



## **Securing Income, Ensuring Stability: Protecting Your Family's Tomorrow**

### **Aditya Birla Sun Life Insurance Income Suraksha Plan**

A Non-Linked Non-Participating Individual Life Pure Risk Premium Plan

**Aditya Birla Sun Life  
Insurance Company Limited**



**LIFE INSURANCE**

## ABOUT THE PLAN

In this day and age of uncertainty, we all want to ensure that our loved ones have a comfortable life and secured future in our absence. Hence, it is crucial to stay protected and secure your family's future against any ambiguity that life may bring. Here is a term plan which comes with a promise of monthly incomes to your family in your absence that provides financial protection to live the life of their dreams.

Presenting **ABSLI Income Suraksha Plan**, a plan designed to provide financial protection to your family and help you live worry free.

## WHAT THIS PLAN OFFERS YOU



Protects your income in your absence by giving financial protection to your family



One time discount upto 9%



Customize your protection by choosing from 2 plan options



Beat the inflation with increasing income under Increasing Income Protection Option



Flexibility to opt for Limited or Regular Premium Payment Term



Enhance your insurance with appropriate rider options, on payment of additional premium

## PLAN AT A GLANCE

<b>Type of Plan</b>	A Non-Linked Non-Participating Individual Life Pure Risk Premium Plan				
<b>Coverage</b>	All Individuals (Male   Female   Transgender)				
<b>Age of the Life Insured at Entry (age as on last birthday)</b>	Minimum	<b>21 years</b>			
	Maximum	<b>55 years</b>			
<b>Maturity Age of the Life Insured (age as on last birthday)</b>	Minimum	<b>31 years</b>			
	Maximum	<b>70 years</b>			
<b>Premium Payment Term (PPT) &amp; Policy Term (PT)</b>	<b>PPT</b>	<b>Min PT</b>	<b>Max PT</b>		
	Limited Pay 5, 7, 10, 12, 15 and 20 Years	PPT + 5 Years	49 Years		
	Regular Pay	10			
<b>Premium Payment Modes and Modal Factors</b>	Annual   Semi-Annual   Quarterly   Monthly				
	<b>Mode</b>	<b>Annual</b>	<b>Semi-annual</b>	<b>Quarterly</b>	<b>Monthly</b>
	Modal Factor	0%	4%	6%	8%
<b>Sum Assured</b>	<b>Minimum</b>		<b>Maximum</b>		
	Rs. 25,00,000		Rs. 25,00,00,000 (subject to Board Approved Underwriting Policy)		
<b>Minimum Monthly Income</b>	Rs. 20,833.33				
<b>Discount</b>	<b>Male/Transgender</b>		<b>Female</b>		
	7%		9%		
<b>How to choose your Plan?</b>	*Annual income of Rs. 5,00,000 or above. This discount will apply to the first-year premium only				
	<p>ABSLI provides you the flexibility to choose from below plan options basis your needs and requirements.</p> <p><b>Step 1:</b> Choose Your Plan Option</p> <ul style="list-style-type: none"> <li>✓ Fixed Income Protection</li> <li>✓ Increasing Income Protection</li> </ul> <p><b>Step 2:</b> Choose the Monthly Income, Premium Payment Term and Policy Term</p> <p>Plan options, Monthly Income, Policy Term, Premium Payment Term and mode of premium payment chosen at inception cannot be changed thereafter. Premium will vary depending upon the Option chosen at inception.</p>				

