



iRETIRE WITH iGAP

ABSLI INDEX GUARANTEED ANNUITY PLUS (iGAP)

A new age **hybrid annuity plan** for retirement that offers combination of **Guaranteed and Index Linked Annuity** for Lifetime

#BoodheHokeKyaBanoge?

Key Features /



Lifelong Annuity

With blend of Guaranteed[#] and Index Linked Annuity



Index Linked Annuity

Income Linked to Nifty 50 benchmark



3 Annuity option

Choice of Immediate or Deferred annuity



Legacy creation

Return of Premium* on Death



Deferment Period

Decide when to start the Income



Tax Benefits

Earnings grow, tax deferred until Annuity payouts start

Sample Illustrations

Male | Age 55 years | Deferred Life Annuity with Return of Premium | Annual Premium 5 Lakhs | Premium Payment term 5 years | Deferment 5 years | Premium payment frequency Yearly | Annuity Payout frequency Yearly | Guaranteed Component 60% | Variable Component 40%.

Annuity will be paid throughout the Life of the Annuitant.

At Age (yrs)	Guaranteed Annuity (60%)	Annual Annuity including Guaranteed Annuity with following Growth rate			
		@4%^	@8%^	@10%^	Historical^
60	₹109,350	₹ 1,32,693	₹ 1,82,106	₹ 2,11,108	₹ 2,58,550
61		₹ 1,33,530	₹ 1,83,138	₹ 2,12,353	₹ 2,66,086
62		₹ 1,34,367	₹ 1,84,170	₹ 2,13,598	₹ 2,59,510
63		₹ 1,35,204	₹ 1,85,202	₹ 2,14,843	₹ 2,74,855
64		₹ 1,36,041	₹ 1,86,234	₹ 2,16,088	₹ 2,24,969
65		₹ 1,36,878	₹ 1,87,266	₹ 2,17,333	₹ 2,53,773
70		₹ 1,41,063	₹ 1,92,426	₹ 2,23,558	₹ 2,90,622
75		₹ 1,45,248	₹ 1,97,586	₹ 2,29,783	₹ 2,84,572
80		₹ 1,49,433	₹ 2,02,746	₹ 2,36,008	₹ 2,80,870
81		₹ 1,50,270	₹ 2,03,778	₹ 2,37,253	₹ 2,69,406
82		₹ 1,51,107	₹ 2,04,810	₹ 2,38,498	₹ 2,73,294
83		₹ 1,51,944	₹ 2,05,842	₹ 2,39,743	₹ 2,63,088
84		₹ 1,52,781	₹ 2,06,874	₹ 2,40,988	₹ 2,64,303
85		₹ 1,52,781	₹ 2,06,874	₹ 2,40,988	₹ 2,64,303
86		Assumed Death	₹ 25,00,000		₹ 26,08,990

Eligibility

Age at entry	Immediate Annuity – 40 to 80 years Deferred Annuity – 40 to 75 years
Premium Payment Term	Single pay/ Limited pay (2 to 10 years)
Deferment Period	Single Pay – 1 to 10 years Limited Pay – Chosen PPT, subject to a minimum of 5 years to 10 years
Vesting Age	40 to 80 years
Minimum Annuity	Minimum Annual Annuity of Rs. 12,000 p.a. Applicable for guaranteed portion of the annuity payout
Minimum Premium	Subject to minimum annuity amount
Premium payment frequency / Annuity pay-out frequency	Yearly, Half yearly, Quarterly and Monthly

^The variable annuity amount indicated under growth rate 4%, 8%, 10% and Historic benchmark return are illustrative and not guaranteed and do not indicate upper or lower limits of variable annuity under this plan. The actual annuity amount under variable annuity may go up or down depending on the volatility and risks associated with the NIFTY 50 Index benchmark

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.

Annuity products with variable annuity pay-out option are different from the traditional insurance products and are subject to the risk factors.

The premium paid in the annuity offered under the annuity policies with variable annuity pay-out option are subject to investment risks associated with capital markets and publicly available index. The annuity amount may go up or down based on the factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions.

Past performance of NIFTY 50 Index is not an indication of future performance.

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