



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																																																																																																																																																																																																																								
Death Benefit	<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"> <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> <tr><td>8</td><td>1.77</td><td>22</td><td>1.63</td><td>36</td><td>1.49</td><td>50</td><td>1.35</td></tr> <tr><td>9</td><td>1.76</td><td>23</td><td>1.62</td><td>37</td><td>1.48</td><td>51</td><td>1.34</td></tr> <tr><td>10</td><td>1.75</td><td>24</td><td>1.61</td><td>38</td><td>1.47</td><td>52</td><td>1.33</td></tr> <tr><td>11</td><td>1.74</td><td>25</td><td>1.6</td><td>39</td><td>1.46</td><td>53</td><td>1.32</td></tr> <tr><td>12</td><td>1.73</td><td>26</td><td>1.59</td><td>40</td><td>1.45</td><td>54</td><td>1.31</td></tr> <tr><td>13</td><td>1.72</td><td>27</td><td>1.58</td><td>41</td><td>1.44</td><td>55</td><td>1.3</td></tr> <tr><td>14</td><td>1.71</td><td>28</td><td>1.57</td><td>42</td><td>1.43</td><td>56</td><td>1.29</td></tr> <tr><td>15</td><td>1.7</td><td>29</td><td>1.56</td><td>43</td><td>1.42</td><td>57</td><td>1.28</td></tr> <tr><td>16</td><td>1.69</td><td>30</td><td>1.55</td><td>44</td><td>1.41</td><td>58</td><td>1.27</td></tr> <tr><td>17</td><td>1.68</td><td>31</td><td>1.54</td><td>45</td><td>1.4</td><td>59</td><td>1.26</td></tr> <tr><td>18</td><td>1.67</td><td>32</td><td>1.53</td><td>46</td><td>1.39</td><td>60</td><td>1.25</td></tr> <tr><td>19</td><td>1.66</td><td>33</td><td>1.52</td><td>47</td><td>1.38</td><td></td><td></td></tr> <tr><td>20</td><td>1.65</td><td>34</td><td>1.51</td><td>48</td><td>1.37</td><td></td><td></td></tr> <tr><td>21</td><td>1.64</td><td>35</td><td>1.5</td><td>49</td><td>1.36</td><td></td><td></td></tr> </tbody> </table> <p>Single Pay – Option B: Sum Assured Multiple (multiple of Single Premium):</p> <table border="1"> <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> </tr> </thead> <tbody> <tr><td>8</td><td>10.42</td><td>23</td><td>10.27</td><td>38</td><td>10.12</td></tr> <tr><td>9</td><td>10.41</td><td>24</td><td>10.26</td><td>39</td><td>10.11</td></tr> <tr><td>10</td><td>10.40</td><td>25</td><td>10.25</td><td>40</td><td>10.10</td></tr> <tr><td>11</td><td>10.39</td><td>26</td><td>10.24</td><td>41</td><td>10.09</td></tr> <tr><td>12</td><td>10.38</td><td>27</td><td>10.23</td><td>42</td><td>10.08</td></tr> <tr><td>13</td><td>10.37</td><td>28</td><td>10.22</td><td>43</td><td>10.07</td></tr> <tr><td>14</td><td>10.36</td><td>29</td><td>10.21</td><td>44</td><td>10.06</td></tr> <tr><td>15</td><td>10.35</td><td>30</td><td>10.20</td><td>45</td><td>10.05</td></tr> <tr><td>16</td><td>10.34</td><td>31</td><td>10.19</td><td>46</td><td>10.04</td></tr> <tr><td>17</td><td>10.33</td><td>32</td><td>10.18</td><td>47</td><td>10.03</td></tr> <tr><td>18</td><td>10.32</td><td>33</td><td>10.17</td><td>48</td><td>10.02</td></tr> <tr><td>19</td><td>10.31</td><td>34</td><td>10.16</td><td>49</td><td>10.01</td></tr> <tr><td>20</td><td>10.30</td><td>35</td><td>10.15</td><td>50</td><td>10</td></tr> <tr><td>21</td><td>10.29</td><td>36</td><td>10.14</td><td></td><td></td></tr> <tr><td>22</td><td>10.28</td><td>37</td><td>10.13</td><td></td><td></td></tr> </tbody> </table>	Age at entry	Sum Assured Multiple	Age at entry	Sum Assured Multiple	Age at entry	Sum Assured Multiple	Age at entry	Sum Assured Multiple	8	1.77	22	1.63	36	1.49	50	1.35	9	1.76	23	1.62	37	1.48	51	1.34	10	1.75	24	1.61	38	1.47	52	1.33	11	1.74	25	1.6	39	1.46	53	1.32	12	1.73	26	1.59	40	1.45	54	1.31	13	1.72	27	1.58	41	1.44	55	1.3	14	1.71	28	1.57	42	1.43	56	1.29	15	1.7	29	1.56	43	1.42	57	1.28	16	1.69	30	1.55	44	1.41	58	1.27	17	1.68	31	1.54	45	1.4	59	1.26	18	1.67	32	1.53	46	1.39	60	1.25	19	1.66	33	1.52	47	1.38			20	1.65	34	1.51	48	1.37			21	1.64	35	1.5	49	1.36			Age at entry	Sum Assured Multiple	Age at entry	Sum Assured Multiple	Age at entry	Sum Assured Multiple	8	10.42	23	10.27	38	10.12	9	10.41	24	10.26	39	10.11	10	10.40	25	10.25	40	10.10	11	10.39	26	10.24	41	10.09	12	10.38	27	10.23	42	10.08	13	10.37	28	10.22	43	10.07	14	10.36	29	10.21	44	10.06	15	10.35	30	10.20	45	10.05	16	10.34	31	10.19	46	10.04	17	10.33	32	10.18	47	10.03	18	10.32	33	10.17	48	10.02	19	10.31	34	10.16	49	10.01	20	10.30	35	10.15	50	10	21	10.29	36	10.14			22	10.28	37	10.13		
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	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%																																																																																																																																																																																																																		
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	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%																																																																																																																																																																																																																		
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	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%																																																																																																																																																																																																																		

HOW DOES ABSLI FIXED MATURITY PLAN WORK FOR YOU?