Benefits	Details
<p><b>Death Benefit</b></p>	<p><b>For Plan Option 1:</b>                      In the event of death of the life insured during the term of the policy, provided the policy is in-force, the Death Benefit will be payable in monthly instalments, commencing from the end of the policy month on or after the date of death and continuing for each policy month during the Income Payout Period. The monthly income will be equal to the Monthly Income chosen at inception.</p> <p>Any excess amount of Sum Assured on Death over “the absolute amount assured to be paid on death”, will be paid in lump-sum immediately on death of life insured.</p> <p><b>For Plan Option 2:</b>                      In the event of death of the life insured during the term of the policy, provided the policy is in-force, the Death Benefit will be payable in monthly instalments, commencing from the end of the policy month on or after the date of death and continuing for each policy month during the Income Payout Period.</p> <p>Under this option, the Monthly Income chosen at inception will increase at 5% p.a., compounded annually.</p> <p>On death of Life Insured, the nominee will be paid the then applicable monthly income, and such income will continue to increase at every policy anniversary. The monthly income payable will be capped to 1.5 times the Monthly Income chosen at inception. The monthly income will be payable throughout the Income Payout Period.</p> <p><b>Sum Assured on Death</b> is highest of:</p> <ul style="list-style-type: none"> <li>• 11 times the Annualized Premium</li> <li>• 105% of the Total Premiums Paid as on the date of death</li> <li>• Sum Assured</li> <li>• the absolute amount assured to be paid on death</li> </ul> <p><b>Where</b></p> <ol style="list-style-type: none"> <li>1) <b>Annualized Premium</b> shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. Any discount on the first year premium is also excluded.</li> <li>2) <b>Total Premiums Paid</b> means total of all the premiums received, excluding any underwriting extra premiums, any loadings for modal premiums, any rider premium and taxes. Any discount on the first year premium, if any, is also excluded.</li> <li>3) <b>Sum Assured</b> is equal to 120 times the Monthly Income chosen at inception.</li> <li>4) The <b>absolute amount assured to be paid on death</b> is the total monthly income payable during the Income Payout Period.</li> <li>5) <b>Income Payout Period</b> is the higher of 120 months and the number of whole months from the date of death to the end of Policy Term.</li> </ol>
<p><b>Survival Benefit</b></p>	<p>There is no Survival Benefit payable in the product</p>
<p><b>Maturity Benefit</b></p>	<p>There is no Maturity Benefit payable in the product</p>
<p><b>Rider Benefits</b></p>	<p>For added protection, you can enhance Your risk coverage during the Rider Policy Term by adding following riders at a nominal extra cost.</p> <ul style="list-style-type: none"> <li>• <b>ABSLI Accidental Death and Disability Rider (UIN: 109B018V03)</b></li> <li>• <b>ABSLI Accidental Death Benefit Rider Plus (UIN: 109B023V02)</b></li> <li>• <b>ABSLI Critical Illness Rider (UIN: 109B019V03)</b></li> <li>• <b>ABSLI Surgical Care Rider (UIN: 109B015V03)</b></li> <li>• <b>ABSLI Hospital Care Rider (UIN: 109B016V03)</b></li> <li>• <b>ABSLI Waiver of Premium Rider (UIN: 109B017V03)</b></li> </ul>

