

Pritesh & Megha Asher / Entrepreneur

# PROTECTING your financial goals with guaranteed returns and flexibility through unlimited withdrawals

## ABSLI Assured FlexiSavings Plan

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

Life insurance coverage is available in this product.

### Life Insurance

Aditya Birla Sun Life Insurance Company Ltd.  
(A subsidiary of Aditya Birla Capital Ltd.)



# ADITYA BIRLA CAPITAL

1800-270-7000



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We all find comfort in having certainty in life. However, today's inflation & volatile markets may act as a roadblock for your family's dreams and aspirations. Having the assurance of a life cover, guaranteed savings with the flexibility to withdraw as per our ever-changing needs together works as a financial cushion in today's world.

Introducing **ABSLI Assured FlexiSavings Plan**, a guaranteed plan providing the benefit of life insurance cover along with helping you build a corpus with annual income received every year, during the Policy Term. It also provides you with the flexibility of unlimited withdrawals up to the Accrued Amount under your policy giving you access to your money any time you need. This plan offers you short flexible premium payment terms, to fit your requirements and fulfil your life goals.

## Key Features

The product offers the following key features:



### **Annual Income**

This plan offers you guaranteed Annual Income which is accrued in your policy at the beginning of each year during the policy term after the completion of Deferred Period.



### **Income Booster**

Income Booster of 5% of the Accrued Amount under your policy at the end of the year is added to the Accrued Amount under your policy during the policy term after the completion of Deferred Period, to increase your savings.



### **Loyalty Additions**

A Loyalty Addition, as a percentage of Accrued Amount under your policy at the end of the Policy Term, payable along with the Accrued Amount under your policy on completion of the Policy Term.



### **Additional Benefit**

As an additional cushion to your savings, Total Premiums Paid by you are further enhanced by 10% is payable along with the Accrued Amount under your policy on completion of the Policy Term.



### **Withdrawal Facility**

You have the flexibility to withdraw money up to the Accrued Amount under your policy anytime during the Policy Term to take care of financial needs arising at any point in time.

## **ABSLI ASSURED FLEXISAVINGS PLAN AT A GLANCE**

ABSLI Assured FlexiSavings Plan is a non-linked non-participating individual life insurance savings plan that provides:

- Accrual Income benefit period for 8, 10 or 12 years in your policy after completion of Deferred Period.
- Income booster of 5% of the Accrued Amount at the end of each year during the policy term after completion of the Deferred Period.
- Loyalty Addition, if any payable at the end of the Policy Term.
- Enhanced Return of Total Premiums paid by you, is payable at the end of the Policy term.
- Flexibility to make withdrawal at any point of time during the Policy Term.
- Option to enhance protection with Riders by paying additional premium.

Product Specifications					
Type of Plan	A Non-Linked Non-Participating Individual Life Insurance Savings Plan				
Coverage	All Individuals (Male   Female   Transgender)				
Age of the Life Insured at Entry (age as on last birthday)	Minimum	4 years for Policy Term 26 years 6 years for Policy Term 22 years 8 years for Policy Term 20 years 11 years for Policy Term 15 & 17 years			
	Maximum	60 years			
Maturity Age of the Life Insured (age as on last birthday)	Minimum	18 years			
	Maximum	86 years			
Premium Paying Term (PPT)	5 years / 8 years / 10 years / 12 years				
Deferred Period	2 years after completion of the Premium Payment Term				
Policy Term (PT)	For 5 years PPT – 15 & 17 years Policy Term For 8 years PPT – 20 years Policy Term For 10 years PPT – 22 years Policy Term For 12 years PPT – 26 years Policy Term				
Premium Payment Modes and Modal Loading	Annual   Semi-Annual   Quarterly   Monthly				
	Mode	Annual	Semi-annual	Quarterly	Monthly
	Modal Loading	0.0%	1.0%	1.5%	3.5%
Minimum Annualized Premium	₹ 50,000 p.a.				
Maximum Annualized Premium	No Limit (subject to Board Approved Underwriting Policy)				
Minimum Sum Assured	₹ 5,50,000				

