

ABSLI Income Assured Plan

A traditional non – participating insurance plan

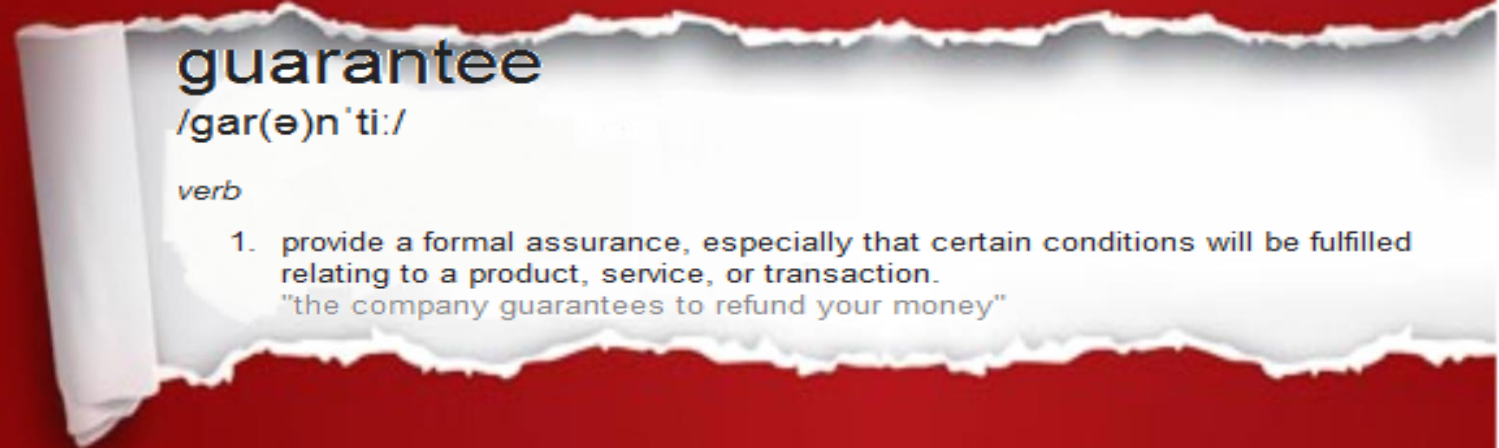


**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

Won't we all like GUARANTEES in life ?

warranty, warrant, contract, covenant, bond, assurance, promise
promise, swear, swear to the fact, pledge, vow, undertake, bond



pledge, vow, assurance, swear an oath, take an oath, vow cross one's heart,
warrant, contract, covenant, undertake, bond
bond, assurance, promise, vow, give assurances, swear to the fact
swear an oath, contract, warranty, take an oath, give one's word

UIN:109N089V06

ADV/5/20-21/228

We seek GUARANTEE in every aspect of our life



Guaranteeing our own protection
Taking care of your loved ones
Securing your household
Taking care of your valuables

UIN:109N089V06

ADV/5/20-21/228

Ever imagined how a source of extra guaranteed income can help you?

- As you grow in life your expenses rise with increased responsibilities
- As a bread winner, your family looks up to you to fulfill their desires
- In an era of rising inflation, expenses leave very little for you to save
- You are always looking at avenues of generating a secondary income to manage your expenses

Aditya Birla Sun Life Insurance now offers you a chance to get an Assured Income which will help you manage your expenses

- Manage your child's tuition fees
- Manage your annual vacation
- Manage your families annual health check-up
- Manage your annual investments
- Manage the ancillary expenses at home



Presenting



ABSLI Income Assured Plan

A non-linked non participating life insurance plan

UIN:109N089V06

ADV/5/20-21/228

Who Can Buy?



ELIGIBILITY

Entry Age (age last birthday)	8– 60 years (subject to max attained age 75 at end of policy term)		
Premium Paying Term (PPT)	5 years for 15 year policy term 7 years for 17, 22 year policy term 10 years for 20, 25 years policy term		
Minimum PPT	Attained age at the end of Policy Term must be 18 years or more		
Maximum PPT	Attained age at the end of Policy term must be 75 years or less		
Minimum Sum Assured	Rs. 100,000		
Premium Frequency	Annual, Semi-annual, Quarterly, Monthly		
Sum Assured Band	Band 1	Band 2	Band 3
Sum Assured (Rs.)	100,000 to 199,999	200,000 to 399,999	400,000 +

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Assured Income Benefit

In the event the life insured survives to the end of premium paying term, we shall pay to you Assured Income every month till the end of the policy term at the rate of 8.0% of Sum Assured per annum. You can opt at inception to receive the Assured Income in either of the following ways:

Option A – Receive Assured Income on monthly basis till the end of the policy term; or

Option B – Accrue the Assured Income to receive it as a lump sum at the end of the policy term or on earlier death. The accrued Assured Income till date, payable on death or maturity will be increased to following percentage:-

Policy Term	% of Accrued Assured Income
15, 17, 20	137.5%
22,25	175.0%

Sum Assured Rebate

For higher Sum Assured, we also offer a premium rebate as follows.

