



Grow Your Savings and Secure Your Future

Aditya Birla Sun Life Insurance Fixed Maturity Plan

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

**Aditya Birla Sun Life
Insurance Company Limited**



**ADITYA BIRLA
CAPITAL**

LIFE INSURANCE

ABSLI FIXED MATURITY PLAN – OVERVIEW

As you hustle in your day-to-day life, your dreams offer you escape from reality and fill you with hope. While you carry on with your responsibilities, dreams are what keep you going – whether it's your first house, a luxury car, or starting your own business.

Your luxury car should just not be an image on your phone, your start-up should not just be a presentation in your laptop and your dream house should not be something you pass by every day.

Introducing the **ABSLI Fixed Maturity Plan**, a savings plan that provides life insurance cover and savings benefits to safeguard your family members from financial crisis in case of an unfortunate event, while helping you accumulate lumpsum benefits to achieve all your dreams.

KEY FEATURES OF ABSLI FIXED MATURITY PLAN



Guaranteed* Maturity Benefit: Get guaranteed lumpsum benefit at maturity irrespective of market conditions.



Financial Security for your loved ones: Get comprehensive risk cover in case of death of life insured.



Flexibility: Choice of various Policy Terms & Sum Assured Multiples to suit your needs.



Enhanced Benefit: Enhanced maturity benefit for higher premiums.

*Provided all due premiums are paid

ABSLI FIXED MATURITY PLAN AT A GLANCE

Coverage	All Individuals (Male Female Transgender)							
Premium Payment Term (PPT) & Policy Term (PT)	Premium Payment Term (Years)	Policy Term (Years)						
			Minimum		Maximum			
	Single Pay		5		10			
Age of the Life Insured at Entry (Age as on last birthday)	Minimum	8 years* *In case the Life Insured is a minor, the Policy will automatically vest in favour of Life Insured after attainment of majority of the Life Insured. For policies issued on minor life, the date of commencement of risk shall be the date of commencement of the policy.						
	Maximum	Option A – 60 years Option B – 50 years						
Maturity Age of the Life Insured (Age as on last birthday)	Minimum	18 years						
	Minimum	Option A – 70 years Option B – 60 years						
Minimum Annualized Premium	₹ 12,000							
Minimum Sum Assured	₹ 15,000							
Maximum Annualized Premium	No Limit (subject to Board Approved Underwriting Policy)							
Premium Bands	The benefits under this product vary by premium bands as mentioned below:							
	Annualized Premium	Band 1	Band 2	Band 3	Band 4	Band 5	Band 6	
	Single Pay	12,000 to <30,000	30,000 to <50,000	50,000 to <1,00,000	1,00,000 to <2,00,000	2,00,000 to <5,00,000	5,00,000 & above	
Sum Assured Multiple	Option A – 1.25 to 1.77 times the single premium Option B – 10 to 10.42 times the single premium							