## HOW DOES THE PLAN WORK?

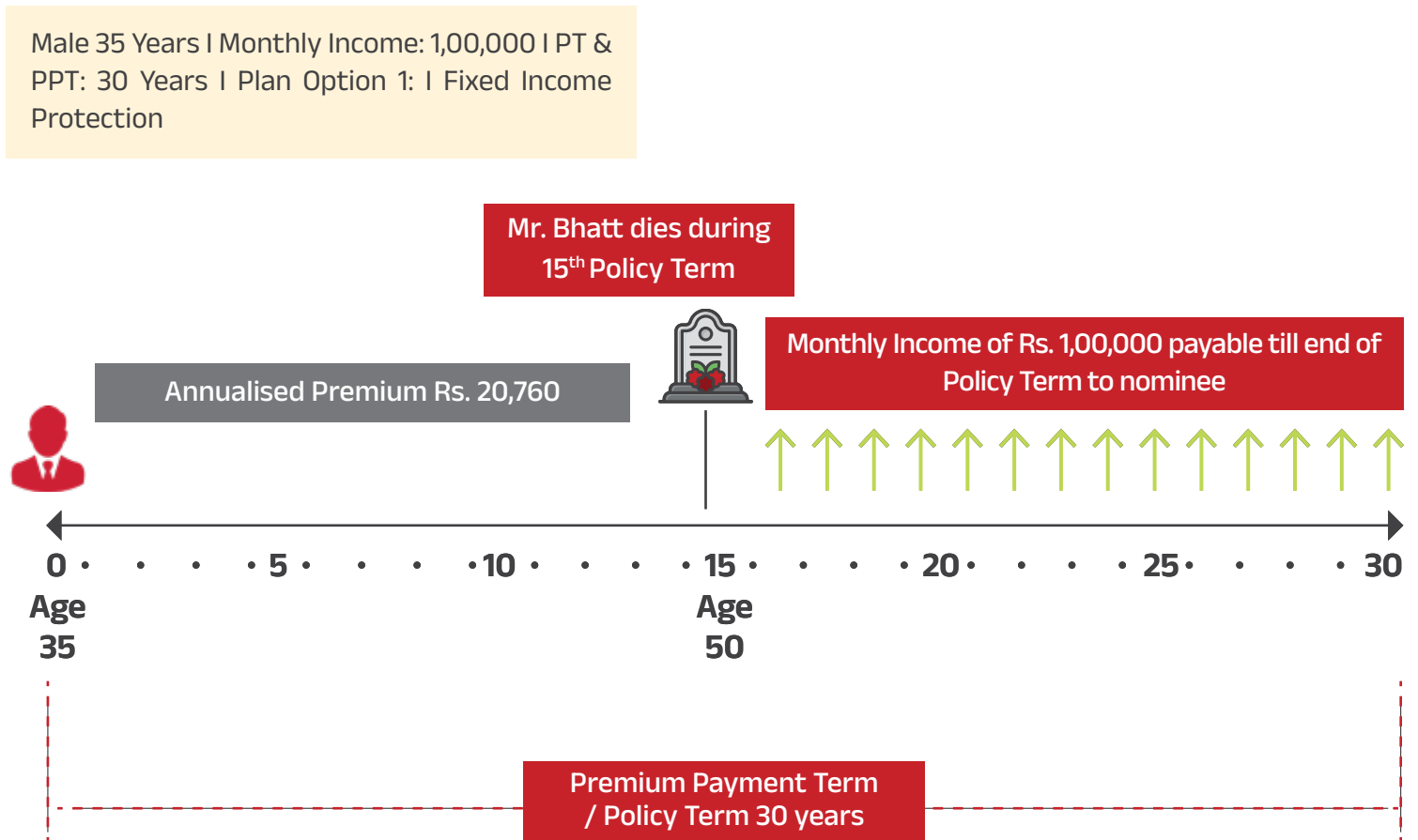
### Option 1: Fixed Income Protection

Under this option on death of the Life Insured, the nominee will be paid the Monthly Income chosen at inception during the Income Payout Period.

- How does this Plan Option work?

Let us take an example of Mr. Bhatt, 35 years old non-smoker, who opts for ABSLI Income Suraksha Plan – Fixed Income Protection for a monthly income of Rs. 1,00,000. He chooses a Policy Term of 30 years and Premium Payment Term of 30 years.

Unfortunately, he dies during the 15<sup>th</sup> Policy year. His Nominee is paid monthly income of Rs. 1,00,000 every month during Income Payout Period. The same is illustrated below:



Premiums are exclusive of taxes.

- Your choices at inception:

You will have to choose the Monthly Income, Policy Term, Premium Payment Term and mode of premium payment