Sum Assured Band	Band 1	Band 2	Band 3
Premium Rebate per Rs.1000 SA	nil	8.00	12.50

For annual payments, we give a premium rebate of 3.0%

Death Benefit

In the unfortunate event of death of the life insured during the policy term, the death benefit payable to the nominee shall be Sum Assured on death; plus Guaranteed Additions accrued to date of death; In addition we will also pay the increased accrued Assured Income if opted for.

Sum Assured on Death is highest of:

- Sum Assured as absolute amount to be paid on death; or
- 10 times of the Annualized premium ;or
- 105% of Total Premiums Paid up to date of death ; or

Where,

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.

Total Premiums paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes

If the life insured is different from the policyholder, we shall pay the above death benefit to the policyholder. The policy shall be terminated once the death benefit is paid.

Guaranteed Additions

Guaranteed Additions will be added to the policy at the beginning of each quarter after the completion of the premium payment term, until policy maturity date. The quarterly Guaranteed Addition rate will be 1/4th of the per annum rate. The Guaranteed Additions per annum as a percentage of Sum Assured for the various premium paying terms are given below:

Premium Paying Term	Guaranteed Additions per annum
5	7%
7	8.5%
10	10%

Maturity Benefit

In the event the life insured survives to the end of the policy term, we shall pay to you Sum Assured; ***-plus*** Guaranteed Additions accrued to date
In addition we will also pay the increased accrued Assured Income if opted for.
The policy shall be terminated once the maturity benefit is paid.

Policy Loan

Policyholder may take a loan against policy once it has acquired a surrender value. The minimum loan amount is Rs.5,000 and the maximum up to 85% of surrender value. Assured Income payable will be reduced by the outstanding policy loan instalments, if any. Any outstanding loan balance will be recovered by us from policy proceeds due for payment before any benefit is paid under the policy. Should the outstanding policy loan balance equal or exceed the surrender value of your policy at any time, when your policy is in reduced paid-up status, then the policy shall be terminated without any value.

Rider

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

- ABSLI Accidental Death and Disability Rider (UIN: 109B018V03)
- ABSLI Critical Illness Rider (UIN: 109B019V03)
- ABSLI Surgical Care Rider (UIN: 109B015V03)
- ABSLI Hospital Care Rider (UIN: 109B016V03)
- ABSLI Waiver of Premium (UIN:109B017V03)
- ABSLI Accidental Death Benefit Rider Plus (UIN:109B023V02)

You can only opt for either ABSLI Accidental Death and Disability Rider or ABSLI Accidental Death Benefit Rider Plus

Please refer to detailed brochures on riders or visit our website for further details.

Grace Period

If premiums are not paid by the due date, you will be given a grace period of 30 days . During this grace period all coverage under your policy will continue.

In case premiums are not paid for two full years, then all benefits under the policy will cease immediately.

In case premiums have paid for at least two full years, then your policy will continue on a Reduced Paid-Up basis

Reduced Paid-up Benefit

In case of discontinuance of premiums after having paid premiums for at least two full years, policy will not lapse but continue on a Reduced Paid-Up basis. Under Reduced Paid-Up, your Sum Assured and Sum Assured on death shall be reduced in proportion to the premiums actually paid to the total premiums payable during the policy term and shall be payable on death or maturity thus your policy benefits such as death benefit, Maturity benefit, Assured Income Benefit, Guaranteed Addition will be amended accordingly.