KEY BENEFITS OFFERED UNDER THE PLAN

Benefits	Details																																																																																																																																																																																																																								
<p>Death Benefit</p>	<p>In the event of death of the Life Insured anytime during the Policy Term and provided that the Policy is In-force, the Death Benefit will be payable to the Nominee(s)/ Legal heir(s).</p> <p>The Death Benefit shall be higher of</p> <ul style="list-style-type: none"> • Sum Assured on Death • Surrender Benefit <p>Sum Assured On Death is defined as a multiple of the Single Premium Paid chosen depending upon the Life Insured's age at inception.</p> <p>The Policyholder can choose the plan option at inception.</p> <p>Single Pay – Option A: Sum Assured Multiple (multiple of Single Premium):</p> <table border="1" data-bbox="369 823 1234 1775"> <thead> <tr> <th>Age at entry</th> <th>Sum Assured Multiple</th> <th>Age at entry</th> <th>Sum Assured Multiple</th> <th>Age at entry</th> <th>Sum Assured Multiple</th> <th>Age at entry</th> <th>Sum Assured Multiple</th> </tr> </thead> <tbody> 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Band 3	132.70%	140.65%	149.05%	158.10%	167.60%	177.60%																																																																																																																																																																																																																			
Band 4	132.85%	140.85%	149.25%	158.35%	167.85%	177.95%																																																																																																																																																																																																																			
Band 5	132.90%	140.90%	149.35%	158.45%	168.00%	178.10%																																																																																																																																																																																																																			
Band 6	132.95%	141.00%	149.45%	158.55%	168.10%	178.30%																																																																																																																																																																																																																			
Premium Band	Age/Term	5	6	7	8	9	10																																																																																																																																																																																																																		
Band 1	8 - 35 years	125.25%	131.30%	137.75%	144.55%	151.65%	159.15%																																																																																																																																																																																																																		
	36 - 45 years	122.30%	127.60%	133.15%	139.00%	145.10%	152.05%																																																																																																																																																																																																																		
	46 - 50 years	117.40%	121.60%	126.35%	131.30%	136.35%	141.75%																																																																																																																																																																																																																		
Band 2	8 - 35 years	127.85%	134.65%	141.85%	149.50%	157.50%	165.90%																																																																																																																																																																																																																		
	36 - 45 years	124.25%	130.75%	137.15%	144.55%	152.80%	162.05%																																																																																																																																																																																																																		
	46 - 50 years	120.05%	125.35%	130.85%	136.75%	143.15%	151.40%																																																																																																																																																																																																																		
Band 3	8 - 35 years	128.40%	135.70%	143.65%	152.35%	161.55%	171.65%																																																																																																																																																																																																																		
	36 - 45 years	124.35%	130.85%	137.25%	144.75%	153.00%	162.45%																																																																																																																																																																																																																		
	46 - 50 years	120.15%	125.45%	130.95%	136.95%	143.35%	151.80%																																																																																																																																																																																																																		
Band 4	8 - 35 years	128.50%	135.80%	143.70%	152.45%	161.70%	171.80%																																																																																																																																																																																																																		
	36 - 45 years	124.45%	130.95%	137.35%	144.95%	153.30%	162.85%																																																																																																																																																																																																																		
	46 - 50 years	120.25%	125.55%	131.05%	137.15%	143.65%	152.15%																																																																																																																																																																																																																		
Band 5	8 - 35 years	128.55%	135.90%	143.80%	152.65%	161.80%	172.00%																																																																																																																																																																																																																		
	36 - 45 years	124.55%	131.15%	137.55%	145.25%	153.60%	163.25%																																																																																																																																																																																																																		
	46 - 50 years	120.35%	125.75%	131.25%	137.45%	143.90%	152.55%																																																																																																																																																																																																																		
Band 6	8 - 35 years	128.80%	136.25%	144.05%	152.85%	162.00%	172.15%																																																																																																																																																																																																																		
	36 - 45 years	124.75%	131.30%	137.75%	145.45%	153.90%	163.60%																																																																																																																																																																																																																		
	46 - 50 years	120.45%	125.95%	131.40%	137.65%	144.20%	152.95%																																																																																																																																																																																																																		

