

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

Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to withdraw/surrender the monies invested in Linked Insurance Products completely or partially till the end of the fifth year from inception.



# Invest wisely today, build wealth for tomorrow

## Aditya Birla Sun Life Insurance Wealth Smart Plus

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

**Aditya Birla Sun Life  
Insurance Company Limited**



**LIFE INSURANCE**

## ABSLI Wealth Smart Plus – An Overview

**ABSLI Wealth Smart Plus**, a unit-linked non-participating individual life insurance plan (ULIP) designed to cater to a diverse array of investment and protection needs of customer. With a keen focus on providing smart investment options, this plan serves as a versatile tool for securing your financial future. At its core, ABSLI Wealth Smart Plus empowers customer to build wealth strategically, whether it's to generate a steady income for retirement, fulfill your children's educational aspirations, or achieve your personal financial goals. With ABSLI Wealth Smart Plus, you can embark on your journey towards financial security with confidence, knowing that you have a robust and adaptable solution at your disposal.

## What does this plan offer you?

**ABSLI Wealth Smart Plus** is a unit-linked non-participating individual life insurance savings plan that offers the following benefits:

### Key Features:



**Two Plan Options** – Smart Life Option (coverage till Age 75) and Whole Life Option (coverage till Age 100)



**Zero Premium Allocation Charge and Zero Policy Administration Charge** throughout Policy Term



**Choice of 5 investment strategies and 20 funds** to suit your varied investment needs



**Systematic Withdrawal Facility** to enable regular withdrawals from your Fund Value during the policy term to cater to your recurring monetary needs



**Flexibility of partial withdrawals** to meet any emergency fund requirements



Tax Benefits may be applicable on Premiums paid and Benefits received as per prevailing tax laws

## Create your plan in 3 simple steps

**Step 1:** Choose Plan Option:

**Step 2:** Choose your Annualized Premium, Premium Payment Term, Policy Term and Premium Payment Mode

**Step 3:** Choose your Investment Strategy and Fund Allocation

## ABSLI Wealth Smart Plus At a Glance

Product Specifications		
<b>Type of Plan</b>	A Unit-Linked Non-Participating Individual Life Insurance Savings Plan	
<b>Coverage</b>	All Individuals (Male   Female   Transgender)	
<b>Entry Age (age as on last birthday)</b>	<b>Smart Life Option</b> Minimum – 30 days* Maximum – 60 years	<b>Whole Life Option</b> Minimum - 18 years Maximum - For Limited Pay: 5 Pay: 40 years 6 Pay and above: 45 years For Regular Pay: 45 years
<b>Maturity Age (age as on last birthday)</b>	Minimum – 18 years Maximum – 75 years	100 years (age last birthday)
<b>Premium Payment Mode</b>	Annual   Semi-Annual   Quarterly   Monthly	
<b>Minimum Premium</b>	₹12,000 p.a. if paid annually ₹6,000 p.a. if paid semi-annually ₹3,000 p.a. if paid quarterly ₹1,000 p.a. if paid monthly	
<b>Maximum Premium</b>	No Limit (subject to Board Approved Underwriting Policy)	
<b>Minimum Sum Assured</b>	For Entry Age: 30 days to 50 years: ₹1,20,000 For Entry Age: 51 years and above: ₹84,000	₹1,20,000
<b>Maximum Sum Assured</b>	No Limit (subject to Board Approved Underwriting Policy)	
<b>Premium Payment Term (PPT)</b>	Limited Pay: 5 to 15 years Regular Pay: 10 to 40 years	Limited Pay: 5 to 15 years Regular Pay: 100 minus Entry age
<b>Minimum Policy Term</b>	For Limited Pay (5 to 9 years): 10 years For Limited Pay (10 to 15 years): PPT + 1 For Regular Pay: 10 years	100 minus Entry Age
<b>Maximum Policy Term</b>	40 years	100 minus Entry Age

\* risk commences from the policy issue date. For policies issued on minor lives of less than age 1 year (age last birthday), the date of issuance shall also be the date of commencement of risk.