## Key Benefits Offered Under The Plan



### Death Benefit

In the unfortunate event of Death of the Life insured anytime during the Policy Term, provided the policy is in-force, the following will be payable in lump sum to the Nominee.:

- Sum Assured on Death; plus
- Accrued Amount if any under the policy

Sum Assured on Death is defined as higher of the following:

- a) 10 times of Annualized Premium
- b) 150% of Total Premiums paid till the date of death
- c) Sum Assured

Where,

- Annualized Premium means Premium amount payable during a Policy Year, excluding underwriting extra premiums, loadings for modal premiums, rider premiums and applicable taxes, cesses and levies, if any.
- Total Premiums paid means total of all the premiums received, excluding underwriting extra premium, rider premiums and applicable taxes, cesses and levies, if any.
- Sum Assured is equal to a multiple (depending upon Life Insured's entry age at inception of the policy and gender) of the Annualized Premium.

### **Staggered Death Benefit Option**

The Nominee will have an option to receive the amount of Death Benefit in Annual/ Monthly instalments instead of a lump-sum, over a period of 10 years as per the percentages given below:

Instalments Frequency	Annual	Monthly
Instalment (as % of Death Benefit)	12.18%	1.035%
Total payments (as % of Death Benefit)	121.8%	124.2%

The above percentages are determined using a discount rate of 4.7% p.a. We may revise the instalment based on the then prevailing market conditions and subject to prior IRDAI approval. Also, any change in the methodology/formula for calculating the instalment shall be subject to IRDAI approval.

Once the Instalment mode has been opted by the nominee, it cannot be changed later on. However, if the nominee would subsequently like to get a lump sum instead of the instalments; a discounted value of the outstanding benefits shall be paid to the nominee as a lump sum. This lump sum will be at least equal to the Sum Assured on Death less any instalments already paid.



### **Survival Benefit**

After completion of the Deferred Period provided all due premiums under the policy have been paid, following benefits shall be payable during the Policy Term:

### 1. Annual Income:

Annual Income as percentage of Annualized Premium shall accrue under your policy at the beginning of each year after the completion of Deferred Period. Annual Income varies by Premium Payment Term and Life Insured's age at inception of the policy, as shown in the table below:

Premium Payment Term (in years)		5	5	8	10	12
Policy Term (in years)		15	17	20	22	26
Annual Income (as % of Annualized Premium)	Age up to 50 years	34%	30%	60%	82.5%	105%
	Age above 50 years	22%	20%	50%	70%	90%

You have the flexibility to accumulate the Annual Income with the policy, withdraw the Accrued Amount partially/fully anytime during the Policy Term or take the Annual Income immediately when it becomes due.

### 2. Income Booster:

An Income Booster equal to 5% of the Accrued Amount (accrued Annual Incomes plus Income Boosters previously added less withdrawals, if any) at the end of each year will be added to the Accrued Amount under your policy after the completion of Deferred Period. Each Income Booster is applicable only at the end of its respective year of addition and not applicable in case of early withdrawal of policy.

Where, **Accrued Amount** is the accumulation of the Annual Incomes which you can choose to accumulate using the Income Booster of 5% p.a. (less withdrawals, if any).

### 3. Loyalty Addition:

We will enhance your Accrued Amount as at the end of the Policy Term with a Loyalty Addition. It will be paid to you along with the Accrued Amount under your policy at the end of Policy Term.

Loyalty Addition is defined as percentage of Accrued Amount under your policy at the end of Policy Term, as mentioned below:

Loyalty Additions (as % of Accrued Amount)	Annualized Premium	Premium Payment Term			
		5 years	8 years	10 years	12 years
	< 3 lakh p.a.	25%	25%	25%	25%
	=> 3 lakh p.a.	27%	27%	27%	27%

**Please Note**, Loyalty Addition is applicable only for policies that have paid all the due premiums under the policy.



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#### 4. Enhanced Return of Premiums (ERoP):

At the end of the Policy Term, the Total Premiums Paid by you is payable along with the Accrued Amount and Loyalty Addition, if any. This amount is further enhanced by 10% if all due premiums under your policy have been paid.