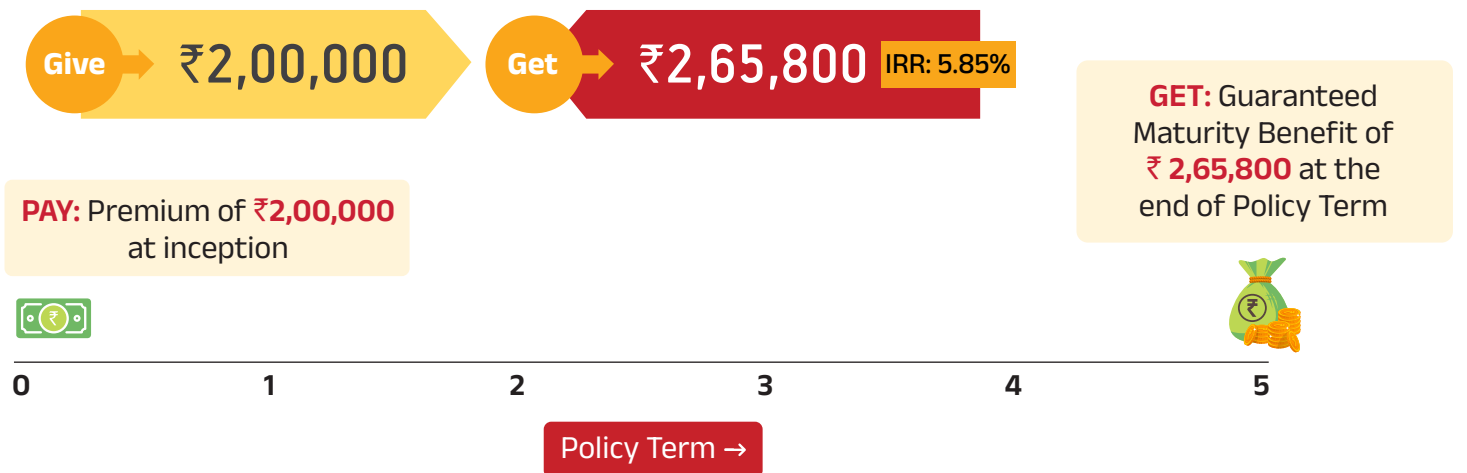
Option A; Policy Term: 5 years.

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

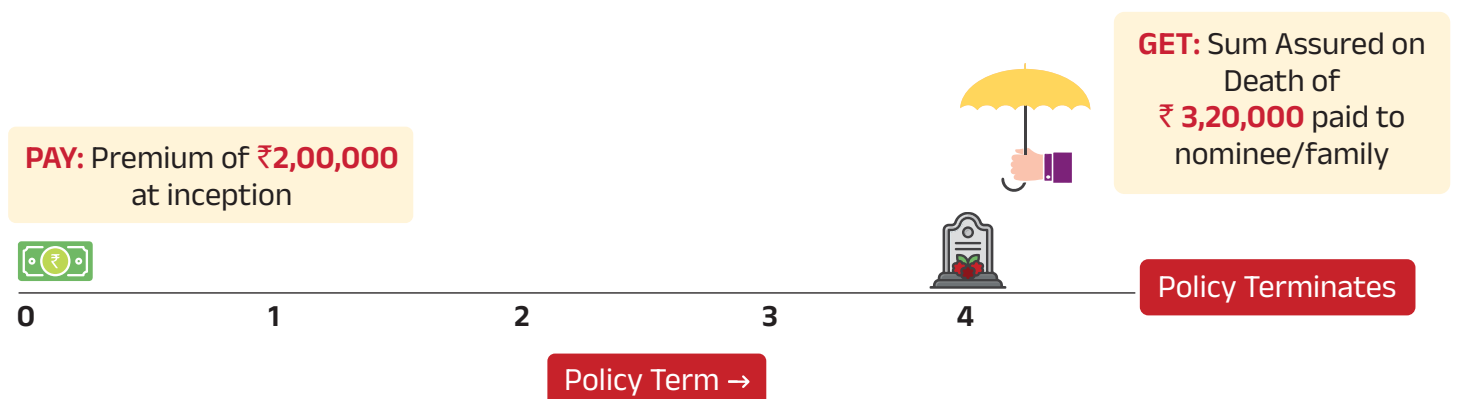
Option B; Policy Term 10 years.

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



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. For more details on risk factors, terms and conditions, please read the sales brochure before concluding the sale. Should you need any further information from us, please contact us on the below mentioned address and numbers.

Aditya Birla Sun Life Insurance 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.

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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. Customer Helpline Numbers: 1-800-270-7000 Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN: 109N135V06 ADV/10/24-25/1995

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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.