## Your Benefits

Benefits	Details
<p><b>Death Benefit</b></p>	<p><b>If the policy is in-force:</b></p> <p>In case of Death of the Life Insured anytime during the Policy Term, while the policy is in-force, we will pay to the nominee/legal heir higher of:</p> <ol style="list-style-type: none"> <li>Fund Value as on date of intimation of death of the Life Insured;</li> <li>Sum Assured (reduced by partial withdrawals made during the two years immediately preceding the date of death of the Life Insured, if any)</li> <li>105% of the of the Total Annualized Premiums received up to the date of death less any partial withdrawals made from the Fund Value, during two-year period immediately preceding the death of the life insured.</li> </ol> <p>Fund Value is equal to the number of units pertaining to Annualized Premiums allocated to the Fund(s) chosen by you multiplied by the respective NAV of the Fund(s).</p> <p>Where, the Sum Assured is 10 times of the Annualized Premium for entry ages upto 50 years and 7 times of the Annualized Premium for entry ages above 50 years.</p> <p>In case the Policy is issued on a minor life, the Policy will vest after attainment of majority of the Life Insured.</p> <p>Further any charges other than Fund Management Charges (FMC) recovered subsequent to the date of death shall be added back to the Fund Value as available on the date of intimation of death.</p> <p><b>If policy is in discontinuance status:</b></p> <p>In situations, as per the policy discontinuance provision, where the company has transferred the Fund Value net of discontinuance charges to the Linked Discontinued Policy Fund, the policy proceeds will be immediately released and paid upon the death of the Life Insured.</p>
<p><b>Maturity Benefit</b></p>	<p>On survival of Life Insured up to the end of the Policy Term and provided all due premiums under the policy have been paid or is a Reduced Paid-Up Policy, We shall pay the Fund Value in a lump sum to you or as a structured payout using Settlement Option if opted by you.</p>
<p><b>Rider Benefits</b></p>	<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 Plus (UIN: 109A024V01)</b></li> <li><b>ABSLI Waiver of Premium Rider (UIN: 109A039V01)</b></li> </ul> <p>For further details regarding the above-mentioned riders, please refer to respective rider brochure(s) available on our website.</p>
<p><b>Free-look Period</b></p>	<p>You will have the right to return the Policy to Us within 30 days from the date of receipt of the Policy, in case You are not satisfied with the terms &amp; conditions of Your Policy. We will pay the Policy Fund Value plus non allocated Instalment Premiums plus all Charges levied (excluding the Fund Management Charge) by cancellation of Units once We receive Your written notice of cancellation (along with reasons thereof) together with the original Policy documents. We will reduce the amount of the refund by the proportionate risk premium and expenses incurred by Us on medical examination of the Life Insured and stamp duty charges in accordance with the IRDAI (Protection of Policyholders Interest) Regulations, 2024.</p>
<p><b>Policy Discontinuance</b></p>	<p>At any time during the Policy Term, You have the right to surrender the policy by advising the Company in writing. The surrender benefit is equal to the Fund Value less applicable discontinuance /surrender charges. Policy can be discontinued/surrendered at any time but the discontinued/surrendered value will be subject to the provisions of the Policy. For further details please refer to the product brochure available on our website.</p>
<p><b>Settlement Option</b></p>	<p>You may, at least 15 days prior to the Maturity Date, opt for a Settlement Option, pursuant to which the Company will continue to manage the funds for you for a maximum period of 5 years from the Maturity Date and make periodic payments. During the settlement period, Fund Management Charges shall continue to be levied. There shall be a risk cover equal to 105% of the Total Annualized Premiums paid and Mortality Charges will be deducted basis the Sum at Risk. During the settlement period, Partial Withdrawal is not allowed, however, Fund Switches is allowed.</p>



## Other Features

### Investment Strategies:

- 1. Systematic Transfer Investment Option:** An option which replicates a rupee cost averaging method by systematically moving Your money from a debt to equity fund every month.
- 2. Return Optimiser Investment Option:** A strategy that enables You to take advantage of the equity market, protect your gains from the future market volatility and create a more stable sequencing of investment returns.
- 3. Self-Managed Investment Option:** A strategy where your money will be invested in Your choice of fund(s).
- 4. Smart Investment Option:** A standardized approach for striking the right balance between debt and equity by rebalancing Your portfolio basis years to maturity remaining in Your policy.
- 5. Life Cycle Investment Option:** An option to manage your funds by creating an ideal balance between equity and debt fund of Your choice, through systematic allocation based on Your age.