OTHER FEATURES

Benefits	Details
Policy Loan	<p>You may take a loan against your policy on completion of the first policy year once policy has acquired a surrender value. The minimum policy loan can be Rs. 5,000 and the maximum 80% for Option A and 65% for Option B 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.</p> <p>At any time during the Policy Term when the Policy is in-force (premium paying) or all due Instalment Premiums under the Policy have been paid, and if the outstanding Loan plus Loan interest becomes equal to or exceeds the Surrender Value available under the Policy as on that date, the Company will inform you of the same with a 90-days advance notice to repay such outstanding Loan balance along with applicable interest.</p> <p>Any payment of a proceed against Death, Maturity or Surrender Benefit shall be reduced by any outstanding policy loan balance at that time and the residual value is paid to the nominee or to You, as the case may be. We will charge the interest on the outstanding policy loan balance at a rate equal to the base rate of the State Bank of India plus 100 basis points (i.e. absolute 1%). We shall declare the Loan Interest Rate applicable to all policies under this product on June 1st of every calendar year. The compound interest rate applicable as on June 1st, 2024 is 11.10% p.a. Any change in basis of determination of interest rate for Policy loan can be done only after prior approval of IRDAI.</p>
Surrender Benefit	<p>This Policy shall acquire a Surrender Value provided One Full Year Premium for the first Policy Year has been received by Us. The Policyholder can Surrender the Policy at any time during the Policy Term. The Policy will terminate after payment of the Surrender Value and thereafter no other benefits under this Policy shall be payable. The surrender value payable will be higher of the Guaranteed Surrender Value (GSV) and the Special Surrender Value (SSV).</p> <p>Guaranteed Surrender Value (GSV) is defined as a percentage of Single Premium Paid.</p> <p>Special Surrender Value (SSV) is determined by the company from time-to-time basis changing economic scenario.</p> <p>We may revise the SSV factors based on the then prevailing market conditions. Any change in the methodology/ formula for calculating the SSV factors shall be subject to IRDAI approval</p>
Tax Benefit	<p>You may be entitled to certain applicable tax benefits on premium paid and on benefit(s) received under Your policy. Please note that tax benefits may be available as per prevailing tax laws.</p> <p>It is advisable to seek an independent tax advice.</p>

HOW DOES ABSLI FIXED MATURITY PLAN WORK FOR YOU?

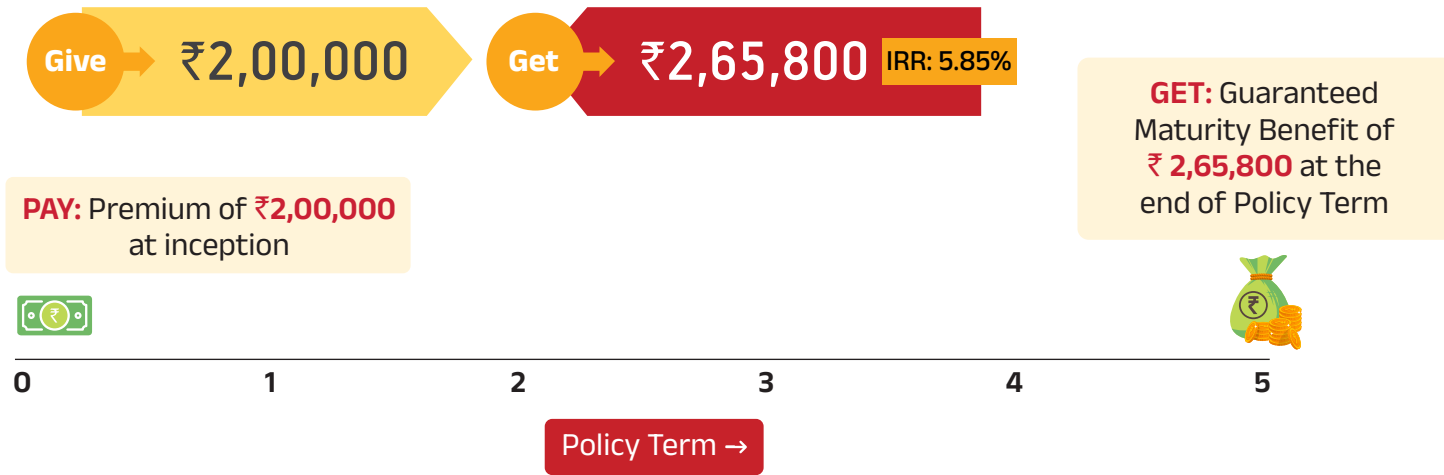
Option A; Policy Term: 5 years.

