



Build a Financial Cushion for your Dreams with Guaranteed* Savings and Life Cover

Aditya Birla Sun Life Insurance Assured Savings Plan

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

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



**ADITYA BIRLA
CAPITAL**

LIFE INSURANCE

PRESENTING ABSLI ASSURED SAVINGS PLAN

ABSLI Assured Savings Plan helps you create a cushion of Guarantee for all your dreams. ABSLI Assured Savings Plan provides life insurance cover and savings benefits to safeguard your family members from financial crisis in case of an unfortunate event, while helping you accumulate lump sum benefits to achieve all your dreams.

What This Plan Offers You



Guaranteed* Maturity Benefit:

Lumpsum benefits to cater to your life's milestones, worry free



Loyalty Additions:

Loyalty Additions are added to your policy to boost your maturity corpus, provided all due premiums have been paid



Boost for your maturity corpus:

Get higher maturity benefit with higher premium paying policies



Financial Security for your loved ones :

Get comprehensive risk cover in case of death of life insured



Joint Life Protection Option:

Cover your Spouse in the same policy through Joint Life Protection option



Flexibility:

Choice of various Premium Payment Terms, Policy Terms and Sum Assured Multiples to suit your requirements



Enhance your Protection:

Avail additional risk cover through Riders on payment of additional premium

PLAN AT A GLANCE

Type of Plan	A Non-Linked Non-Participating Individual Savings Life Insurance Plan																												
Coverage	All Individuals (Male Female Transgender)																												
Benefit Option	Lumpsum Payout at Policy Maturity																												
Premium Payment Term (PPT) & Policy Term (PT)	<table><tr><th rowspan="2">Premium Payment Term (Years)</th><th colspan="2">Policy Term (Years)</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Single Pay</td><td>5</td><td>20</td></tr><tr><td>5</td><td>10</td><td rowspan="9">35</td></tr><tr><td>6</td><td>12</td></tr><tr><td>7</td><td>13</td></tr><tr><td>8</td><td>14</td></tr><tr><td>9</td><td>15</td></tr><tr><td>10</td><td>For Entry Age <= 50 years: 11 For Entry Age > 50 years & <=55 years: 13 For Entry Age > 55 years: 16</td></tr><tr><td>11</td><td>For Entry Age <= 50 years: 12 For Entry Age > 50 years & <=55 years: 14 For Entry Age > 55 years: 