



## **Prioritize your Family's Short-Term Goals with a Plan that offers Flexibility**

### **Aditya Birla Sun Life Insurance SecurePlus Plan**

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

**Aditya Birla Sun Life  
Insurance Company Ltd.**



**LIFE INSURANCE**

## ABSLI SECUREPLUS PLAN – AN OVERVIEW

As you take care of the everyday needs of your family, you also wish to ensure that they remain financially secure, stable and strong throughout their lives, irrespective of the circumstances. Therefore, establishing a guaranteed income source becomes inevitable. Aditya Birla Sun Life Insurance SecurePlus Plan brings you a backup income opportunity that not just provides a consistent earning but also protects your family in their hour of need. ABSLI SecurePlus Plan provides an option to pay premiums for a limited period and offers a regular guaranteed income along with loyalty additions. This Product provides guaranteed income that is significant to upkeep the financial stability of the household. Invest in it today to create a secure tomorrow!

### WHAT THIS PLAN OFFERS YOU



**Guaranteed\* Income:** Get regular flow of guaranteed\* income for Your chosen Benefit Payout Period to safeguard Your savings.



**Loyalty Additions:** Loyalty Additions as an additional boost to Your Income Benefit pay-out.



**Commutation Option:** Flexibility to receive a discounted value of future survival benefits as a lump sum based on Your needs.



**Customizable Benefits:** Option to enhance Your insurance cover through riders, which are available at a nominal extra cost.

\*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   Female   Transgender)						
Age of the Life Insured at Entry (age as on last birthday)	Minimum	1* year <small>* 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 policy issue date.</small>					
	Maximum	60 years					
Maturity Age of the Life Insured (age as on last birthday)	Minimum	18 years					
	Maximum	77 years					
Premium Payment Term (PPT), Policy Term (PT) and Benefit Payout Period	Premium Payment Term (PPT)		Policy Term (PT)			Benefit Payout Period	
	6 years		6/7/8/9/10/11 years			6/8/10/12 years	
	8 years		8/9/10/11/12/13 years			6/8/10/12 years	
	10 years		10/11/12/13/14/15 years			6/8/10/12 years	
	12 years		12/13/14/15/16/17 years			6/8/10/12 years	
	Note:- 1) The PPT and PT once chosen at policy inception, cannot be changed thereafter. 2) The Benefit Payout Period commences after the end of the Policy Term, during which the Survival Benefit is payable to the Policyholder. It is chosen at policy inception and cannot be changed thereafter.						
Premium Payment Frequency and Modal Factors	Annual   Semi-Annual   Quarterly   Monthly						
	Mode		Annual	Semi-annual	Quarterly	Monthly	
	Modal Factors		0.0%	3.5%	5.0%	6.0%	
Minimum Annualized Premium	₹ 50,000						
Maximum Annualized Premium	No Limit (subject to Board Approved Underwriting Policy)						
Minimum Sum Assured	₹ 3,50,000						
Maximum Sum Assured	No Limit (subject to Board Approved Underwriting Policy)						
Sum Assured Multiple	Option 1	Option 2					
	11x	7x					
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
	Annualized Premium (in ₹)	50,000 to 74,999	75,000 to 1,49,999	1,50,000 to 2,99,999	3,00,000 to 4,99,999	5,00,000 to 24,99,999	25,00,000+

