party service provider(s);
- Primary diagnosis (wherever applicable) has been done by a registered Medical Practitioner;
- the eligibility conditions of the Life Insured will be determined as per Our extant Underwriting policy;
- the eligibility will be reviewed periodically;
- In case of any change, the eligibility details will be displayed on Our website (lifeinsurance.adityabirlacapital.com), We request you to read the terms carefully and reach out to your Relationship Manager before using the Health Management Services;
- Prior to effecting any changes, we shall inform the same to IRDAI, whenever the eligibility criteria changes or the service is withdrawn, the same shall be communicated to You.

It is imperative to note that—

- These services are aimed at improving Life Insured engagement.
- These value-added Services are for the eligible woman Life Insured only.
- For Life Insured availing such services, they are offered at no additional cost.
- Wherever Health Management Services option is opted, such services shall be directly and independently provided by a third-party service provider(s). We will not be responsible for any liability arising out of the services provided by such third-party service provider.
- Health Management Services option can be availed only where the Policy is in-force and will be provided only for a period of initial 20 Policy Years or till end of the policy term, whichever is lower.
- We reserve the right to change the service provider(s) at any time, the same shall be communicated to the Life Insured and the services of the discontinued service provider(s) shall not be available under the Policy thereafter.

Accelerated GMB on Childbirth

In case of childbirth, a female Life Insured shall be eligible to receive an accelerated Guaranteed Maturity Benefit equivalent to one Annualized Premium.

Key pointers:

- This benefit is applicable only if the Life Insured is female.
- The benefit can be availed once, on the occurrence of childbirth during the Policy term.
- This option shall be available only after completion of at least five Policy Year, provided the Policy is in-force and all due premiums have been paid up to date at the time of availing the benefit.
- The Life Insured shall submit the request for availing this benefit within one year from the date of childbirth, failing which the benefit shall not be admissible.
- The payout shall be equal to one Annualized Premium.
- The amount paid shall be adjusted from the Guaranteed Maturity Benefit payable at maturity.
- The Policy shall continue to remain In-force, and all other policy benefits shall continue.
- This benefit cannot be claimed if the income payouts under My Child Option have commenced.

The future benefit payouts shall be adjusted for the accelerated Guaranteed Maturity Benefit payout made under the Cancer Care Benefit and Accelerated Benefit on Childbirth in the following manner:

- Maturity Benefit: The accelerated GMB amount shall be deducted from the Maturity Benefit payable at the end of the Policy Term in case of My Savings option.
- Income Benefit: In case of My Child Option this amount will be proportionately deducted from all the future Income Benefits payouts.
- Death Benefit: The accelerated GMB amount shall be deducted from the Death Benefit payable upon occurrence of the insured event.

Surrender Benefit: For determining the Special Surrender Value (SSV), the GMB and Death Benefit components shall first be reduced by the accelerated GMB already paid. The applicable SSV factors shall thereafter be applied to the reduced benefit components to arrive at the surrender value payable.

Cancer Care Benefit:

This benefit is designed to provide immediate financial support at a critical time by accelerating 25% of the Guaranteed Maturity Benefit on the diagnosis of any covered woman-specific cancer. It helps the Life Insured manage treatment and recovery expenses, while continuing the policy.

Definitions & Exclusions:

Malignant Cancer of Specified sites – Breast, Cervix, Uterus, Fallopian Tube, Ovary, Vagina/Vulva: A malignant tumour characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy.

The following are excluded:

- All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or noninvasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN - 1, CIN - 2 and CIN - 3
- All tumors in the presence of HIV infection.
- Tumors of any other sites except Breast, Cervix, Uterus, Fallopian Tube, Ovary, Vagina/Vulva
- For any medical condition or any medical procedure arising from the donation of any of the Life Insured's organs.
- For any medical conditions suffered by the Life Insured or any medical procedure undergone by the Life Insured, if that medical condition or that medical procedure was caused directly or indirectly by alcohol or drug abuse.
- For any medical condition or any medical procedure arising from nuclear contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature
- Pre-Existing Disease: "Pre-existing Disease" means any condition, ailment, injury, or disease:
 - o That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer OR
 - o For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the policy OR
 - o A condition for which any symptoms and or signs if presented and have resulted within three months of the issuance of the policy in a diagnostic illness or medical condition.
 - o This exclusion will not be applicable to conditions, ailments or injuries or related condition(s) which are underwritten and accepted by insurer at inception
- For any congenital abnormalities and genetic syndrome which is cause of cancer (example Klinefelter syndrome causing Breast cancer)

Key pointers:

- 25% of the Guaranteed Maturity Benefit (GMB) shall be paid to the Life Insured on diagnosis of a covered woman-specific cancer.
- This benefit shall be available only after completion of 5 Policy Years, provided the Policy is in force at the time of diagnosis and the attained age of the Life Insured does not exceed 70 years.
- This benefit is payable as a lumpsum benefit only.
- The benefit shall be payable only once during the entire policy term.
- The payout shall be applicable only on the first diagnosis of a covered woman-specific cancer.
- Any subsequent diagnosis, recurrence, or relapse of cancer shall not be eligible for this benefit.
- This benefit will cease upon payment of 25% Guaranteed Maturity Benefit.
- The benefit shall be payable subject to survival of the Life Insured, and opinion of two independent Medical Practitioners appointed by ABSLI.
- This benefit cannot be claimed if the income payouts under My Child Option have commenced.

The future benefit payouts shall be adjusted for the accelerated Guaranteed Maturity Benefit payout made under the Cancer Care Benefit and Accelerated Benefit on Childbirth in the following manner:

- Maturity Benefit: The accelerated GMB amount shall be deducted from the Maturity Benefit payable at the end of the Policy Term.
- Death Benefit: The accelerated GMB amount shall be deducted from the Death Benefit payable upon occurrence of the insured event.

Surrender Benefit: For determining the Special Surrender Value (SSV), the GMB and Death Benefit components shall first be reduced by the accelerated GMB already paid. The applicable SSV factors shall thereafter be applied to the reduced benefit components to arrive at the surrender value payable.

What happens if you stop paying your premiums?

If the premium due is not received before the end of Grace Period and if the premiums have been paid for at least one full policy year, then such policy shall continue on a Reduced Paid-Up (RPU) basis.

After the policy has become RPU, the benefits payable will be amended as follows:

The **RPU Sum Assured, RPU Guaranteed Maturity Benefit** shall be equal to the Sum Assured, Guaranteed Maturity Benefit multiplied by the RPU Factor respectively, where the RPU Factor is the ratio of:

- The number of premium instalments paid to date; over
- The total number of premium instalments originally due for the Policy Term

The **“RPU Sum Assured on Death”** during the entire Policy Term is the Sum Assured on Death multiplied by the RPU factor, subject to minimum 105% of Total Premiums Paid up to the date of death.

Accrued Compound revisionary bonus, if any, shall not be reduced and remain attached to the policy. Upon conversion to Reduced Paid-Up (RPU) status, the policy shall accrue the bonus declared for RPU policies, if any.

A Terminal Bonus, if any, declared for RPU policies, shall be payable on death, surrender or maturity, whichever is earlier.

After the Policy has become RPU, the benefits payable will be as follows:

Death Benefit for RPU Policies

Plan option	Optional benefit	RPU Policy
My Savings	-	In the event of death of the Life Insured during the Policy Term, the Death Benefit payable shall be: <ul style="list-style-type: none"> - RPU Sum Assured on Death; plus - Accrued Compound Revisionary Bonus till date of death, if any; plus - Terminal bonus, if any <p>On payment of the Death benefit for RPU policies, the policy shall terminate, and no future benefits shall be payable.</p>
My Savings	Policy Continuance Benefit (PCB)	In the event of death of the Life Insured within 2 years of policy issuance, the Death Benefit payable shall be: <ul style="list-style-type: none"> - RPU Sum Assured on Death; plus - Accrued Compound Revisionary Bonus till date of death, if any; plus - Terminal bonus, if any <p>On payment of the above Death benefit, the policy shall terminate, and no future benefits shall be payable.</p> <p>In the event of death of the Life Insured after 2 years of policy issuance, the Death Benefit payable shall be:</p> <ul style="list-style-type: none"> ▪ RPU Sum Assured on Death <p>On payment of the Death benefit, the policy shall continue to remain reduced paid-up, with all applicable benefits payable at maturity.</p>
My Savings	Extended Life Cover (ELC)	In the event of death of the Life Insured during the Policy Term, the Death Benefit payable shall be: <ul style="list-style-type: none"> - RPU Sum Assured on Death; plus - Accrued Compound Revisionary Bonus till date of death, if any; plus - Terminal bonus, if any <p>In the event of death of the Life Insured during the Extended Life Cover Period, the Death Benefit payable shall be:</p> <ul style="list-style-type: none"> - RPU Sum Assured on Death
My Child	-	In the event of non-accidental death of the Life Insured within 2 years of policy issuance, the Death Benefit payable shall be: <ul style="list-style-type: none"> - RPU Sum Assured on Death; plus - Accrued Bonus, if any, till date of death; plus - Terminal bonus, if any <p>On payment of the above Death benefit, the policy shall terminate, and no future benefits shall be payable.</p> <p>In the event of accidental death of the Life Insured within 2 years of policy issuance, the Death Benefit payable shall be:</p> <ul style="list-style-type: none"> - RPU Sum Assured on Death <p>On payment of the Death benefit, the policy shall continue to remain reduced paid-up, with all applicable benefits payable as per the Income Payout Option chosen.</p> <p>In the event of death of the Life Insured after 2 years of policy issuance, the Death Benefit payable shall be:</p> <ul style="list-style-type: none"> - RPU Sum Assured on Death <p>On payment of the Death benefit, the policy shall continue to remain reduced paid-up, with all applicable benefits payable as per the Income Payout Option chosen.</p>

