

Achieve your Goals Confidently with Guaranteed Income

Aditya Birla Sun Life Insurance Nishchit Aayush Plan

Aditya Birla Sun Life Insurance Company Limited

ABOUT THE PLAN

ABSLI Nishchit Aayush Plan, offers immediate liquidity along with long term income to fulfil all your dreams. This Plan provides life insurance cover with guaranteed regular income and lump sum benefits, empowering you to fulfil your goals and financially secure your family even in your absence.

WHAT THIS PLAN OFFERS YOU



Choice of Benefit Option
Long Term Income or Whole Life Income



Choice of Income Variant
Level or Increasing Income



Guaranteed* Income
Guaranteed Income after deferment period till end of policy term.



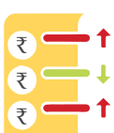
Guaranteed* Lump sum Benefit
At maturity of the policy



Flexibility
To build your own plan with choice of income benefit, income variant, premium payment term, policy term and deferment period



Get Assured Protection
Protection with life cover across policy term



Enhanced Sum Assured flexibility
Choose from 10 times, 7 times and now introducing 5 times Sum Assured Multiple
Bigger Multiples, Bigger Win



High Entry Ages
Plan available for individuals up to 65 years age

*The guaranteed benefits are applicable only if all due premiums are paid.

PLAN AT A GLANCE

Product Specifications:

Type of Plan

A Non-Linked, Non-Participating, Individual Savings Life Insurance Plan

Coverage

All Individuals (Male I Female I Transgender)

Age of the Life Insured at Entry (age as on last birthday)

Minimum	**Long Term Income:** 30 days* **Whole Life Income:** 30 years *In case the Life Insured is a minor, the Policy will automatically vest once the Life Insured attains the age of majority. The risk coverage for the minors will start from the Date of Commencement of Risk.
Maximum	65 years

Maturity Age of the Life Insured (age as on last birthday)

Minimum	18 years
Maximum	**Long Term Income:** 85 years (age last birthday) **Whole Life Income:** 100 years (age last birthday)

Premium Payment Term (PPT) & Policy Term (PT)

Other than Income Only Benefit and Level Income with Return of Premium benefit

Premium benefit

Premium Payment Term (Years)	Policy Term (Years)						
	Long Term Income						Whole Life Income
6 pay	15	20	25	30	35	40	100 (-) Age at Entry
8 pay	15	20	25	30	35	40	
10 pay	15	20	25	30	35	40	
12 pay	15	20	25	30	35	40	

Income Only Benefit

Premium Payment Term (Years)	Policy Term (Years)				
	Long Term Income				Whole Life Income
6 pay	25	30	35	40	100 (-) Age at Entry
8 pay	25	30	35	40	
10 pay	-	30	35	40	
12 pay	-	30	35	40	

Level Income with Return of premium benefit

Premium Payment Term (Years)	Policy Term (Years)			
	Long Term Income			Whole Life Income
3 pay	15	20	25 to 47	100 (-) Age at Entry
6 pay				
8 pay				
10 pay				
12 pay				

Deferment Period

0 to 5 years, for all variants except (Level Income with Return of Premium benefit)

0 to 17 years (Level Income with Return of premium benefit)

Death Benefit Multiple

- 5 times of Annualized Premium
- 7 times of Annualized Premium
- 10 times of Annualized Premium

Premium Payment Modes

Annual | Semi-Annual | Quarterly | Monthly

Minimum Annualized Premium (Rs.)