### Fund Switching:

If you have selected Self-managed/Systematic Transfer Investment Option then, you can switch from one fund to another fund, provided the switched amount is at least Rs. 5,000. Switches are not available under Systematic Transfer Option when the funds are in Liquid Plus Fund. There is no limit on the number of switches that can be exercised in a policy year and all switches are free of charge.

### Premium Redirection:

You can opt to redirect future premiums under the Self-Managed option by giving a written request and specifying percentage allocation amongst available 20 fund options. You can opt to redirect future premiums under Systematic Transfer Option by giving a written request and specifying percentage allocation amongst available 4 fund options. Premium Redirection is not available under Systematic Transfer Option when the funds are in Liquid Plus fund. A maximum of 12 Premium Redirections are allowed in a policy year and all are free of charge.

### Systematic Withdrawal Facility:

Systematic Withdrawal Facility (SWF) is an automated partial withdrawal facility which can be opted by you anytime during the policy term. Systematic Withdrawals will start after your policy has completed 5 policy years and provided the attained age of the Policyholder is 18 years or above. These withdrawals will be in the form of a pre-decided percentage of the Fund Value and will be paid till the end of the Policy Term. You will need to choose the following:

- a. Systematic Withdrawal Percentage (5% or 10% of Fund Value at the end of the year) p.a.
- b. Payout frequency (annual, semi-annual, quarterly or monthly)
- c. Policy year from which the Systematic Withdrawal Facility will be payable.

The Sum Assured will be reduced to the extent of the partial withdrawals made during the two-year period immediately preceding the death of the Life Insured from the Fund Value.

## How Does The Plan Work

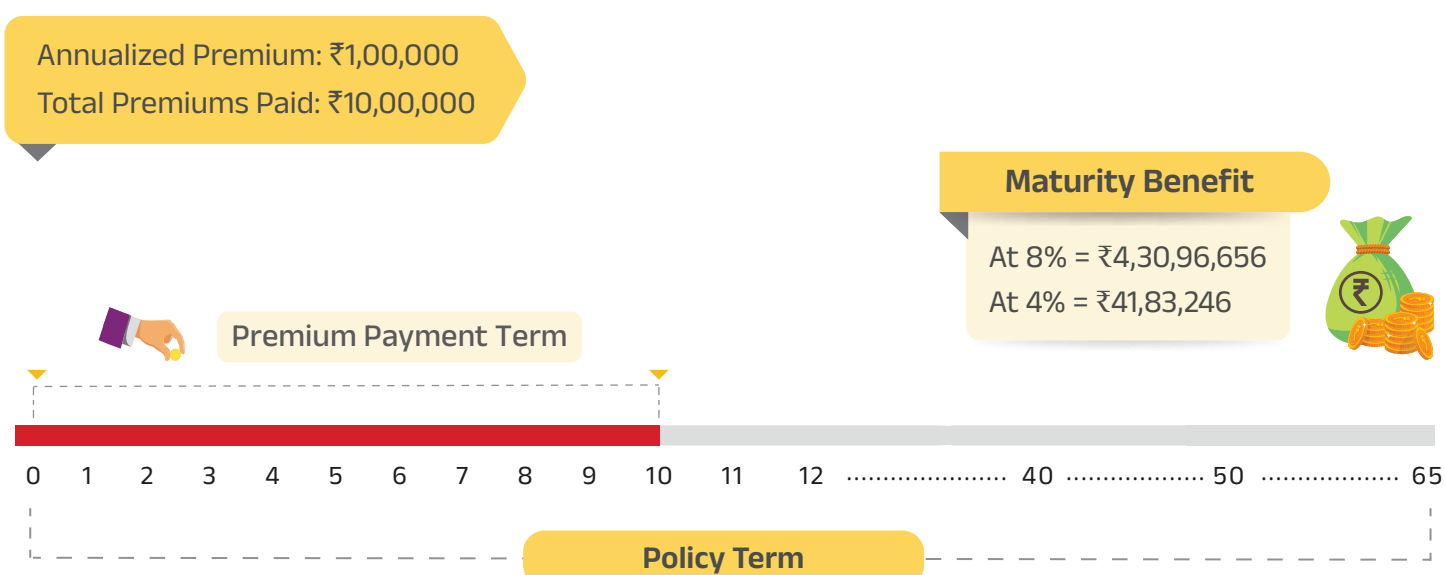
Mr. Agnihotri aged 35 years purchases ABSLI Wealth Smart Plus with the details as given below:

He chooses Plan Option: Whole Life Option | Annualized Premium: ₹1,00,000 | Premium Payment Term: 10 years | Policy Term: 65 years | Investment Option: Self-Managed Option | Fund Chosen: Nifty Midcap150 Momentum 50 Index | Premium Payment Mode: Annual

Mr. Agnihotri survives the entire policy term.