Single Premium /Age	30 years			40 years			50 years		
	Maturity Benefit	IRR (Excluding GST)	Death Benefit at Inception	Maturity Benefit	IRR (Excluding GST)	Death Benefit at Inception	Maturity Benefit	IRR (Excluding GST)	Death Benefit at Inception
1,00,000	1,32,850	5.85%	1,55,000	1,32,850	5.85%	1,45,000	1,32,850	5.85%	1,35,000
2,00,000	2,65,800	5.85%	3,10,000	2,65,800	5.85%	2,90,000	2,65,800	5.85%	2,70,000
5,00,000	6,64,750	5.86%	7,75,000	6,64,750	5.86%	7,25,000	6,64,750	5.86%	6,75,000

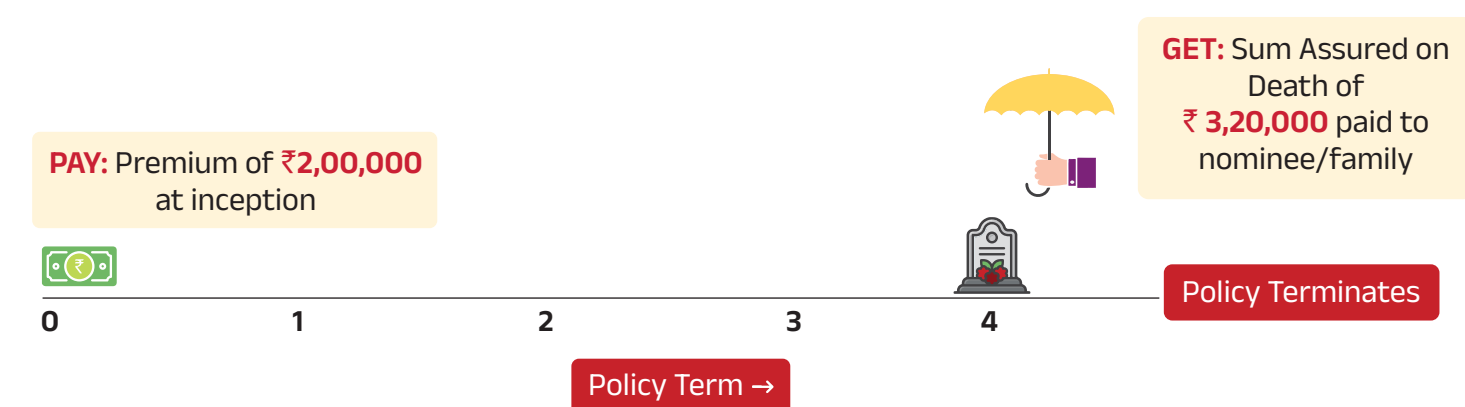
Option B; Policy Term 10 years.

Single Premium /Age	Age 30			Age 40			Age 50		
	Maturity Benefit	IRR (Excluding GST)	Death Benefit at Inception	Maturity Benefit	IRR (Excluding GST)	Death Benefit at Inception	Maturity Benefit	IRR (Excluding GST)	Death Benefit at Inception
1,00,000	1,71,800	5.56%	10,20,000	1,62,850	5.00%	10,10,000	1,52,150	4.29%	10,00,000
2,00,000	3,44,000	5.57%	20,40,000	3,26,500	5.02%	20,20,000	3,05,100	4.31%	20,00,000
5,00,000	8,60,750	5.58%	51,00,000	8,18,000	5.05%	50,50,500	7,64,750	4.34%	50,00,000

Scenario 1: Maturity Benefit, Age – 25, Policy Term – 5, Plan Option – A, Single Premium – Rs. 2,00,000



Scenario 2: Death Benefit, Age – 25, Policy Term – 5, Plan Option – A, Single Premium –Rs 2,00,000, Death in the 4th year



TERMINATION OF POLICY

Your policy shall immediately and automatically terminate on the earliest occurrence of any of the following events:

- The date of payment of free look cancellation amount ; or
- the date of payment of Surrender Value; or
- the date of settlement of Death Benefit; or
- the date of payment of Maturity Benefit; or

TERMS & CONDITIONS

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.

Suicide Exclusion

In case of death of the Life Insured due to suicide within 12 months from the date of commencement of the risk, as applicable, your nominee(s)/ Legal heir(s) or the beneficiary of the policyholder shall be entitled to receive the total premiums paid till date of death or surrender value available on the date of death, whichever is higher.