- Benefit Option - Long Term Income

Income Variant	Entry Age (Age last birthday)	Sum Assured Multiple Option		
		10 times	7 times	5 times
All except Income Only Benefit	0 to 49 years	30,000		NA
	50 - 55 years	30,000		1,00,000
	56 - 65 years	NA	1,00,000	
Income Only Benefit	0 to 45 years	50,000		NA
	45 to 49 years	1,00,000		NA
	50 to 55 years	1,00,000		
	56 to 60 years	NA	1,00,000	

- Benefit Option - Whole Life Income

Income Variant	Entry Age (Age last birthday)	Sum Assured Multiple Option		
		10 times	7 times	5 times
All except Income Only Benefit	30 to 49 years	30,000		NA
	50 to 55 years	30,000		1,00,000
Income Only Benefit	30 to 45 years	50,000		NA
	46 to 49 years	1,00,000		NA
	50 to 55 years	1,00,000		
	56 to 60 years	NA	1,00,000	

Maximum Annualized Premium

No Limit (subject to Board Approved Underwriting Policy)

Minimum Sum Assured (Rs.)

Income Variant	Entry Age (Age last birthday)	Sum Assured Multiple Option		
		10 times	7 times	5 times
Other than Income Only Benefit	0 to 49 years	3,00,000	2,10,000	NA
	50 to 55 years	3,00,000	3,00,000	50,0000
	56 to 60 years	NA	7,00,000	50,0000
	61 to 65 years	NA	7,00,000	50,0000
Income Only Benefit	0 to 45 years	5,00,000	3,50,000	NA
	46 to 49 years	10,00,000	7,00,000	NA
	50 to 55 years	10,00,000	7,00,000	50,0000
	56 to 60 years	NA	7,00,000	50,0000

Maximum Sum Assured

Subject to Board Approved Underwriting Policy

Premium bands

The benefits under this product vary by premium bands as mentioned below:

Premium Bands	Band 1	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7
Annualized Premium (₹)	30,000 to 49,999	50,000 to 99,999	1,00,000 to 1,99,999	2,00,000 to 2,99,999	3,00,000 to 4,99,999	5,00,000 to 24,99,999	25,00,000+

PLAN BENEFITS

<table>
<tr><th>Benefits</th><th>Details</th></tr>
<tr><td>Death Benefit</td><td>
In the unfortunate event of Death of the Life Insured anytime during the Policy Term, provided the Policy is in-force, Death Benefit shall be payable as a lump sum to the nominee.

Death Benefit is defined as higher of:
- Sum Assured on Death
- Surrender Benefit

Where,
'Sum Assured on Death' is higher of
- Sum Assured
- 105% of Total Premiums Paid till date of death

Sum Assured is a multiple of the Annualized Premium. The Policyholder can choose one of the following Sum Assured Multiples at policy inception -
- 5 times of Annualized Premium
- 7 times of Annualized Premium
- 10 times of Annualized Premium

The chosen Sum Assured Multiple cannot be changed.

Staggered Death Benefit Option
The Nominee will have an option to receive the amount of Death Benefit in Annual/Monthly instalments payable at the end of the year/month instead of a lump sum, over a period of 5 years.

Please refer to the product brochure for further details.
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<tr><td>Survival Benefit</td><td>
On Survival of life insured, provided all due premiums have been paid, Survival Benefit in the form of Guaranteed Income will be paid at the end of each year starting from the first policy year (if '0 Year' deferment is chosen) until Policy Maturity.

The Income Variants are explained below,
- Level Income with Lump sum Benefit/Level Income with Enhanced Lumpsum Benefit / Level Income with Return of Premium / Income Only Benefit:
Income Benefit is expressed as a percentage of Annualized Premium. Income Benefit varies by Benefit Option, Income Variant, Deferment Period, Premium Payment Term, Policy Term, Life Insured's Age at inception of the policy, Sum Assured Multiple and Annualized Premium.

- Increasing Income with Lump sum Benefit:
Under this option, Income benefit payout will increase at a simple interest rate of 5% every 5 years from the policy commencement date as per the deferment option chosen.

For details on the Income %age applicable to your Policy, please refer to the Benefit Illustration.

- Income Benefit Payout Frequency:
You have the option to receive the Income Benefit in Annually in Advance, Annually in Arrears or semi-annual or quarterly or monthly frequency.

The income is payable at the start of the year in case of Annually in Advance frequency and at the end of the year or half-year or quarter or month, as the case may be, for the rest of the frequencies.