Income Benefit for RPU Policies

Plan option	Optional benefit	RPU Policy
My Child	-	In the event policy has not been terminated till the commencement of the Income Benefit Payout Period, the survival Benefit shall be: <ul style="list-style-type: none"> - RPU Guaranteed Maturity Benefit (GMB); plus - Accrued Bonus, if any; plus <p>The above benefit shall be paid in equal instalments, in accordance with the Income Payout Option chosen at policy inception.</p>

Maturity Benefit for RPU Policies

Plan option	Optional benefit	RPU Policy
My Savings	-	✓ For Policyholder not opting for any of the optional benefits, the benefit shall be as below: <ul style="list-style-type: none"> - In the event the Life Insured survives to the end of the Policy Term, or where the policy has not been terminated on death, the Maturity Benefit shall be: <ul style="list-style-type: none"> • RPU Guaranteed Maturity Benefit (GMB); plus • Accrued Bonus, if any; plus • Terminal Bonus, if any
My Savings	Policy Continuance Benefit (PCB)	✓ For Policyholder opting for the optional Policy Continuance Benefit (PCB), the benefit shall be as below: <ul style="list-style-type: none"> - In the event the Life Insured survives to the end of the Policy Term, or where the policy has not been terminated on death, the Maturity Benefit shall be: <ul style="list-style-type: none"> • RPU Guaranteed Maturity Benefit (GMB); plus • Accrued Bonus, if any; plus • Terminal Bonus, if any
My Savings	Extended Life Cover (ELC)	✓ For Policyholder opting for the optional Extended Life Cover (ELC), the benefit shall be as below: <ul style="list-style-type: none"> • In the event the Life Insured survives to the end of the Policy Term, or where the policy has not been terminated on death, the Maturity Benefit shall be: <ul style="list-style-type: none"> • RPU Guaranteed Maturity Benefit (GMB) * Maturity Factor[#]; plus • Accrued Bonus, if any; plus • Terminal Bonus, if any <p>[#]The Maturity Factor applicable under the optional Extended Life Cover.</p>
My Child	-	In case the policy has not been terminated, a Terminal Bonus, if any shall be payable at the end of the Policy Term as Maturity Benefit under this option.

POLICY REVIVAL

On non-payment of premium, a policy will either be treated as lapsed with no benefit payable or made RPU.

Such a policy can be revived to its full value within five years from the due date of the first unpaid premium by paying all due and unpaid policy premiums (along with the interest) to date as per the Board approved underwriting policy. On the effective date of the revival, all the benefits will be restored to their full value, unless stated otherwise.

The monthly interest rate charged on unpaid premiums will be declared by ABSLI on June 1st of each calendar year and is determined as $(x+1\%)/12$ rounded to the next 0.5%, where x is the base rate of the State Bank of India. The compound interest rate, as declared on June 1st, 2026, is 1% per month.

Any change in basis of determination of interest rate for revival can be done only after prior approval of the Authority.

SURRENDER

Policyholder can Surrender the Policy on completion of one policy year provided one full Policy Year's Premiums are paid. Prior to receipt of one full year's Premium, no Surrender Value is payable. The Policy can be surrendered only after it has acquired a Surrender Value.

Where one full year premium for the first policy year has been received and the Policyholder opts to surrender the policy after one year, where the policy has acquired surrender value, the Surrender Value payable will be equal to the Special Surrender Value (SSV). Where the Policyholder opts to surrender the policy in the first policy year, the Surrender Value will be payable only at the end of the first policy year.

However, where all the due instalment premiums for the first two policy years have been received, the Surrender Value payable will be equal to the higher of Guaranteed Surrender Value (GSV) and Special Surrender Value.

The Guaranteed Surrender Value is defined as:

GSV Factor * Total Premiums paid; plus

Surrender value of Accrued Compound Revisionary Bonus, if any; less

Any benefits already paid, if any

For more details on Special Surrender Value and surrender benefit, please refer to the policy document.

