



**Future-proof your family's financial security  
with us**

**Aditya Birla Sun Life Insurance Insta Digi Term Plan**

A Non-linked Non-participating Individual Life Pure Risk Premium Term Insurance Plan

**Aditya Birla Sun Life  
Insurance Company Limited**



## ABOUT THE PLAN

**ABSLI Insta Digi Term Plan** is a specialized term plan tailored specifically for employees within various professional sectors. This innovative product is designed to provide enhanced financial security, catering to the unique needs of professionals with best-in-class premium rates.

## WHAT THIS PLAN OFFERS YOU



**Cost-Effective Life Insurance Cover:** Offers Robust Protection to your family at cost effective premiums



**Exclusive Discounts for Salaried Individuals:** Avail a first-year premium discount of 7% for Males/Transgenders and 9% for Females



**Streamlined Simplicity and Efficient Onboarding Process:** Engineered for clarity and ease, this product ensures a seamless understanding and frictionless onboarding experience, without any complexities



**Comprehensive Rider Options:** Augment your policy with up to 4 strategic rider benefits, enhancing your overall coverage and protection



**Flexible Premium Payment:** Benefit from the adaptability of Limited Pay and Regular Pay options, allowing for tailored financial planning

# ELIGIBILITY

Type of Plan	A Non-linked Non-participating Individual Life Pure Risk Premium Term Insurance Plan														
Coverage	All Individuals (Male   Female   Transgender)														
Age of the Life Insured at Entry (age as on last birthday)	Minimum	21 Years													
	Maximum	59 years													
Maturity Age of the Life Insured (age as on last birthday)	Minimum	23 years													
	Maximum	61 years													
Premium Payment Term (PPT) & Policy Term (PT)	<table><tr><th>PPT</th><th>Min PT</th><th>Max PT</th></tr><tr><td>Limited Pay 5 &amp; 10 Years</td><td>PPT + 5 Years</td><td>40 Years</td></tr><tr><td>Regular Pay 2 to 15 Years</td><td>2 Years</td><td>15 Years</td></tr></table>					PPT	Min PT	Max PT	Limited Pay 5 & 10 Years	PPT + 5 Years	40 Years	Regular Pay 2 to 15 Years	2 Years	15 Years	
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Premium Payment Modes and Modal Factors	<div>Annual   Semi-Annual   Quarterly   Monthly</div> <table><tr><th>Frequency</th><th>Annual</th><th>Semi-annual</th><th>Quarterly</th><th>Monthly</th></tr><tr><td>Modal Factors</td><td>0%</td><td>4%</td><td>6%</td><td>8%</td></tr></table>					Frequency	Annual	Semi-annual	Quarterly	Monthly	Modal Factors	0%	4%	6%	8%
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Sum Assured	<table><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>₹25,00,000</td><td>₹2,00,00,000</td></tr></table>					Minimum	Maximum	₹25,00,000	₹2,00,00,000						
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Discount	<table><tr><th>Male/Transgender</th><th>Female</th></tr><tr><td>7%</td><td>9%</td></tr></table> <p>Applicable for Annual income of ₹3,00,000 or above. This discount will apply to the first-year premium only</p>					Male/Transgender	Female	7%	9%						
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How to choose your Plan?	<p><b>ABSLI Insta Digi Term Plan</b> offers a streamlined product with a simplified onboarding process, providing instant decisions for a hassle-free experience.</p> <p><b>Step 1:</b> Choose Your desired Sum Assured <b>Step 2:</b> Choose the Premium Payment Term and Policy Term <b>Step 3:</b> Fill in Personal details</p> <p>Sum Assured, Premium Payment Term, Policy Term and mode of premium payment chosen at inception cannot be changed thereafter. Premium will vary depending upon the Option chosen at inception.</p>														

# YOUR POLICY BENEFITS

Benefits	Details
Death Benefit	<p>In case of unfortunate demise of the Life Insured during the Policy Term, Death Benefit will be paid to the Nominee(s)/legal heir(s)/assignee (as explained in the below-mentioned section).</p> <p>Death Benefit will be the Sum Assured on Death payable in lump sum.</p> <p>Sum Assured on Death is highest of:</p> <ul style="list-style-type: none"><li>• 11 times the Annualized premium</li><li>• 105% of the Total Premiums Paid as on the date of death</li><li>• The absolute amount assured to be paid on death.</li></ul> <p>Where,</p> <ol style="list-style-type: none"><li><b>1. Annualized premium</b> 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. Any discount on the first-year premium, is also excluded.</li><li><b>2. Total Premiums</b> Paid means total of all the premiums received, excluding any underwriting extra premiums, any loadings for modal premiums, any rider premium and taxes. Any discount on the first-year premium, is also excluded.</li><li><b>3.</b> The <b>absolute amount assured to be paid on death</b> is the sum assured chosen at inception.</li></ol>
Maturity Benefit	There is no Maturity Benefit payable for the Plan
Rider Benefits	<ul style="list-style-type: none"><li>• <b>ABSLI Surgical Care Rider (UIN: 109B015V03)</b> provides lump sum benefit in case of hospitalization for a minimum period of 24 hours for undergoing medically necessary surgery in India. This rider is only applicable for a Life Insured aged 18 years and above and the rider Policy Term cannot exceed the base Policy Term.</li><li>• <b>ABSLI Hospital Care Rider (UIN: 109B016V03)</b> provides daily cash benefit in case of hospitalization for a minimum period of 24 hours for medically necessary treatment of any Illness or Injury payable from the first day for the duration of hospitalization. This rider is only applicable for a Life Insured aged 18 years and above and the rider Policy Term cannot exceed the base Policy Term.</li><li>• <b>ABSLI Accidental Death Benefit Rider Plus (UIN:109B023V02)</b> provides 100% of Rider Sum Assured as an additional lump sum amount in case of death due to accident of Life Insured. Additionally, the rider premiums collected aft-er the date of Accident till the date of death, shall be refunded with interest, along with death benefit payable. This rider is only applicable for a Life Insured aged 18 years &amp; above and the rider Policy Term cannot exceed the base Policy Term.</li><li>• <b>ABSLI Waiver of Premium (UIN: 109B017V03)</b> waives off all future premiums of the base plan and the attached riders throughout the rest of the premium payment in case of diagnosis of critical illness, disability.</li></ul>