For Annually in Advance, semi-annual, quarterly, and monthly frequency, the Income Benefit shall be based on the annual Income Benefit as given below: 8% Monthly, 24.25% Quarterly, 49% Semi-Annual Income (per frequency) as a % of Income Benefit for Annual Benefit Payout Frequency Income Benefit Payout Frequency.

<table>
<tr><th>Income Benefit Payout Frequency</th><th>Income (per frequency) as a % of Income Benefit for Annually in Arrears Benefit Payout Frequency</th></tr>
<tr><td>Annually in Arrears</td><td>100%</td></tr>
<tr><td>Annually in Advance</td><td>93.02%</td></tr>
<tr><td>Semi-Annual</td><td>49%</td></tr>
<tr><td>Quarterly</td><td>24.25%</td></tr>
<tr><td>Monthly</td><td>8%</td></tr>
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</td></tr>
<tr><td>Maturity Benefit</td><td>
On survival of life insured till the end of policy term, Guaranteed Lumpsum Benefit (GLB) is payable. Guaranteed Lumpsum Benefit is equal to Total Premiums Paid by You multiplied by the applicable Lump sum Factor. The lump sum Factor varies by Benefit Option, Income Variant, Premium Payment Term and Policy Term. Please refer to the product brochure for lump sum factors. If all due premiums are paid under the policy, your Guaranteed Lumpsum Benefit (GLB) will be further increased by 100% and paid to you at Maturity. This increase to the guaranteed lumpsum benefit is applicable to all income benefit variants under this product.
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<tr><td>Rider Benefit</td><td>
For added protection, you can enhance your risk coverage during the Policy Term by adding following riders at a nominal extra cost.
- ABSLI Accidental Death Benefit Rider Plus (UIN: 109B023V02)
- ABSLI Critical Illness Rider (UIN: 109B019V03)
- ABSLI Surgical Care Rider (UIN: 109B015V03)
- ABSLI Hospital Care Rider (UIN: 109B016V03)
- ABSLI Waiver of Premium (UIN:109B017V03)

Please refer to the product brochure for further details on Rider benefits.
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HOW DOES THE PLAN WORK?

Case Study for Level Income with Lump sum Benefit:

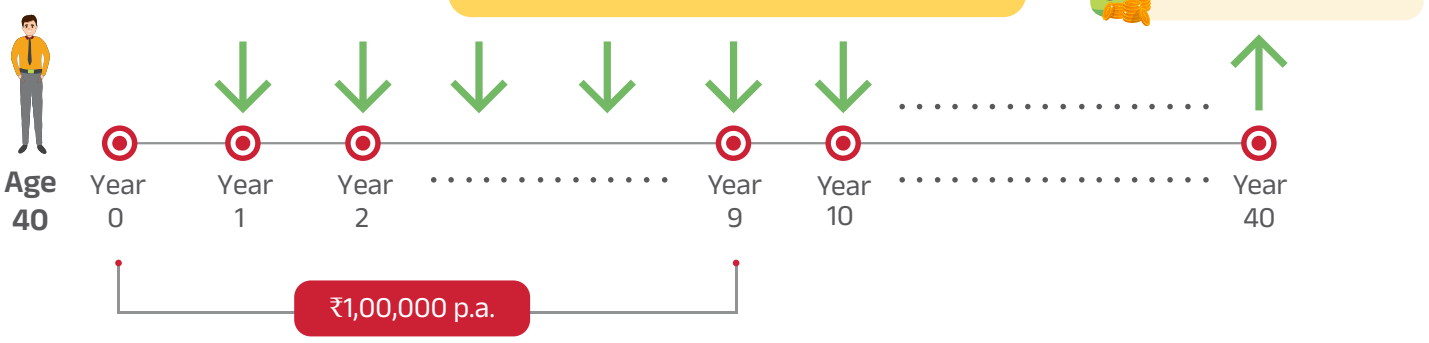
Mr. Sachin Sharma, aged 40 years, invests ₹1,00,000 p.a. in ABSLI Nishchit Aayush Plan. He opts for a Long-Term Income variant with Premium Payment Term of 10 years and Policy Term of 40 years and chooses to receive his income immediately (0 year deferment) on Annually in Arrears basis.