#### Maturity Benefit

At the end of Policy Term provided all due premiums are paid, the Accrued Amount under your policy, Loyalty Additions & ERoP benefit (i.e. 110% of Total Premiums Paid), will be payable to you.



#### Rider Benefits

For added protection, you can enhance your insurance coverage during the policy term by adding following riders at a nominal extra cost.

- **ABSLI Accidental Death Benefit Rider Plus (UIN: 109B023V02)** provides 100% of Rider Sum Assured as an additional lump sum amount in case of death due to accident of Life Insured. Additionally, the rider premiums collected after the date of Accident till date of death, shall be refunded with interest, along with death benefit payable. This rider is only applicable for a Life Insured aged 18 years & above and the rider policy term cannot exceed the base policy term.
- **ABSLI Critical Illness Rider (UIN: 109B019V03)** provides lump sum on survival of 30 days from the diagnosis of any of the specified critical illnesses. This rider is only applicable for a Life Insured aged 18 years and above and the rider policy term cannot exceed the base policy term.
- **ABSLI Surgical Care Rider (UIN: 109B015V03)** provides lump sum benefit in case of hospitalization for a minimum period of 24 hours for undergoing medically necessary surgery in India. This rider is only applicable for a Life Insured aged 18 years and above and the rider policy term cannot exceed the base policy term.
- **ABSLI Hospital Care Rider (UIN: 109B016V03)** provides daily cash benefit in case of hospitalization for a minimum period of 24 hours for medically necessary treatment of any illness or injury payable from the first day for the duration of hospitalization. This rider is only applicable for a Life Insured aged 18 years and above and the rider policy term cannot exceed the base policy term.
- **ABSLI Waiver of Premium Rider (UIN:109B017V03)** waives off all future premiums of the base plan and the attached riders throughout the rest of the premium payment in case of diagnosis of Critical Illness, Disability or Death (only if Life Insured is a minor i.e. below 18 years of age and is different from the Policyholder).

For further details regarding the above-mentioned riders, please refer to respective rider brochure(s) available on our website.

## Other Features



### Rates

This is a premium-based product where the Sum Assured multiple varies with Life Insured's age and Gender. This plan's benefits are uni-smoker can also be offered to sub-standard lives with extra mortality charges subject to limits determined in accordance with the Board approved underwriting policy of the Company.



### Policy Loan

Loan is available under this plan.

You may take a loan against your policy once it has acquired a surrender value. The minimum loan amount is ₹ 5,000 and the maximum is 85% of the then applicable surrender value less any outstanding policy loan balance as on that date. The outstanding policy loan balance is an amount of loan still unpaid plus all accrued but unpaid loan interest up to the given date.

Where the policy is in-force (premium paying) and the outstanding policy loan balance at any time is equal to or exceeds the then prevailing surrender value, then the policy shall not be terminated. In such cases ABSLI shall send a notice 90 days in advance to the Policyholder to repay the loan amount along with the interest. If the Policyholder doesn't repay the loan or fail to respond to the notice within 90 days of the date of issuance of such notice, ABSLI shall have the right to foreclose the policy.

Any payment of a proceed against Death, Survival Benefit or Maturity Benefit provisions or as a Surrender Value shall be reduced by any outstanding policy loan balance at that time and the residual value is paid to the nominee or Policyholder as the case may be. ABSLI shall be issuing the loan re-payment schedule at the time Policyholder opts for the loan against policy.

At the beginning of a policy year, the policy shall be assigned the latest Loan Interest Rate declared by company. ABSLI shall declare the Loan Interest Rate applicable to all policies under this product on June 1<sup>st</sup> of every calendar year which shall be assigned to policies on their next policy anniversary and is equal to the base rate of the State bank of India plus 100 basis points. The interest rate applicable as on June 1st, 2021 is 8.40% p.a.