17</td></tr><tr><td>12</td><td>For Entry Age <= 50 years: 13 For Entry Age > 50 years & <=55 years: 15 For Entry Age > 55 years: 18</td></tr></table>				Premium Payment Term (Years)	Policy Term (Years)		Minimum	Maximum	Single Pay	5	20	5	10	35	6	12	7	13	8	14	9	15	10	For Entry Age <= 50 years: 11 For Entry Age > 50 years & <=55 years: 13 For Entry Age > 55 years: 16	11	For Entry Age <= 50 years: 12 For Entry Age > 50 years & <=55 years: 14 For Entry Age > 55 years: 17	12	For Entry Age <= 50 years: 13 For Entry Age > 50 years & <=55 years: 15 For Entry Age > 55 years: 18
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Sum Assured Multiple	<table><tr><th colspan="2">Single Pay</th><th colspan="2">Limited Pay</th></tr><tr><td>Option A</td><td>Option B</td><td>Option 1</td><td>Option 2</td></tr><tr><td>1.25X</td><td>10X</td><td>11X</td><td>7X</td></tr></table>				Single Pay		Limited Pay		Option A	Option B	Option 1	Option 2	1.25X	10X	11X	7X													
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Age of the Life Insured at Entry (Age as on last birthday)	Minimum	Single Life: 30 days* Joint Life: 18 years *In case the Life Insured is a minor, the Policy will automatically vest in favour of Life Insured after attainment of majority of the Life Insured. For policies issued on minor life, the date of commencement of risk shall be the date of commencement of the policy.																											
	Minimum	Single life (Limited Pay): 65 years Joint Life: 50 years Single Pay Option A: 65 years Single Pay Option B: 50 years																											
Maturity Age of the Life Insured (Age as on last birthday)	Minimum	18 years																											
	Minimum	Limited Pay: 85 years Single Pay Option A: 85 years Single Pay Option B: 70 years																											
Minimum Annualized Premium	Single Pay: ₹100,000 5 Pay: ₹20,000 6-12 Pay: ₹30,000																												
Maximum Annualized Premium	No Limit (subject to Board Approved Underwriting Policy)																												
Premium Payment Frequency and Frequency Loadings	<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>0.0%</td><td>3.5%</td><td>5.0%</td><td>6.0%</td></tr></table>				Frequency	Annual	Semi-annual	Quarterly	Monthly	Modal Factors	0.0%	3.5%	5.0%	6.0%															
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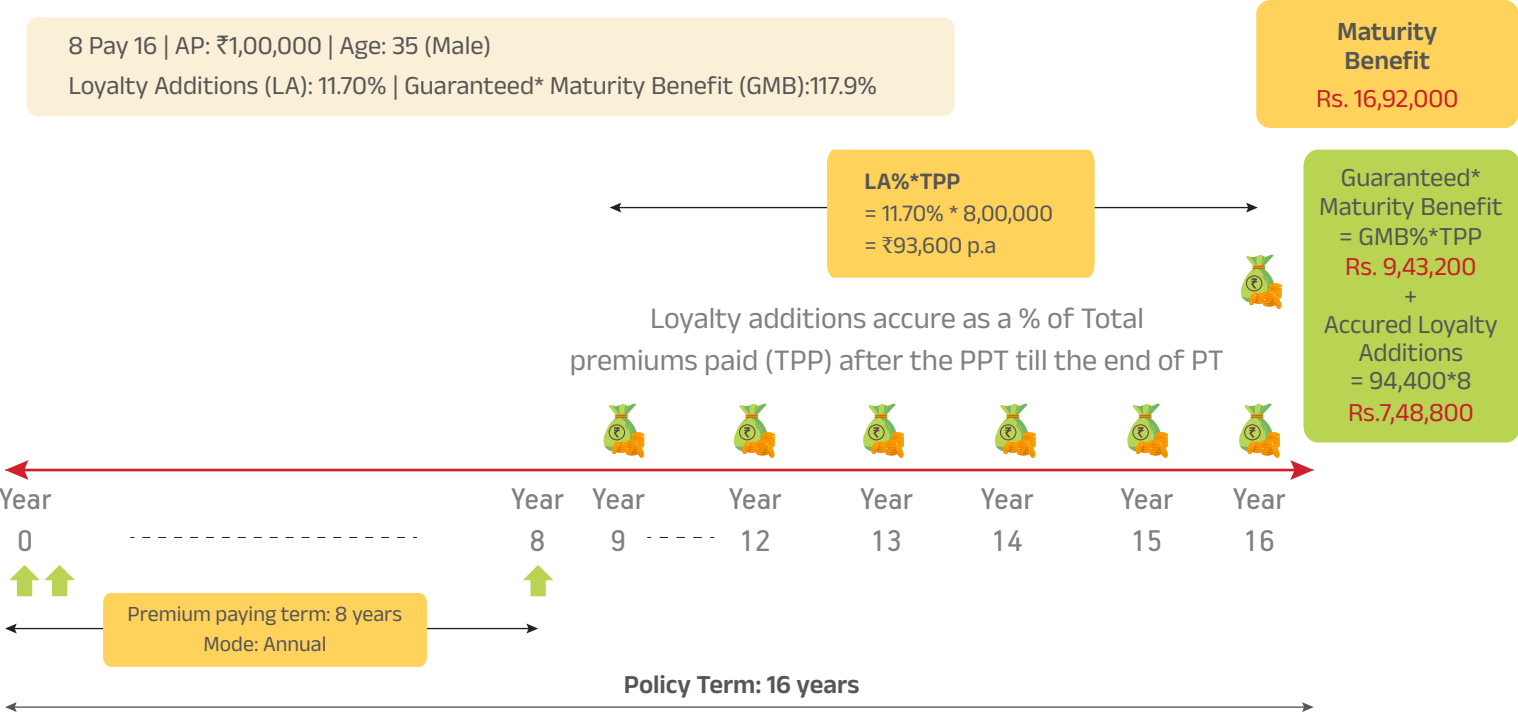
KEY BENEFITS OFFERED UNDER THE PLAN

