



PROTECTING your life goals now comes with a guarantee

Aditya Birla Sun Life Insurance Guaranteed Milestone Plan

A non-linked non-participating life insurance plan

- Fully guaranteed benefits on death or maturity
- Guaranteed Additions that boost your corpus year on year
- Flexibility to cover your spouse by choosing Joint Life Protection by paying an additional premium

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



**ADITYA BIRLA
CAPITAL**

LIFE INSURANCE

INTRODUCING ABSLI Guaranteed Milestone Plan

Nothing is more important than your family's happiness. You work hard to earn & strive to fulfil everything your loved ones wish for. In today's unpredictable times, having your family's future & dreams secured is very essential. Presenting the **Aditya Birla Sun Life Insurance Guaranteed Milestone Plan** that recognises the value of family's happiness. Now, protection for your family is guaranteed, even in your absence.

KEY FEATURES



Fully guaranteed¹ benefits on death or maturity



Guaranteed¹ Additions that boosts your corpus year on year



Enhance your cover with appropriate riders³



Option to cover your spouse by choosing Joint Life Protection by paying an additional premium



Tax Benefits² under Section 80C, 80D & Section 10(10D) of the Income Tax Act 1961

¹Provided all premiums are paid ²Tax benefits are subject to changes in tax laws. You are advised to consult your tax advisor for details. ³There are exclusions attached to the riders. Please refer rider brochure for more details

YOUR BENEFITS

Death Benefit

For Single Life

In case of the unfortunate demise of the life insured during the policy term, the Sum Assured on Death⁴ will be paid to the nominee in 10 equal annual instalments.

On acceptance of the death claim we shall pay immediately the first annual instalments of the Sum Assured on Death along with the excess amount, if any, of Sum Assured on maturity plus accrued Guaranteed Additions over the Sum Assured.

In case where the death of the Life Insured takes place prior to risk commencement date, only the premiums paid to date (excluding applicable taxes) shall be payable as the Death Benefit.

⁴For more details regarding this benefit, refer to the brochure.

For Joint Life

Under this option, two lives i.e. you (primary life insured) and your spouse (secondary life insured) are covered under the same policy and also jointly own the policy. The sum assured applicable for your spouse shall be equal to 20% of your applicable sum assured. You can opt for this option at the inception of the policy subject to the attained age of primary life insured & secondary life insured is less than or equal to 50 years. No rider can be opted under this option and this option cannot be discontinued except due to the unfortunate demise of either of the lives who are insured.

Unfortunate death of the primary life insured prior to the secondary life insured:

- Death benefit shall be paid in annual installments to the spouse (secondary life insured) and the same can be opted as lump sum payment as explained above.
- Secondary life insured will become the sole policyholder and receive the maturity benefit.
- Life cover for the secondary life insured will continue without any future premiums to be paid.
- On subsequent death of the secondary life insured during the policy term the applicable death benefit shall be paid to the nominee as a lump sum. On maturity date the maturity benefit shall be paid to the nominee.

Unfortunate death of the secondary life insured prior to the primary life insured

- Applicable death benefit shall be paid immediately to the primary life insured as a lumpsum
- Primary life insured will become the sole policyholder. Policy will continue with all benefits (including the insurance cover on primary life insured) with premiums to be paid when due. Maturity benefit shall be paid to the primary life insured on maturity date
- On subsequent death of the primary life insured during the policy term, the applicable death benefit shall be paid to the nominee in annual installments and the same can be opted as lump sum payment as explained above. On maturity date the maturity benefit shall be paid to the nominee

Unfortunate death of both the primary and secondary life insured together

- Applicable death benefit for the respective lives insured shall be paid to the nominee – annual installments for the death benefit of primary life insured and lumpsum for the death benefit of secondary life insured respectively
- Policy will continue without any future premiums to be paid and on maturity date the maturity benefit shall be paid to the nominee

Maturity Benefit

In the event the life insured survives to the end of the policy term, we shall pay to you

- Sum Assured on maturity; plus
- Accrued Guaranteed Additions

Sum Assured on maturity is the amount which is guaranteed to become payable on maturity of the policy, in accordance with the terms and conditions of the policy and is equal to total premiums payable under the policy, excluding any extra premium, any rider premium and taxes.