POLICY LOANS

On completion of the first policy year, once the policy has acquired a Surrender Value, the Policyholder can use this Surrender Value as collateral against a policy loan. The minimum policy loan can be Rs. 5,000 and the maximum 80% of the then applicable Surrender Value less any outstanding policy loan balance as on that date. The outstanding policy loan balance is an amount of loan still unpaid plus all accrued but unpaid loan interest up to the given date.

Where the policy is in-force (premium paying) or all due Instalment Premiums under the Policy have been paid and if the outstanding policy loan balance at any time is equal to or exceeds the then prevailing Surrender Value, then the policy shall not be terminated.

The Company will inform the Policyholder of the same with a 90-days advance notice to repay such outstanding Loan balance along with applicable interest.

If a Policy is a Reduced Paid-up Policy, on the date the outstanding policy loan balance exceeds the Surrender Value, ABSLI shall send a notice, 90 days in advance, to the Policyholder to repay the loan amount along with the interest. In case the Policyholder fails to respond to the notice, the policy will be terminated.

Any payment of a proceed against Death, Survival or Maturity Benefit or as a Surrender Value shall be reduced by any outstanding policy loan balance along with applicable interest at that time and the residual value is paid to the nominee or Policyholder as the case may be. ABSLI shall be issuing the loan re-payment schedule at the time Policyholder opts for the loan against policy.

ABSLI shall declare the Loan Interest Rate applicable to all policies under this product on June 1st of every calendar and is equal to the base rate of the State bank of India plus 100 basis points. The interest rate applicable as on June 1st 2026 is 10.90% p.a. compounded annually.

Any change in basis of determination of interest rate for policy loan can be done only after prior approval of the Authority.

RIDER BENEFITS OFFERED UNDER THE PLAN

For added protection, you can enhance Your risk coverage during the Policy Term by adding following riders at a nominal extra cost.

- **ABSLI Accidental Death Benefit Rider 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. This rider is only applicable for a Life Insured aged 18 years & above and the rider Policy Term cannot exceed the base Policy Term.
- **ABSLI Critical Illness Rider (UIN: 109B019V03)** provides lump sum on survival of 30 days from the date of diagnosis of any of the specified critical illnesses. This rider is only applicable for a Life Insured aged 18 years and above and the rider Policy Term cannot exceed the base Policy Term.
- **ABSLI Surgical Care Rider (UIN: 109B015V03)** provides lump sum benefit in case of hospitalization for a minimum period of 24 hours for undergoing medically necessary surgery in India. This rider is only applicable for a Life Insured aged 18 years and above and the rider Policy Term cannot exceed the base Policy Term.
- **ABSLI Hospital Care Rider (UIN: 109B016V03)** provides daily cash benefit in case of hospitalization for a minimum period of 24 hours for medically necessary treatment of any Illness or Injury payable from the first day for the duration of hospitalization. This rider is only applicable for a Life Insured aged 18 years and above and the rider Policy Term cannot exceed the base Policy Term.
- **ABSLI Waiver of Premium Rider (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, Disability or Death (only if Life Insured is a minor i.e. below 18 years of age and is different from the Policyholder).

All the riders provide cover independent to each other. Policyholder would be entitled for rider benefits under each of the riders (including base product).

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

GRACE PERIOD

The Policyholder will have a Grace Period of 30 days (15 days in case of monthly mode frequency) from the premium due date to pay premiums. During this period, all coverage under the policy will continue. If the premium is not paid within the Grace Period, then one of the following will happen:

- If less than one full year premium has been paid, then policy will lapse and all benefits will cease immediately.
- Otherwise, the policy will continue on a Reduced Paid-Up basis.

In case of death during the Grace Period, ABSLI will recover the free unpaid premium due from the death benefit payable.

FREE LOOK PERIOD

Policyholder will have the right to return the policy within 30 days from the date of receipt of the policy, in case he/she disagrees with the terms & conditions of the policy. ABSLI will refund the premium paid post receipt of written notice of cancellation (along with reasons thereof) together with the original Policy document from the policyholder. ABSLI may reduce the amount of refund by proportionate risk premium for the period of cover and expenses incurred by ABSLI on medical examination of the Life Insured, if any and stamp duty charges at the time of issuing the policy in accordance to IRDAI (Protection of Policyholders Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