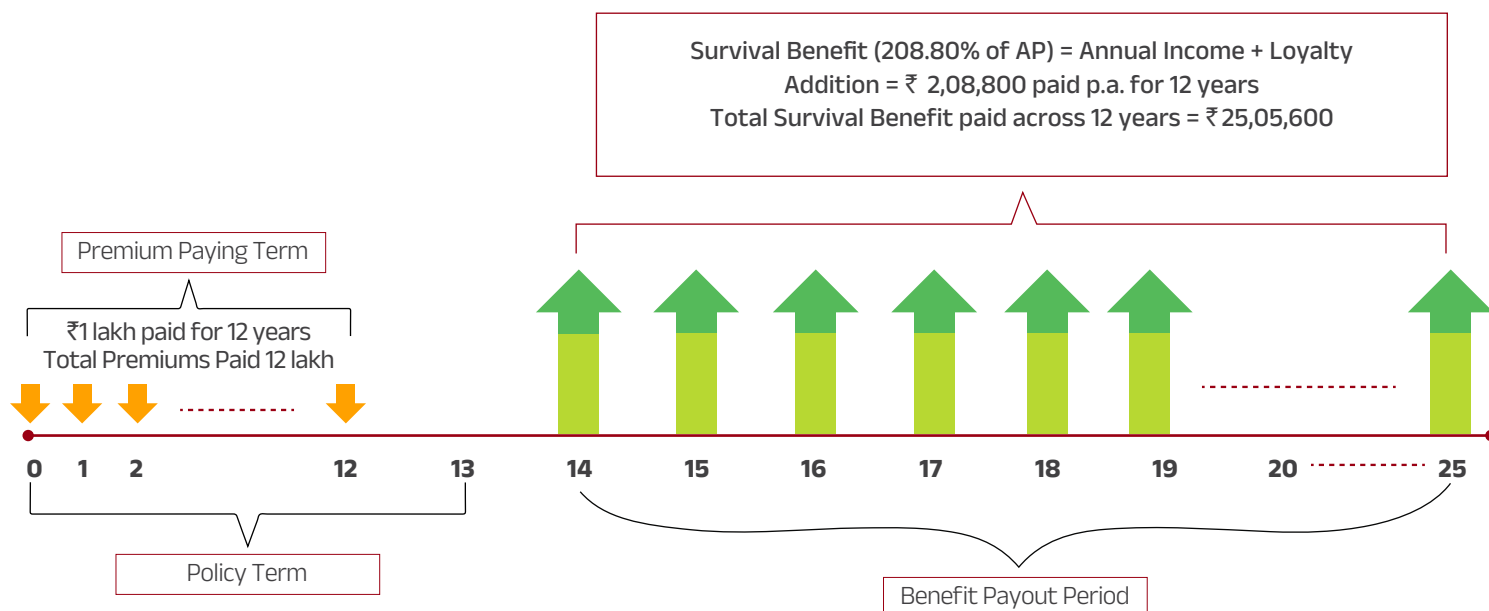
## KEY BENEFITS OFFERED UNDER THE PLAN

Benefit	Details
Death Benefit	<p>In case of death of the Life Insured anytime during the Policy Term, provided the Policy is in-force and not under Lapsed or Reduced Paid Up mode, We will pay the “Sum Assured on Death” to Your nominee/beneficiary:</p> <p>“Sum Assured on Death” is defined as higher of:</p> <ol style="list-style-type: none"><li>150% of Total Premiums paid till the date of death</li><li>Sum Assured</li></ol> <p><b>Staggered Death Benefit Option</b></p> <p>The nominee/beneficiary will have an option to receive the Death Benefit in annual/monthly installments payable at the end of the year/month instead of a lump-sum, over a period of 5 years.</p> <p>Once the Installment mode has been opted by the nominee/ beneficiary, it cannot be changed later.</p> <p>If, having elected the Staggered Death Benefit Option, the nominee/ beneficiary would subsequently like to get a lump sum instead of the installments anytime during the 5 year period; a discounted value of the outstanding benefits shall be paid to the nominee/beneficiary as a lump sum.</p>
Survival Benefit	<p>On surviving till the end of Policy Term, Income Benefit is payable to You for 6, 8, 10 or 12 years at the end of the period (monthly, quarterly, half yearly or annually) as per the Benefit Payout Frequency chosen.</p> <p>The Survival Benefit applicable is mentioned below:</p> <p><b>Income Benefit:</b></p> <p>Income Benefit, expressed as a percentage of Annualized Premium, will be paid to You which varies by Your Age at entry, Premium amount, Premium Payment Term and Benefit Payout Period.</p> <p>For entry ages above 50 years, if the Policyholder chooses Sum Assured multiple as per Option 2, the Income Benefit is enhanced by 2%.</p> <p><b>Loyalty Addition:</b></p> <p>We will enhance your Income Benefit every year during the Benefit Payout Period by adding a Loyalty Addition, provided all premiums have been paid during the Premium Paying Term. In case of death of the Life Insured during the Benefit Payout Period, the Income Benefit and Loyalty Addition will continue to be paid to the nominee/beneficiary.</p> <p><b>Please Note,</b> Loyalty Addition is applicable only for policies that have paid all the due premiums under the policy.</p> <p><b>Benefit Payout Frequency:</b></p> <p>At policy inception, You will have the option to receive the Income Benefit in annual or semi-annual or quarterly or monthly frequency. You have the flexibility to change the chosen Benefit Payout Frequency during the Policy Term or during the Benefit Payout Period as per Your changing needs. In case the Benefit Payout Frequency is changed during the Benefit Payout Period, the change will be effective from the subsequent policy anniversary.</p>
Maturity Benefit	<p>At the end of the Policy Term, You will have the flexibility to use the commutation option wherein, at any time on or after end of the Policy Term, if You would like to get a lump sum instead of the Income Benefits, the commuted value of the outstanding benefits shall be paid as a lump sum.</p>
Rider <sup>2</sup> Benefits	<p>For added protection, you can enhance your risk coverage during the Policy Term by adding following riders at a nominal extra cost.</p> <ul style="list-style-type: none"><li>• <b>ABSLI Accidental Death Benefit Rider<sup>2</sup> Plus (UIN: 109B023V02)</b></li><li>• <b>ABSLI Critical Illness Rider<sup>2</sup> (UIN: 109B019V03)</b></li><li>• <b>ABSLI Surgical Care Rider<sup>2</sup> (UIN: 109B015V03)</b></li><li>• <b>ABSLI Hospital Care Rider<sup>2</sup> (UIN: 109B016V03)</b></li><li>• <b>ABSLI Waiver of Premium Rider<sup>2</sup> (UIN:109B017V03)</b></li></ul> <p><sup>2</sup>There are exclusions attached to the riders. Please refer product and rider brochure for more details</p>
Tax Benefit	<p>You may be entitled to certain applicable tax benefits on premiums paid and on benefit(s) received under your policy. Please note that all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. It is advisable to seek an independent tax advice.</p>