Revival

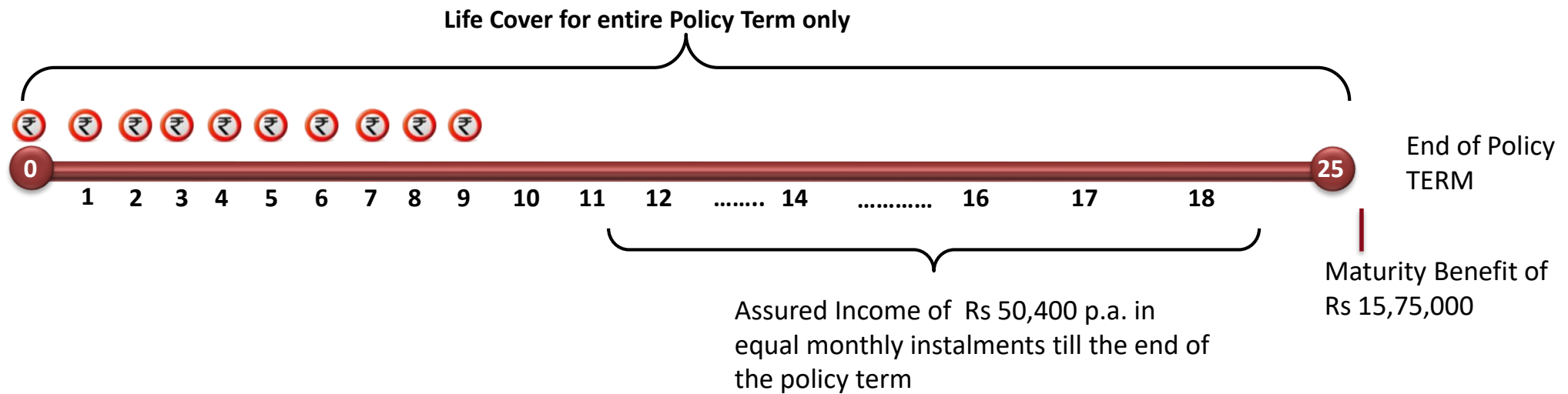
Policy can be revived within five years from the first unpaid premium due date by paying all outstanding premiums with interest as declared from time to time.

Surrender

Policy will acquire a surrender value after all due premiums for at least two full policy years are paid. The surrender value payable will be the higher of Guaranteed Surrender Value or Special Surrender Value.

Illustration : Option A

Male | Age 35years | Annualized Premium Rs 1,00,007 | Premium Paying Term 10 years | Policy Term 25 years | Option A | Sum Assured Rs 6,30,000



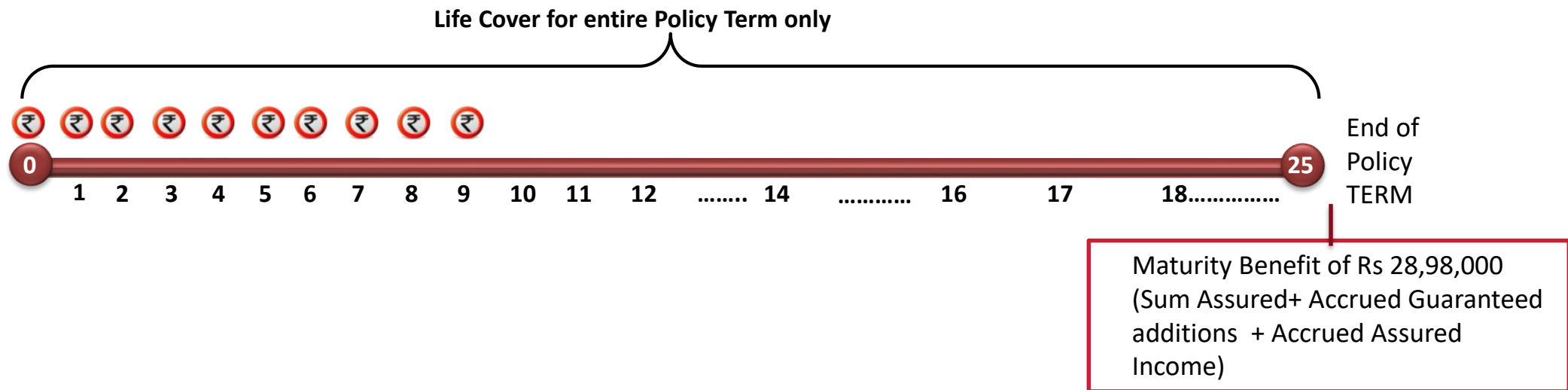
Annualised Premium
excluding GST

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Illustration : Option B

Male | Age 35 years | Annualized Premium Rs 1,00,007 | Premium Paying Term 10 years | Policy Term 25 years | Option B | Sum Assured Rs 6,30,000



Annualised Premium
excluding GST

Summary of changes

Section	Revisions
Product UIN	UIN revised to 109N089V06
Pricing	Pricing has been modified to increase the IRR

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- Tax benefits are subject to changes in tax laws
- For more details on risk factors, terms and conditions please read sales brochure carefully before concluding the sale.

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

•IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums, Public receiving such phone calls are requested to lodge a police complaint,

Thank You



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