IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Advantage Plan Option

ADITYA BIRLA CAPITAL
LIFE INSURANCE

#RetirementHoTohAisa

Plan your dream retirement

with

ABSLI Smart Wealth Pension Plan

(A Unit-Linked Non-Participating Individual Pension Plan)

Key Features

- Create dedicated retirement fund with choice of 5 Funds and 4 Investment strategies
- Option of Single Life and Joint Life with WOP*
- Up to 600%** of Return of Premium Allocation Charge and Loyalty Additions
- Fully tax-free withdrawal of up to 60% of fund on maturity
- Higher benefit for Female lives
- Up to 1% Annuity Booster#

*Waiver of Premium inbuilt in Joint Life option
**Policy Term of 30 years and above
#Annuity Booster of 1% for Limited or Regular Pay and 0.5% for Single pay

Aditya Birla Sun Life Insurance Company Limited

Sample Illustration

Annual Premium: Rs. 2,00,000 | Premium Payment Term: 10 years | Policy Term: 20 years | Pension Maximiser Fund

Single Life

Age (years)	Age at vesting (years)	Vesting / Maturity Benefit			
		Male Life		Female Life	
		Fund Value @8%^	Fund Value @4%^	Fund Value @8%^	Fund Value @4%^
30	50	Rs. 55,68,517	Rs. 30,90,662	Rs. 56,40,193	Rs. 31,31,143
35	55	Rs. 55,68,471	Rs. 30,90,556	Rs. 56,40,168	Rs. 31,31,078
40	60	Rs. 55,68,379	Rs. 30,90,352	Rs. 56,40,104	Rs. 31,30,938
45	65	Rs. 55,68,200	Rs. 30,89,941	Rs. 56,39,984	Rs. 31,30,669

Joint Life

Age (years)		Primary Life Assured Age at vesting (years)	Vesting / Maturity Benefit	
Primary Life Assured (Male)	Secondary Life Assured (Female)		Fund Value @8%^	Fund Value @4%^
30	28	50	Rs. 55,38,741	Rs. 30,75,109
35	33	55	Rs. 55,31,496	Rs. 30,71,149
40	38	60	Rs. 55,16,044	Rs. 30,62,771
45	43	65	Rs. 54,85,631	Rs. 30,46,277

Product Specifications

Lives Covered	Single Life	Joint Life*
Minimum Entry Age	18 years	
Maximum Entry Age	75 years	55 years
Age at Vesting	Minimum: 35 years | Maximum: 85 years	
Premium Paying Term (PPT)	Single Pay Limited Pay: 5 | 6 | 7 | 8 | 10 | 12 Years Regular Pay	Limited Pay: 5 | 6 | 7 | 8 | 10 | 12 Years
Minimum Policy Term	Single Pay: 10 years Regular/ Limited Pay: 15 years	Limited Pay: 15 years
Maximum Policy Term	57 years	
Minimum Premium	Single Pay: Rs. 2,00,000 p.a. | Regular / Limited Pay: Rs. 36,000 p.a.	
Maximum Premium	No Limit (subject to Board Approved Underwriting Policy)	
Premium Payment Mode	Annual | Semi-Annual | Quarterly | Monthly	

^4% and 8%-Assumed rates of returns @4% and @8% p. a., are only illustrative scenarios at these rates after considering all applicable charges. These are not guaranteed and they are not higher or lower limits of returns.
Unit Linked Life Insurance products are subject to market risks. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans and their future prospects or returns.

The linked Insurance Products do not offer any liquidity during the first five years of the contract.
For more details on risk factors, terms and conditions please read sales prospectus carefully before concluding a sale.

All the references to age are as on last birthday. Risk commences from the policy issue date.
*Both lives to be considered.

ABSLI Smart Wealth Pension Plan is a Unit-Linked Non-Participating Individual Pension Plan. ABSLI Smart Wealth Pension Plan does not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year from inception.

The premium paid in linked insurance policies are subject to investment risks associated with capital markets. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Aditya Birla Sunlife Insurance is only the name of the Life Insurance Company and ABSLI Smart Wealth Pension Plan is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Linked insurance products are different from the traditional insurance products and are subject to the risk factors. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Past performance is not necessarily an indication of future performance. Premiums paid may be eligible for tax benefits under the Section 123 of Income Tax Act 2025, subject to the provisions contained therein. Part of the benefit can be taken as tax-free commuted value, as prescribed under the Income Tax Act, 1961. The remaining amount (or full amount) can be used to purchase a life annuity at the then prevailing annuity rates. All policy benefits are subject to policy being in force. The risk is underwritten by ABSLI. Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000
Website: https://lifeinsurance.adityabirlacapital.com IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN:109L157V01 ADV/9/26-27/646

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