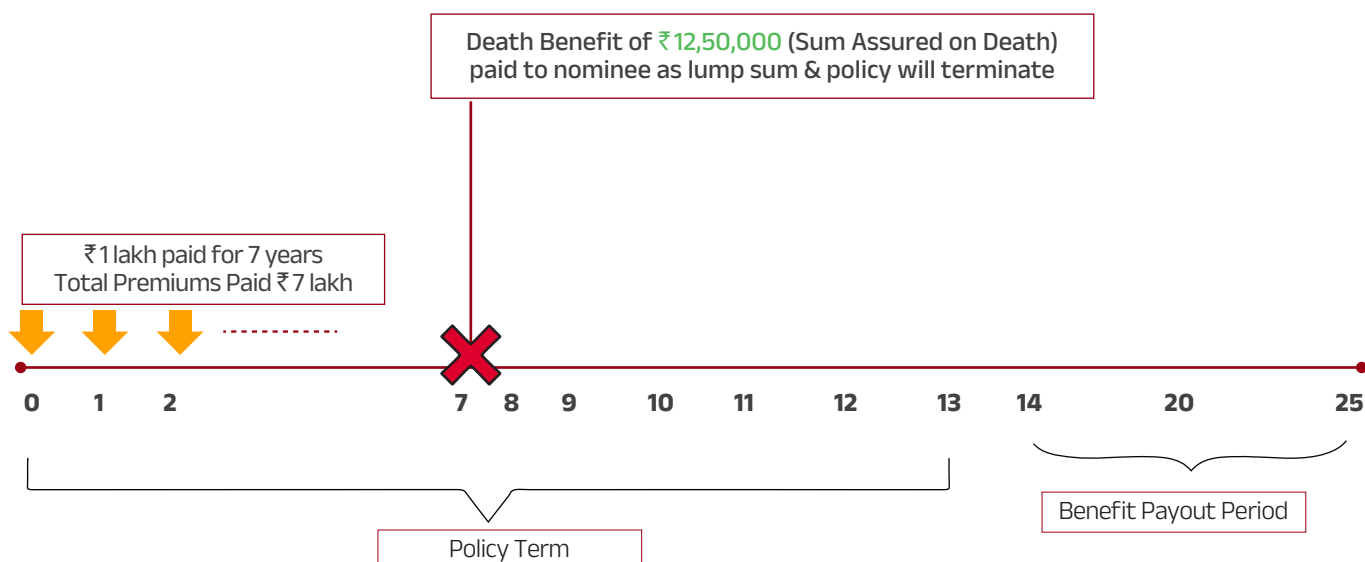
## HOW DOES ABSLI SECUREPLUS PLAN WORK FOR YOU?

Mr. Sharma, aged 35 years, invests ₹1,00,000 p.a. in ABSLI SecurePlus Plan. He opts for 12 years Premium Payment Term with 13 years Policy Term and 12 years of Benefit Payout Period. He chooses to receive his Income Benefit annually. His Sum Assured is ₹12,50,000.

**Scenario 1:** Mr. Sharma survives through the Policy Term and receives Income Benefits throughout the Benefit Payout Period.



**Scenario 2:** Mr. Sharma dies in the 7th year of the policy during his Premium Payment Term, his nominee will receive the Death Benefit.



# Aditya Birla Sun Life Insurance Company Ltd.



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.

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.

Protection Plans	Health Plans	Children's Future	Retirement Plans	Wealth Plans with Protection	Savings Plans with Protection
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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. This product shall also be available for sales through online channel. Policies sourced through POS channel will not have any medical examination. Tax benefits may be available as per prevailing 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. All policy benefits are subject to policy being in force. “We”, “Us”, “Our” or “the Company” or “ABSLI” means Aditya Birla Sun Life Insurance Company Limited. “You” or “Your” means the Policyholder. Policyholder and Life Insured can be different under this product. In all situations, it is ensured that the Policyholder has an insurable interest in the Life Insured. For other terms and conditions, request your Agent Advisor or intermediaries for giving a detailed presentation of the product before concluding the sale. Should you need any further information from us, please contact us on the below mentioned address and numbers. For more details on risk factors, terms and conditions, please read the sales brochure before concluding the sale.

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 Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN: 109N102V13 ADV/6/25-26/531

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