Assignment

Assignment is allowed as per Section 38 of the Insurance Act, 1938, as amended from time to time.

Nomination

Nomination is allowed as per Section 39 of the Insurance Act, 1938, as amended from time to time.

Fraud and Mis-statement

Provisions regarding Policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended by the Insurance Laws (Amendment) Act, 2015 are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from
 - a. the date of issuance of Policy or
 - b. the date of commencement of risk or
 - c. the date of Revival of Policy or
 - d. the date of rider to the Policywhichever is later.

2. On the ground of fraud, a Policy of Life Insurance may be called in question within 3 years from
 - a. the date of issuance of Policy or
 - b. the date of commencement of risk or
 - c. the date of Revival of Policy or
 - d. the date of rider to the Policy whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or Nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance Policy:
 - a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
 - b. The active concealment of a fact by the insured having knowledge or belief of the fact;
 - c. Any other act fitted to deceive; and
 - d. Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which Policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or Nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.
7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on Policy till the date of repudiation shall be paid to the insured or legal representative or Nominee or assignees of insured, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance Policy would have been issued to the insured.
9. The insurer can call for proof of Age at any time if he is entitled to do so and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof of Age of Life Insured. So, this Section will not be applicable for questioning Age or adjustment based on proof of Age submitted subsequently.

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.

Risk Factors & Disclaimers:

- This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI).
- This is a non-participating traditional insurance plan. All terms & conditions are guaranteed throughout the policy term
- GST and any other applicable taxes will be added (extra) to Your premium and levied as per extant tax laws.
- An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc.
- This brochure contains only the salient features of the plan. It does not purport to be a contract of insurance and does not in any way create any rights and/or obligations. All the benefits are payable subject to the terms and conditions of the Policy.
- This product shall also be available for sales through online channel.
- All policy benefits are subject to policy being In-force.
- “We” or “Us” or “Our” or “Company” or “ABSLI” means Aditya Birla Sun Life Insurance Company Limited.
- “You” or “Your” or “Policyholder” means the Policyholder.
- Policyholder and Life Insured can be different under this product. In all situations, it is ensured that the Policyholder has an insurable interest in the Life Insured.

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.

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 a 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 June 30, 2024, total AUM of ABSLI stood at Rs.90,682 Crore (22% Increase YOY). ABSLI recorded a gross premium income of Rs.3,986 Crore in Q1 FY25 and registering a y-o-y growth of 28% in Gross Premium with Individual Business FYP with Single Premium at 10% at Rs 644 Crore. ABSLI has a nationwide distribution presence through 380+ branches, 11 bancassurance partners, 6 distribution channels, over 56000+ direct selling agents, other Corporate Agents and Brokers through its website. The company has over 25,000 employees and 20.03 lakh active customers.

About Aditya Birla Capital Limited

Aditya Birla Capital Limited (“ABCL”) is the holding company for the financial services businesses of the Aditya Birla Group. Through its subsidiaries/JVs, ABCL provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycle. Powered by over 50,000 employees, the businesses of ABCL have a nationwide reach with over 1,505 branches and more than 200,000 agents/channel partners along with several bank partners.

As of June 30, 2024, Aditya Birla Capital Limited manages aggregate assets under management of Rs. 4.63 Lakh Crore with a consolidated lending book of Rs 1.27 Lakh Crore through its subsidiaries/JVs.

Aditya Birla Capital Limited is a part of the US\$66 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500. Anchored by an extraordinary force of over 187,000 employees belonging to 100 nationalities, 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 50% of the Group’s revenues flow from overseas operations that span over 40 countries in North and South America, Africa, Asia, and Europe.

For more information, visit www.adityabirlacapital.com.

Aditya Birla Sun Life Insurance Company Limited



LIFE INSURANCE

Life Insurance Coverage is available in this Product.

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.

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.

“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.”

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. Customer Helpline Numbers: 1-800-270-7000 Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN: 109N135V06 ADV/10/24-25/1994

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

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.