TERMS AND CONDITIONS

- 1. Suicide Claim Provisions:** In case of death of Life Insured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the amount described in the Death Benefit provision will not be payable. In such circumstances, ABSLI shall refund the premiums paid till the date of death of the Life Insured or ABSLI shall pay the Surrender Value available as on the date of death, whichever is higher to the nominee or beneficiary of the Policyholder, provided the policy is in force. The Policy will terminate on making such a payment and all rights, benefits and interests under the Policy will stand extinguished.
For this purpose, premiums considered will be exclusive of applicable taxes as the same are collected over and above the premiums as per prevailing tax rules.
- 2. Assignment:** Assignment shall be applicable in accordance with provisions of Section 38 of the Insurance Act 1938, as amended from time to time.
- 3. Nomination:** Nomination shall be applicable in accordance with provisions of Section 39 of the Insurance Act 1938, as amended from time to time.
- 4. Tax Benefits:** You may be entitled to certain applicable tax benefits on premiums paid and on benefit(s) received under Your policy. Please note that all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. It is advisable to seek an independent tax advice.
- 5. Prohibition of Rebates:** Section 41 of the Insurance Act, 1938 as amended from time-to-time states: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to ten lakh rupees.
- 6. Fraud and Mis-statement:** As per the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. For more details on Section 45 of the Insurance Act, please refer to our website <https://lifeinsurance.adityabirlacapital.com>

IMPORTANT NOTES & DISCLAIMER

- This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI).
- Taxes will be applicable as per prevailing tax laws.
- Life insurance coverage is available in this product.
- This product shall also be available for sales through online channel.
- All policy benefits are subject to policy being in force.
- "We", "Us", "Our" or "the Company" or "ABSLI" means Aditya Birla Sun Life Insurance Company Limited.
- "You" or "Your" means the Policyholder.

About Aditya Birla Sun Life Insurance Company Limited

Aditya Birla Sun Life Insurance Company Limited (“ABSLI”) is a part of Aditya Birla Capital Ltd (“ABCL”). ABSLI was incorporated on August 4th, 2000, and commenced operations on January 17th, 2001. ABSLI is a 51:49 joint venture between the Aditya Birla Group and Sun Life Financial Inc., an international financial services organization in Canada. ABSLI offers a range of products across the customer’s life cycle, including children future plans, wealth protection plans, retirement and pension solutions, health plans, traditional term plans and Unit Linked Insurance Plans (“ULIPs”).

As of March 31, 2026, total AUM of ABSLI stood at Rs.110,505 Cr. ABSLI recorded a gross premium income of Rs.24,779 Cr with Individual Business FYP with Single Premium at 10% of Rs. 4,725 Cr registering a growth of 15%. Renewal Premium grew by 17% with gross Individual and Group segment. ABSLI has a nationwide distribution presence through 450+ branches, 12 bancassurance partners, 6 distribution channels, over 70,000+ direct selling agents, other Corporate Agents, and Brokers through its website. The company has over 32,000+ employees and 29.57 lakh active customers. IRDAI Reg no. 109.

About Aditya Birla Capital Limited

Aditya Birla Capital Limited (“ABCL”) is a listed systemically important non deposit taking Non-Banking Financial Company (NBFC) and the holding company of the financial services businesses. ABCL and its subsidiaries/JVs provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycles. Powered by over 68,400 employees, the businesses of ABCL have a nationwide reach with over 1,740 branches and more than 200,000 agents/channel partners along with several bank partners. ABCL and its subsidiaries/JVs manage aggregate assets under management of about Rs. 5.91 Lakh Crore, and the consolidated lending book crossed Rs 2 Lakh Crore as of March 31, 2026.

Aditya Birla Capital Limited is a part of the US\$ 67 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500 and has a consolidated market cap of over US\$117 billion, as of Jan 1, 2026. Anchored by an extraordinary force of over 227,500 employees, the Group is built on a strong foundation of stakeholder value creation. With over seven decades of responsible business practices, the Group’s businesses have grown into global powerhouses in a wide range of sectors - from metals to cement, fashion to financial services and textiles to trading. Today, over 40% of the Group revenues flow from overseas operations that span 41 countries across six continents with over 340 state-of-the-art manufacturing units.

For more information, visit www.adityabirlacapital.com

Aditya Birla Sun Life Insurance Company Ltd.



LIFE INSURANCE

This is a Non-Linked Participating Individual Savings Life Insurance Plan

The risk factors of the bonuses projected under the product are not guaranteed. Past performance doesn't construe any indication of future bonuses.

These products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortality, and lapses.

“Guaranteed if all due premiums are paid.”

Life insurance coverage is available under this product.

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 11 read with Schedule II of Income Tax Act, 2025, 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, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000 Website: <https://lifeinsurance.adityabirlacapital.com>
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IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.