

Pritesh Asher & Megha Asher / Entrepreneurs

PROTECTING you and letting your savings grow

Aditya Birla Sun Life Insurance Fixed Maturity Plan
A Non-Linked Non-Participating Individual Savings Life Insurance Plan

**Aditya Birla Sun Life
Insurance Co. Ltd.**



**ADITYA BIRLA
CAPITAL**



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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.

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* <small>* 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.</small>					
	Maximum	Option A - 60 Years Option B - 50 Years					
Maturity Age of the Life Insured (Age as on last birthday)	Minimum	18 years					
	Maximum	Option A - 70 Years Option B - 60 Years					
Minimum Annualized Premium	Rs.12,000						
Minimum Sum Assured	Rs.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

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).

The Death Benefit shall be higher of

- Sum Assured on Death
- Surrender Benefit

Sum Assured On Death is defined as a multiple of the Single Premium Paid chosen depending upon the Life Insured's age at inception.

The Policyholder can choose the plan option at inception.

Single Pay – Option A: Sum Assured Multiple (multiple of Single Premium):

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		



Benefit**Details**

Single Pay – Option B: Sum Assured Multiple (multiple of Single Premium):

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		

**Death Benefit**


At the end of the Policy Term, you will receive a **Guaranteed Maturity Benefit** as a Lumpsum which will take you a step closer to your dreams. Guaranteed Maturity Benefit is defined as a percentage of Single Premium paid excluding the taxes & underwriting extra premiums if any as specified below.

Guaranteed Maturity Benefit Factors

Guaranteed Maturity Benefit (GMB) for Option A

Premium Band / Term	5	6	7	8	9	10
Band 1	133.90%	142.25%	151.15%	160.70%	170.90%	181.65%
Band 2	134.45%	142.90%	152.00%	161.20%	171.50%	182.00%
Band 3	134.60%	143.05%	152.05%	161.70%	171.90%	182.70%
Band 4	134.75%	143.25%	152.25%	161.95%	172.20%	183.05%
Band 5	134.80%	143.30%	152.35%	162.10%	172.35%	183.20%
Band 6	134.85%	143.40%	152.45%	162.20%	172.45%	183.40%

**Maturity Benefit**

Benefit	Details							
 <p>Maturity Benefit</p>	Guaranteed Maturity Benefit (GMB) for Option B							
	Premium Band	Age/Term	5	6	7	8	9	10
	Band 1	8 - 35 years	127.05%	133.60%	140.55%	147.90%	155.60%	163.75%
		36 - 45 years	124.05%	129.80%	135.85%	142.25%	148.90%	156.50%
		46 - 50 years	119.10%	123.75%	128.95%	134.40%	139.95%	145.90%
	Band 2	8 - 35 years	129.70%	136.95%	144.70%	152.95%	161.60%	170.70%
		36 - 45 years	126.05%	133.00%	139.95%	147.90%	156.80%	166.75%
		46 - 50 years	121.80%	127.55%	133.50%	139.95%	146.90%	155.80%
	Band 3	8 - 35 years	130.25%	138.05%	146.55%	155.85%	165.75%	176.60%
		36 - 45 years	126.15%	133.10%	140.05%	148.10%	157.00%	167.15%
		46 - 50 years	121.90%	127.65%	133.60%	140.15%	147.10%	156.20%
	Band 4	8 - 35 years	130.35%	138.15%	146.60%	155.95%	165.90%	176.75%
		36 - 45 years	126.25%	133.20%	140.15%	148.30%	157.30%	167.55%
		46 - 50 years	122.00%	127.75%	133.70%	140.35%	147.40%	156.60%
	Band 5	8 - 35 years	130.40%	138.25%	146.70%	156.15%	166.00%	176.95%
		36 - 45 years	126.35%	133.40%	140.35%	148.60%	157.60%	167.95%
		46 - 50 years	122.10%	127.95%	133.90%	140.65%	147.70%	157.00%
	Band 6	8 - 35 years	130.65%	138.60%	146.95%	156.35%	166.20%	177.10%
		36 - 45 years	126.55%	133.60%	140.55%	148.80%	157.90%	168.35%
		46 - 50 years	122.20%	128.15%	134.10%	140.85%	148.00%	157.40%

How Does ABSLI Fixed Maturity Plan Work For You?

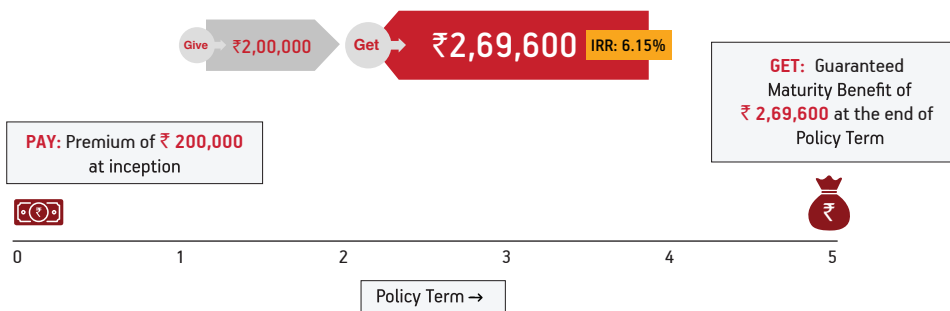
Option A; Policy Term: 5 years.

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	1,34,750	6.15%	1,55,000	1,34,750	6.15%	1,45,000	1,34,750	6.15%	1,35,000
2,00,000	2,69,600	6.15%	3,10,000	2,69,600	6.15%	2,90,000	2,69,600	6.15%	2,70,000
5,00,000	6,74,250	6.16%	7,75,000	6,74,250	6.16%	7,25,000	6,74,250	6.16%	6,75,000

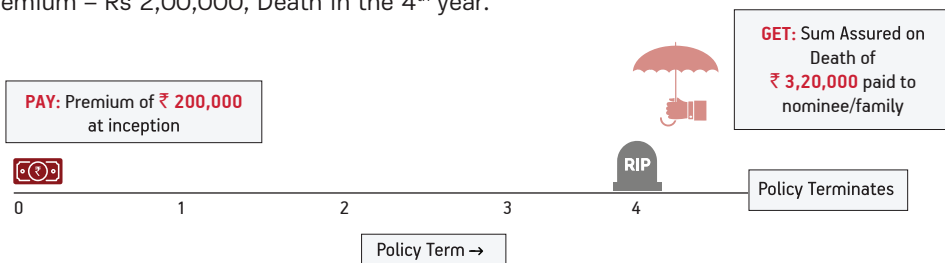
Option B; Policy Term 10 years.

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	1,76,750	5.86%	10,20,000	1,67,550	5.30%	10,10,000	1,56,600	4.59%	10,00,000
2,00,000	3,53,900	5.87%	20,40,000	3,35,900	5.32%	20,20,000	3,14,000	4.61%	20,00,000
5,00,000	8,85,500	5.88%	51,00,000	8,41,750	5.35%	50,50,500	7,87,000	4.64%	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.



DISCLAIMER

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non-linked non-participating individual life insurance savings 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 leaflet 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. “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 sales brochure carefully 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
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Contact our advisor or visit our website <https://lifeinsurance.adityabirlacapital.com> to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

As per section 10(10D) of the Income-tax Act, 1961, proceeds from life insurance policy issued on or after 1 April 2023 shall be taxable as income from other sources if the cumulative annual premium payable by taxpayer for life insurance policies exceeds ₹ 5 lacs.

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