### Option 2: Increasing Income Protection

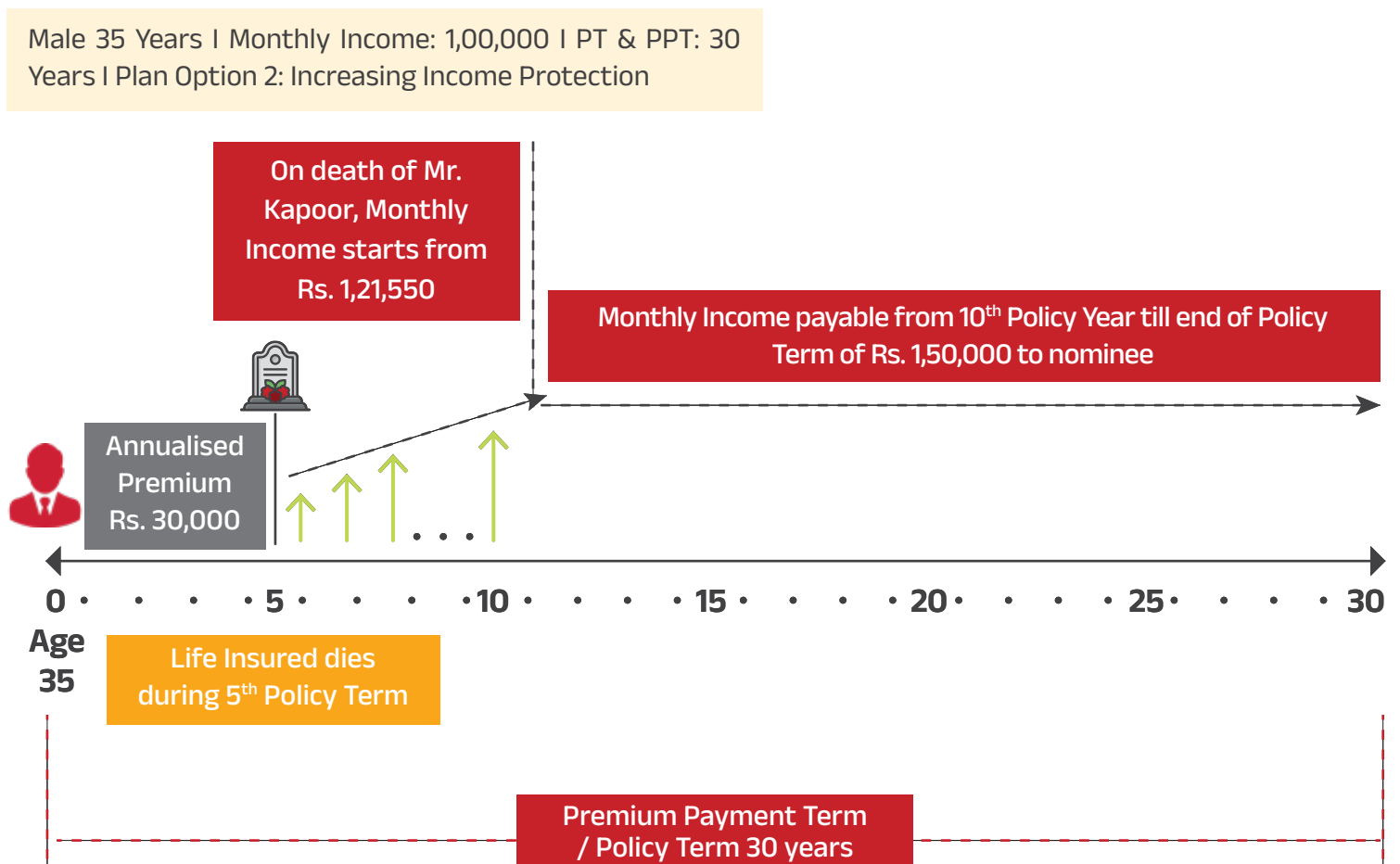
Under this plan option, the Monthly Income chosen at inception will increase at 5% p.a., compounded annually.

On death of Life Insured, the nominee will be paid the then applicable monthly income, and such income will continue to increase at every policy anniversary. The monthly income payable will be capped to 1.5 times the Monthly Income chosen at inception. The monthly income will be payable throughout the Income Payout Period.

- How does this Plan Option work?

Let us take an example of Mr. Kapoor, 35 years old non-smoker, who opts for ABSLI Income Suraksha Plan – Increasing Income Protection for a monthly income of Rs. 1,00,000. He chooses a Policy Term of 30 years, Premium Payment Term of 30 years.

Unfortunately, he dies during the 5<sup>th</sup> Policy year. His Nominee is paid a monthly income which will start from Rs. 1,21,550 and will increase at 5% p.a., compounded annually until



- Your choices at inception:

You will have to choose the Monthly Income, Policy Term, Premium Payment Term and mode of premium payment

# Aditya Birla Sun Life Insurance Company Limited



**LIFE INSURANCE**

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.

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“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

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. 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.

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: 109N146V01ADV/8/24-25/1321

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## **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.