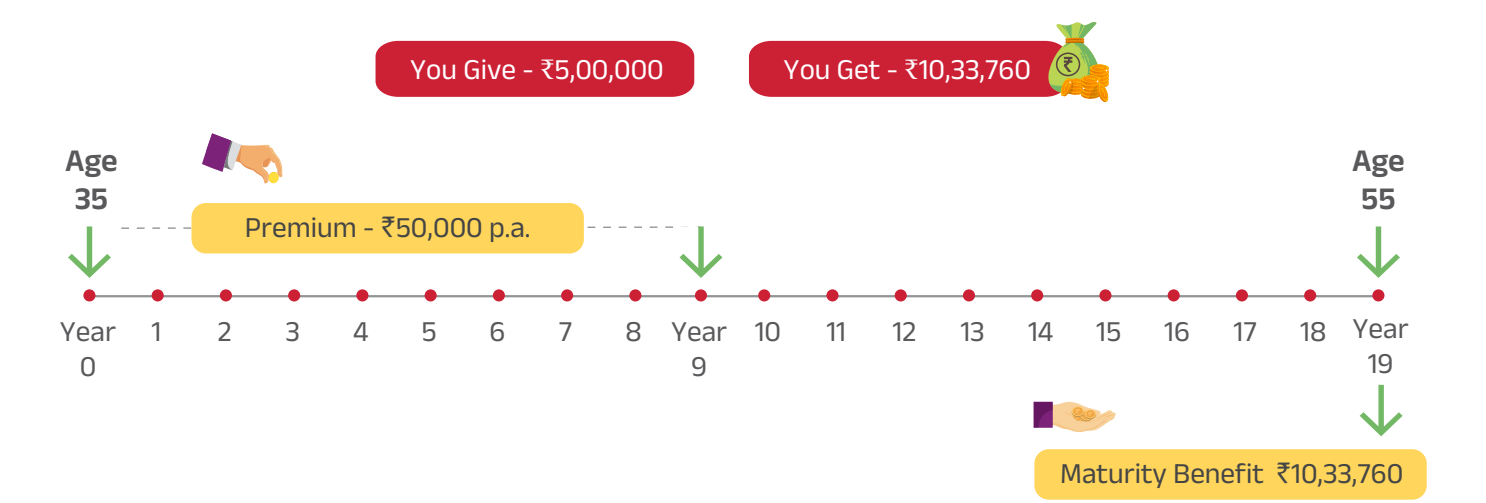
Guaranteed Additions

Guaranteed Additions will accrue on monthly basis to the policy on each policy month till maturity; provided all due premiums have been paid and shall be payable in event of death of life insured or policy maturity whichever is earlier. Guaranteed Additions per annum shall be determined based on the premium amount you commit to pay, premium band, sum assured, the entry Age of the life insured, Joint Life Protection option and policy term chosen.

Please refer to the product brochure for more details.

Illustration

Rahul is 35 years old and pays Annualized Premium⁵ of ₹50,000 (excl. GST) with policy term of 20 years and premium paying term of 10 years with a Sum Assured of ₹7,50,000.



⁵The premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any and Goods & Service Tax (if any).

Customisable Benefits

For added protection, you can enhance your insurance coverage during the policy term by adding following riders for a nominal extra cost.

Please refer to detailed brochures on riders, consult your financial advisor or visit our website for further details.

PLAN ELIGIBILITY

Entry Age (age last birthday)	30 days ⁶ - 60 years
Policy Term	12, 14, 16, 18, 20, 22, 24 & 26 years
Premium Paying Term	6 years for policy term of 12/14 8 years for policy term of 16/18 10 years for policy term of 20/22 12 years for policy term of 24/26
Minimum Maturity Age	18 years
Minimum Premium	₹15,000
Sum Assured	15 X Annualized Premium
Minimum Sum Assured	₹2,25,000
Minimum Sum Assured on maturity	₹90,000
Premium Mode	Annual, Semi Annual, Quarterly and Monthly

⁶Risk commences from the first policy anniversary.

Aditya Birla Sun Life Insurance Company Ltd.



**ADITYA BIRLA
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LIFE INSURANCE

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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