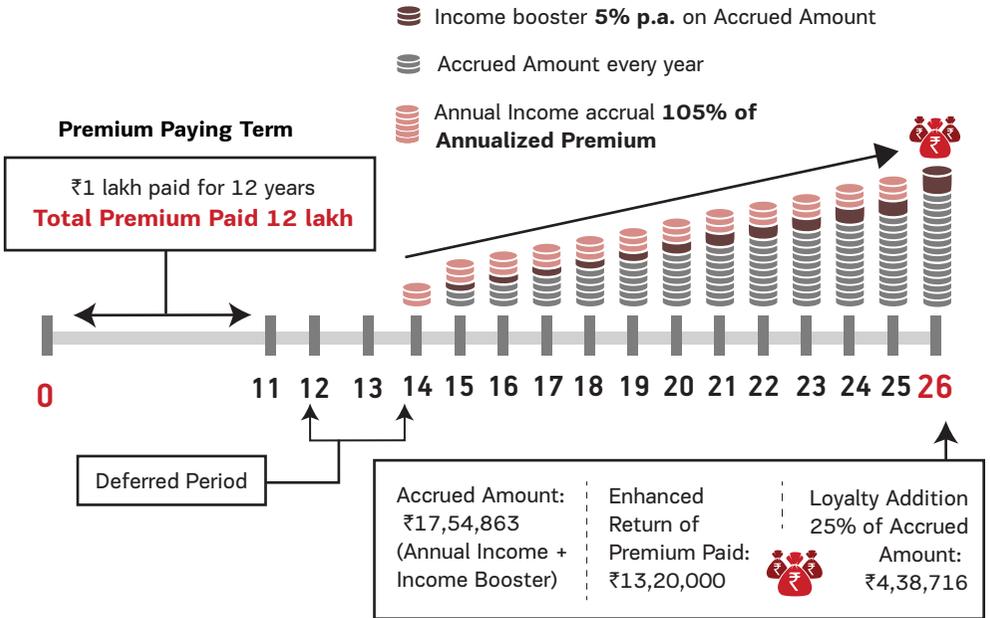
Any change in basis of determination of interest rate for policy loan can be done only after prior approval of the Authority.

# How Does ABSLI Assured Flexisavings Plan Work For You?

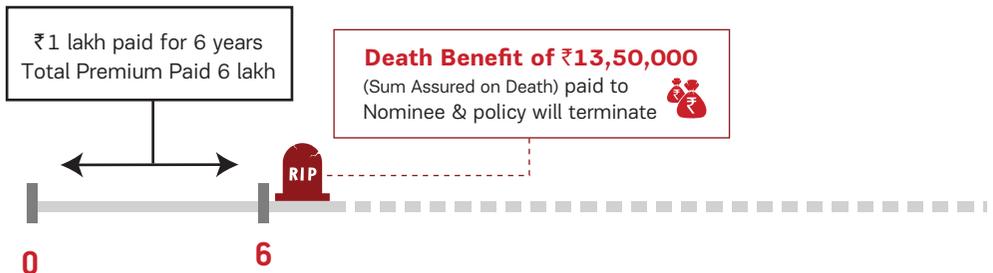
**Case Study:** Mr. Bajaj, aged 35 years, invests ₹ 1,00,000 p.a. in ABSLI Assured FlexiSavings Plan.

He opts for 12 years Premium Payment Term & 26 years Policy Term.

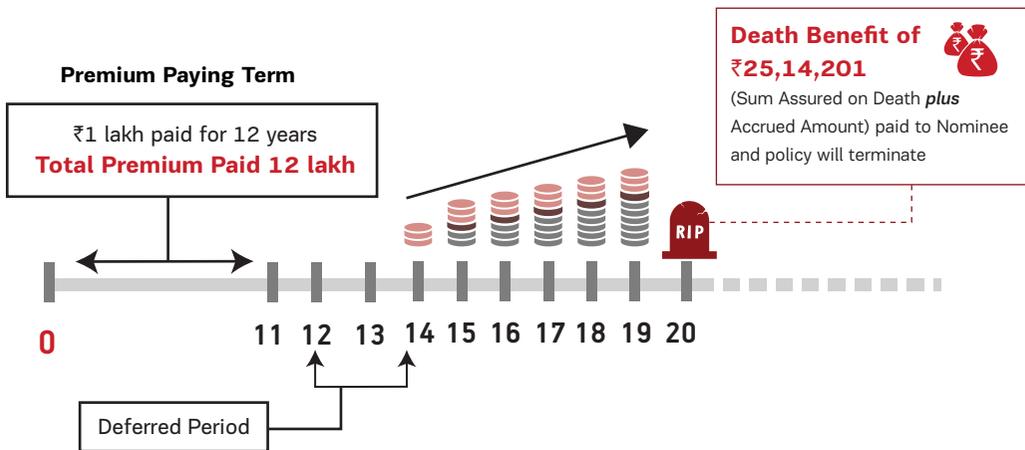
**Scenario 1:** Mr. Bajaj survives through the Policy Term & policy is in force.