Benefits	Details								
Death Benefit	In the event of death of the Life Insured during the Policy Term and provided that the Policy is In-force, the Death Benefit will be payable to the Nominee(s)/Legal heir(s). We will pay a lumpsum guaranteed* “Death Benefit” which shall be, if: Death of the Life Insured happens any time up to the 25th Policy Year, - Sum Assured on Death; plus - Accrued Loyalty Additions (if any) Death of the Life Insured happens any time after the 25th Policy Year, - Higher of Sum Assured on Death or Guaranteed* Maturity Benefit; plus - Accrued Loyalty Additions (if any) Where, The Sum Assured on death is: For Single Pay policies: - Sum Assured For Limited Pay policies: Higher of, 150% of the Total Premiums Paid up to the date of death - Sum Assured where Sum Assured is equal to a multiple, depending upon Life Insured's age at inception of the Policy, of the Annualized Premium or Single Premium. The Sum Assured Multiple can only be chosen at policy inception and cannot be changed thereafter. Staggered Death Benefit Option On the death of the life insured, the nominee(s)/Legal heir(s) and secondary life (on death of primary life in case of Joint Life Protection), as the case may be has an option to take the amount of Death Benefit in equal Annual/ Monthly instalments over a period of 5 years from the date of death of Life Insured, instead of a Lumpsum payout. Once the Instalment mode has been opted by the nominee (s)/ Legal heir(s) at the time of benefit payment, it cannot be changed later on. If, having elected the instalment option, the nominee(s)/ Legal heir(s) would subsequently like to get a lump sum instead of the regular payout; a discounted value of the outstanding benefits shall be paid as a lump sum. This lumpsum will be at least equal to the lump sum Death Benefit less any instalments already paid.								
Maturity Benefit	On Survival of the Life Insured till the end of the Policy Term provided the Policy is in-force and all due Instalment Premiums under the Policy have been paid, you will receive lumpsum Maturity Benefit which shall be: - Guaranteed* Maturity Benefit; plus - Accrued Loyalty Additions Guaranteed* Maturity Benefit (GMB)¹: - Guaranteed* Maturity Benefit will be paid in lumpsum at the end of the policy term if all due premiums have been paid. - Guaranteed* Maturity Benefit defined as a % of Total Premiums Payable over the Premium Payment Term, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. ¹For Limited Pay Policies, if you have chosen the Sum Assured Multiple as per Option 2 (7X SA Multiple), then you will receive an enhanced Guaranteed* Maturity Benefit (GMB) as mentioned below: <table><tr><th>Premium Payment Term</th><th>Enhancement in GMB%</th></tr><tr><td>5 to 8 years</td><td>4%</td></tr><tr><td>9 & 10 years</td><td>5%</td></tr><tr><td>11 & 12 years</td><td>7%</td></tr></table> Loyalty Additions (LA): - Loyalty Additions accrue under the policy as % of Total Premiums Paid at the end of each Policy year after the Premium Payment Term until Maturity (only if all due premiums are paid). For Single Pay Policies, Loyalty Additions will accrue from the end of 2nd Policy Year. - Accrued loyalty additions are paid in lumpsum at policy maturity along with the Guaranteed* Maturity Benefit.	Premium Payment Term	Enhancement in GMB%	5 to 8 years	4%	9 & 10 years	5%	11 & 12 years	7%
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Joint Life Protection	This option is available only for Limited Pay Policies. If this option has been chosen at inception of the Policy, then under this option, two lives, the Primary Life Insured and the Secondary Life Insured (spouse) are covered under the same Policy. This option needs to be chosen at the inception of the policy and cannot be changed subsequently. The coverage for the secondary life insured will be equal to 20% of the Sum Assured of the Primary life insured.								
Rider Benefits	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 ²Rider Plus (UIN: 109B023V02) ABSLI Critical Illness ²Rider (UIN: 109B019V03) ABSLI Surgical Care ²Rider (UIN: 109B015V03) ABSLI Hospital Care ²Rider (UIN: 109B016V03) ABSLI Waiver of Premium ²Rider (UIN: 109B017V03) ABSLI Suraksha Term ²Rider Plus (UIN: 109B046V01) ²There are exclusions attached to the riders. Please refer rider brochure for more details								