You Give: ₹1,00,000 per year, for 10 Years (exclusive GST)

You May Get: Total Benefit Return @8% ₹4,30,96,656 or @4% ₹41,83,246



These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance.

## Charge Structure

### Premium Allocation Charge

Nil

### Policy Administration Charge

Nil

### Fund Management Charge

Fund Management Charge (as a percentage of the Net Asset Value) is deducted by adjusting the daily Net Asset Value of each Fund. It is as follows:

- 1.00% p.a. for Liquid Plus, Income Advantage, Assure, Protector and Builder
- 1.25% p.a. for Enhancer, Creator, Capped Nifty Index, Asset Allocation
- 1.35% p.a. for MNC, Magnifier, Maximiser, Multiplier, Super 20, Pure Equity, ESG Fund, Small Cap Fund, Nifty Alpha 50 Index fund, Value & Momentum, and Nifty Midcap150 Momentum 50 Index
- 0.50% p.a. for Linked Discontinued Policy Fund

We may change the Fund Management Charge under any fund at any time subject to a maximum of 1.35% p.a. in the future subject to IRDAI approval.

### Mortality Charge

Mortality charge is based on the Sum at Risk and is deducted at the start of each month by cancellation of units proportionately from each Fund under the policy at the time.

The Sum at Risk is any excess of Death Benefit over Fund Value. The charge per 1000 of Sum at Risk will depend on the gender and attained age of the Life Insured.

Following are sample Mortality Charges per 1000 of Sum at Risk

Attained Age	Age 25	Age 35	Age 45	Age 55	Age 65
Male*	1.30	1.68	3.61	10.52	22.30
Female	1.31	1.46	2.76	7.77	17.96

\*The Mortality charge for Transgender will be same as male lives.

Mortality charges are guaranteed throughout the policy term.

### Miscellaneous Charges

Nil

### Discontinuance Charge

The discontinuance charge is guaranteed to never increase and is levied against the Fund Value upon discontinuance. The charge on discontinuance or surrender of the policy will be:

Policy Year of Discontinuance	Annualized Premium up to ₹50,000/-	Annualized Premium above ₹50,000/-
1	Lower of 20% of AP, 20% of FV, ₹3,000	Lower of 6% of AP, 6% of FV, ₹6,000
2	Lower of 15% of AP, 15% of FV, ₹2,000	Lower of 4% of AP, 4% of FV, ₹5,000
3	Lower of 10% of AP, 10% of FV, ₹1,500	Lower of 3% of AP, 3% of FV, ₹4,000
4	Lower of 5% of AP, 5% of FV, ₹1,000	Lower of 2% of AP, 2% of FV, ₹2,000
5+	Nil	Nil

AP: Annualized Premium payable in a year; FV: Fund Value

# 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.

---

“The Trade Logo “Aditya Birla Capital” Displayed Above Is Owned By ADITYA BIRLA MANAGEMENT CORPORATION PRIVATE LIMITED (Trademark Owner) And Used By ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED (ABSLI) under the License.” For more details on risk factor terms and conditions, please read sales brochure before concluding the sale. Linked Life insurance products are different from the traditional life insurance products and are subject to the risk factors. The premium paid in ULIP are subject to investment risk associated with equity markets. Aditya Birla Sun Life Insurance Company Limited is only the name of the Company and ABSLI Wealth Smart Plus is only name of the ULIP and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and applicable charges from your insurance agent or the intermediary, or policy documents. Various funds offered under the contract are the names of the funds and do not any way indicate the quality of these plans, their future prospects and returns. Past performance of the Unit Linked fund of the company is not necessarily indicative of the future performance of any of these Unit linked fund(s).

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: 109L147V02 ADV/9/24-25/1785

---

### 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.