**Scenario 2:** Mr. Bajaj dies in the 6<sup>th</sup> year of the policy, his nominee will receive Death Benefit



**Scenario 3:** Mr. Sharma dies in the 20<sup>th</sup> year of the policy, his nominee will receive Sum Assured on Death plus Accrued Amount till the date of death



## Tax Benefits

You may be entitled to certain applicable tax benefits on your premiums and rider benefits. 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.

## Surrender / Premium Discontinuance / Policy Revival Terms

### 1. What happens when you surrender the policy?

Your policy will acquire a surrender value after all due premiums for at least two full policy years are paid. You can surrender the policy any time before the end of the Policy Term.

The Surrender Value payable will be as higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

Where,

**Guaranteed Surrender Value (GSV)** is defined as the maximum of:

- $GSV \text{ factor on premiums} \times \text{Total Premiums paid less prior withdrawals}$ , if any made from the policy.
- Accrued Amount.

**Special Surrender Value (SSV)** is determined by the company basis changing economic scenario, investment returns and/or market values of underlying assets. The Company may revise the SSV factors based on the then prevailing market conditions and subject to prior IRDAI approval. Also, any change in the methodology /formula for calculating the SSV factors shall be subject to IRDAI approval.

Income Boosters not yet accrued into the Policy is not payable to you if you surrender the Policy. Loyalty Addition is not payable to policies if all the premiums under the policy are not paid. Also, Accrued Amount, if any, is paid in addition to the Special Surrender Value.

Please contact your insurance advisor or intermediary for the surrender value factors applicable to your policy.

### 2. What happens when you discontinue paying your premiums?

In case the premium is not paid by the premium due date, a Grace Period of thirty (30) days from the due date for payment of each premium will be allowed for all premium paying modes except for monthly mode, where a grace period of only fifteen (15) days will be allowed. During this Grace Period, the risk cover will continue.

In case the premium is not paid by the expiry of the Grace Period, the following provisions will apply:

**A) Discontinuance of Payment of Premium before the Policy has acquired surrender value**

If you don't pay the due premium during the grace period, on expiry of the grace period, the Policy shall Lapse w.e.f. the due date of unpaid premium, insurance cover will be stopped and no benefits shall be payable, however, you will have the option to revive the Policy within 5 years from the due date of unpaid premium.

**B) Discontinuance of Payment of Premium after the Policy has acquired surrender value**

If you don't pay the due premium during the grace period, on expiry of the grace period, the Policy shall become Reduced Paid Up (RPU) Policy w.e.f. the due date of unpaid premium.

After the policy has become RPU, the benefits payable will be amended as follows:

The **RPU Sum Assured and RPU Annual Income** shall be equal to the Sum Assured and Annual Income respectively, multiplied by the **RPU Factor**,

where the RPU Factor is the ratio of:

- The number of premium instalments paid to date; over
- The total number of premium instalments originally due for the Policy Term.

**Death Benefit for RPU Policies**

If the Life Insured dies during the Policy Term, the RPU Death Benefit will be RPU Sum Assured on Death plus the Accrued Amount, if any under the Policy.

The "**RPU Sum Assured on Death**" during the entire Policy Term is the maximum of

- 10 times the Annualized Premium, reduced in same proportion as RPU Sum Assured to Sum Assured
- 150% of Total Premiums paid up to the date of death
- RPU Sum Assured

**Survival Benefit for RPU Policies**

- i. In the event the Life Insured survives till the end of the Deferred Period, RPU Annual Income and Income Booster shall added to the Accrued Amount under your policy. The Accrued Amount at the end of the Policy Term shall be paid to the Policyholder along with the Total Premiums Paid.