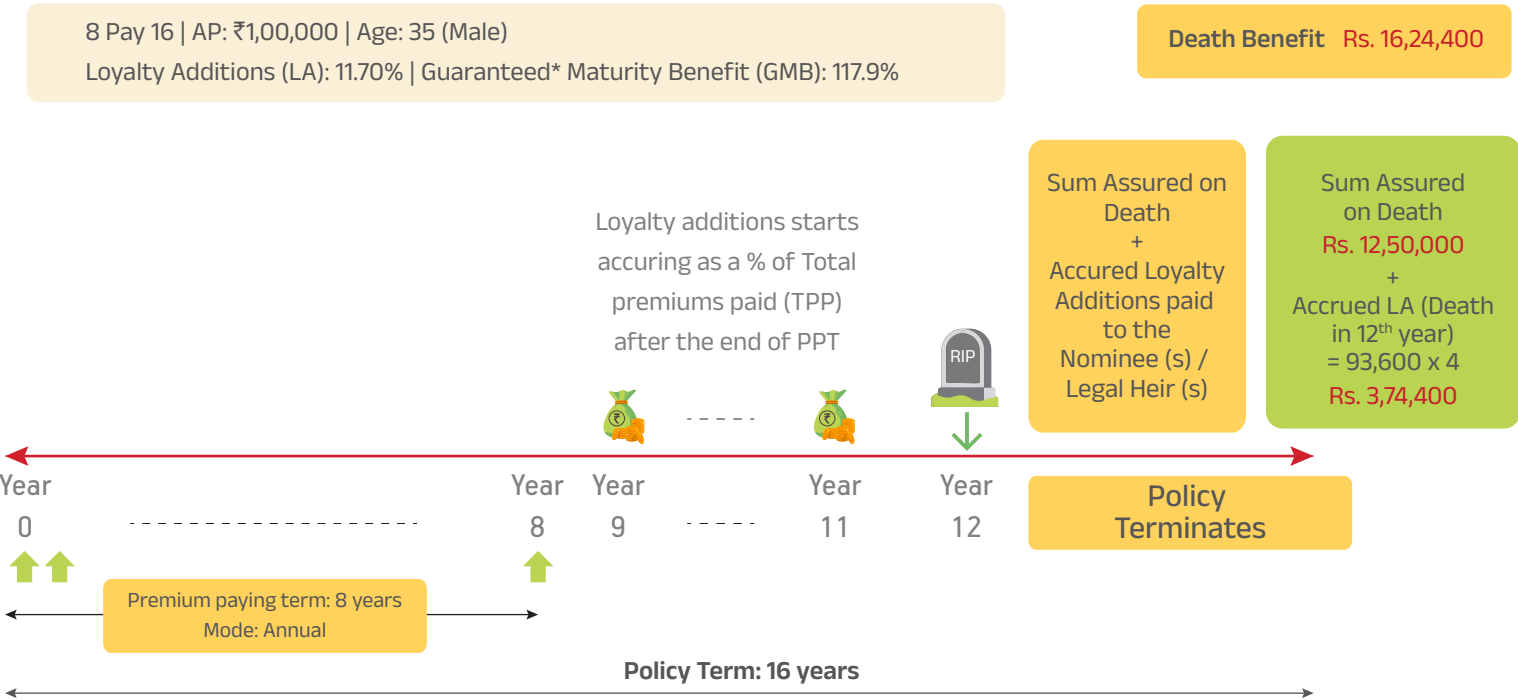
HOW DOES ABSLI ASSURED SAVINGS PLAN WORK FOR YOU?

Case Study for Lumpsum Benefit Option: Mr. Sharma, aged 35 years, invests in ABSLI Assured Savings Plan, and chooses the following at inception: Premium Paying Term: 8 years | Policy Term: 16 years | Premium Payment Mode: Annual | Annualized Premium: Rs. 100,000

Scenario 1: Mr. Sharma survives through the Policy Term and receives Guaranteed* Maturity Benefit and Accrued Loyalty Additions at the end of Policy term.



Scenario 2: Mr. Sharma dies in the beginning of 12th year of the policy, his nominee(s)/ Legal heir(s) will receive Death Benefit and the policy will terminate.



Aditya Birla Sun Life Insurance Company Ltd.



LIFE INSURANCE

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

Life Insurance Coverage is available in this Product.

As per Section 11 read with Schedule II of the 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.

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.

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This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a Non-Linked Non-Participating Individual Savings Life Insurance Plan 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. 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. 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 carefully before concluding the sale. For more details and clarification call your ABSLI Insurance Advisor or visit our website.

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: 109N134V15 ADV/9/26-27/630

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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.