## HOW DOES THE PLAN WORK ?

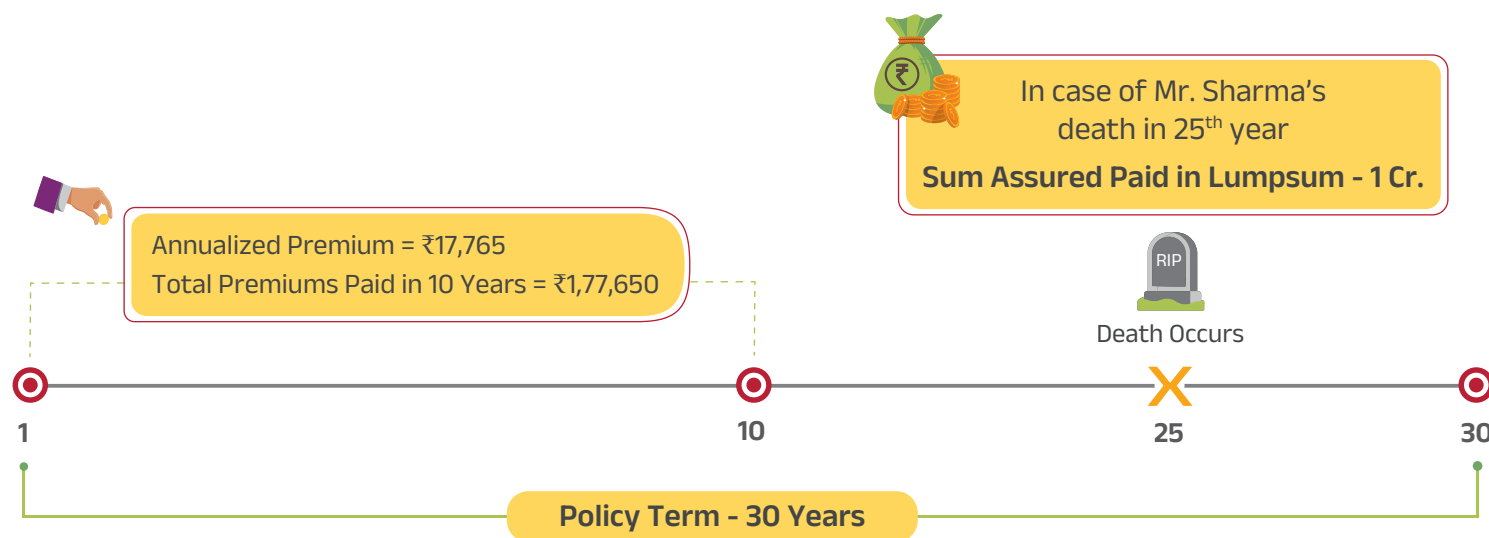
You shall be entitled to life cover for the chosen sum assured, at the inception of the Policy. The premium payment term and policy term once selected cannot be changed at a later date. Premium payable will vary depending upon the policy term and sum assured chosen.

### Let's explore how does the plan work.

Under this plan, In the unfortunate event of the death of the Life Insured, anytime during the Policy Term, the Nominee(s)/legal heir(s)/assignee will be paid Sum Assured on Death chosen at Inception in Lump Sum. provided all due premiums have been paid.

- Let us take the example of Mr. Sharma, 30 years old, who opts for ABSLI Insta Digi Term Plan for a Sum Assured of ₹1 crore. He chooses a Policy Term of 30 years and Premium Payment Term of 10 years.

Unfortunately, he dies during the 25<sup>th</sup> Policy year. His Nominee is paid a lump-sum equal to ₹1 crore and the Policy terminates. The same is illustrated below:



The premiums shown are for Preferred Life.

Premiums are exclusive of taxes and First Year Discount (7%).

### • Your choices at inception:

You will have to choose the Sum Assured, Policy Term, Premium Payment Term and mode of premium payment.

## DISCLAIMERS

This Policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non-linked non-participating individual life pure risk premium term 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. For further details please refer to the Policy contract. This product shall also be available for sales through online channel. Tax benefits are subject to changes in the tax laws. For more details and clarification call your ABSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.

# Aditya Birla Sun Life Insurance Company Limited



## LIFE INSURANCE

Life Insurance coverage is available in this product.

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.

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). 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. For policies issued on minor life, the date of commencement of risk shall be the date of commencement of the policy. Where a policy is issued on a minor life, the policy will vest after attainment of majority of the Life Insured. Where the Life Insured (whether major or minor) and Proposer/Policyholder is different, on the death of the Proposer/Policyholder, his legal heirs, in accordance with the existing succession laws, will be considered as new Proposer/Policyholder. As there is no death benefit payable on the death of the Proposer/Policyholder, the policy status does not change, and the policy continues. This product shall also be available for sales through online channel. Tax benefits are subject to changes in tax laws. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. For more details and clarification call your ABSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.

Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16<sup>th</sup> Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Customer Helpline Numbers 1-800-270-7000, Company Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN: 109N148V02 ADV/5/25-26/282

### BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

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.