Scenario 1: Mr. Sharma survives through the Policy Term and receives Survival Benefit during the policy term and Maturity Benefit at end of policy term.

Age 40, Male I Premium: ₹1,00,000 I PPT: 10 years I PT: 40 years
Deferment: 0 years I Guaranteed Lumpsum Benefit Factor: 70%

Maturity Benefit		
Guaranteed Lump sum Benefit (Lumpsum Factor * Total Premiums Paid): A	Enhancement# to Guaranteed Lumpsum Benefit (100% * Guaranteed Lumpsum Benefit): B	Total Benefit: A+B
₹7,00,000	₹7,00,000	₹14,00,000

#if all due premiums are paid under the policy

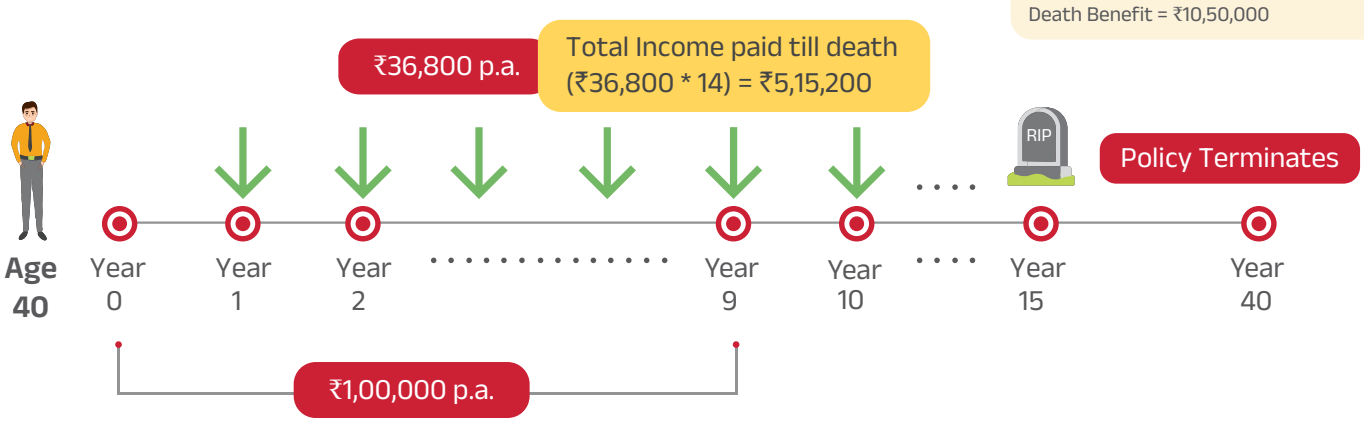


Scenario 2: Mr. Sharma dies in the 15th year of the policy; his nominee will receive Death Benefit.

Age 40, Male I Premium: ₹1,00,000 I PPT: 10 years I PT: 40 years
Deferment: 0 years I Guaranteed Lumpsum Benefit Factor: 70%

Death during 15th Policy Year
SA on death will be, Higher of
- 10 * AP = 1,00,000 * 10 = 10,00,000
- 105% of Total Premiums Paid = 10,50,000

Death Benefit = ₹10,50,000



DISCLAIMER

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. Please refer to the Product Brochure for more details on the product. “We”, “Us”, “Our” or “the Company” or “ABSLI” means Aditya Birla Sun Life Insurance Company Limited. “You” or “Your” means the Policyholder. For other terms and conditions, request your Agent Advisor or intermediaries for giving a detailed presentation of the product before concluding the sale. For more details on risk factor terms and conditions, please read sales brochure before concluding the sale. Should you need any further information from us, please contact us on the below mentioned address and numbers.

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 11 read with Schedule II of Income Tax Act, 2025, 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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This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). 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, 16th 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: 109N137V16 ADV/11/26-27/900

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