- ii. At any time after the end of Deferred Period during the Policy Term, you have the flexibility to accumulate the RPU Annual Income with the policy, withdraw the Accrued Amount partially/fully anytime during the Policy Term or take the RPU Annual Income immediately when it becomes due.

No loyalty addition will be payable for RPU policies.

### 3. What happens when you wish to revive your Policy?

You can revive your Policy within a revival period of five years from the due date of first unpaid premium, subject to following conditions:

- Paying all outstanding premiums together with interest as declared by us from time to time;
- Providing evidence of Life Insured's insurability satisfactory to us
- Revival of the Policy shall take effect only after revival of the Policy is approved by Us basis the Board approved underwriting policy and communicated to you in writing.

Once the Policy has been revived, on the effective date of revival, all benefits will be restored to their full value.

The monthly interest rate charged on unpaid premiums will be declared by ABSLI on June 1st of each calendar year and is determined as  $(x+1\%)/12$  rounded to the next 0.5%, where x is the base rate of the State Bank of India. The current applicable interest rate, as declared on June 1st, 2021, is 1% per month.

Any change in basis of determination of interest rate for revival can be done only after prior approval of the Authority. If a lapsed policy is not revived within five years, the Policy shall be terminated, and no value is payable to you.

## Termination Of Policy

This Policy will terminate upon the occurrence of any of the following events:

- the date of payment of the surrender value; or
- the date of settlement of the Death Benefit; or
- the date on which the Revival period ends after your policy has lapsed if fewer than two full years of premiums have been paid; or
- The date on which the outstanding loan amount exceeds the surrender value in case of Reduced Paid Up (RPU) policies; or
- The date on which we receive a free-look cancellation request

## Terms & Conditions

### Free Look Period

You have a free look period of 15 days from the date of receipt of the policy document and period of 30 days in case of electronic policies and policies obtained through distance mode, to review the terms and conditions of the policy and where you disagree to any of those terms or conditions, you have the option to return the original policy document to us for cancellation, stating in writing the reasons for your objection. You shall be entitled to a refund of the premium paid subject to a deduction of a proportionate risk premium for the period of cover and the expenses incurred by us on medical examination and stamp duty charges in accordance to IRDAI (Protection of Policyholders Interest) Regulations, 2017.



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## **Grace Period**

Grace Period means a period of 30 days or 15 days in case of Monthly Premium payment mode from the due date of each unpaid Premium. If the Premium is not paid by the due date, You may pay the same during the Grace Period without any penalty or late fees.

The insurance coverage continues during the Grace Period. However, if the overdue Premium is not paid even in the Grace Period and the Life Insured dies, then, We will pay the Death Benefit under this Policy after deducting the due Premium (if any) till the date of death.

## **Suicide Exclusion**

If the Life Insured, whether minor or major, dies by suicide within 12 months of the effective date of risk commencement or the date of revival of policy, the policy shall terminate immediately. In such cases, the Company shall pay:

Higher of Surrender Value or (total premiums paid plus underwriting extra premiums paid plus loadings for modal premiums paid excluding applicable taxes) in case the policy has acquired a surrender value; or

Total premiums Paid plus underwriting extra premiums paid plus loadings for modal premiums paid excluding applicable taxes in case the policy has not acquired a surrender value.

## **Assignment**

Assignment shall be applicable in accordance with provisions of Section 38 of the Insurance Act 1938, as amended from time to time.

## **Nomination**

Nomination shall be applicable in accordance with provisions of Section 39 of the Insurance Act 1938, as amended from time to time.

## **Fraud and Misstatement**

As per the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. For more details on Section 45 of the Insurance Act, please refer to our website [www.adityabirlasunlifeinsurance.com](http://www.adityabirlasunlifeinsurance.com).

## **Prohibition of Rebates: Section 41 of the Insurance Act, 1938 as amended from time to time states:**

(No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be

allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to ten lakh rupees.

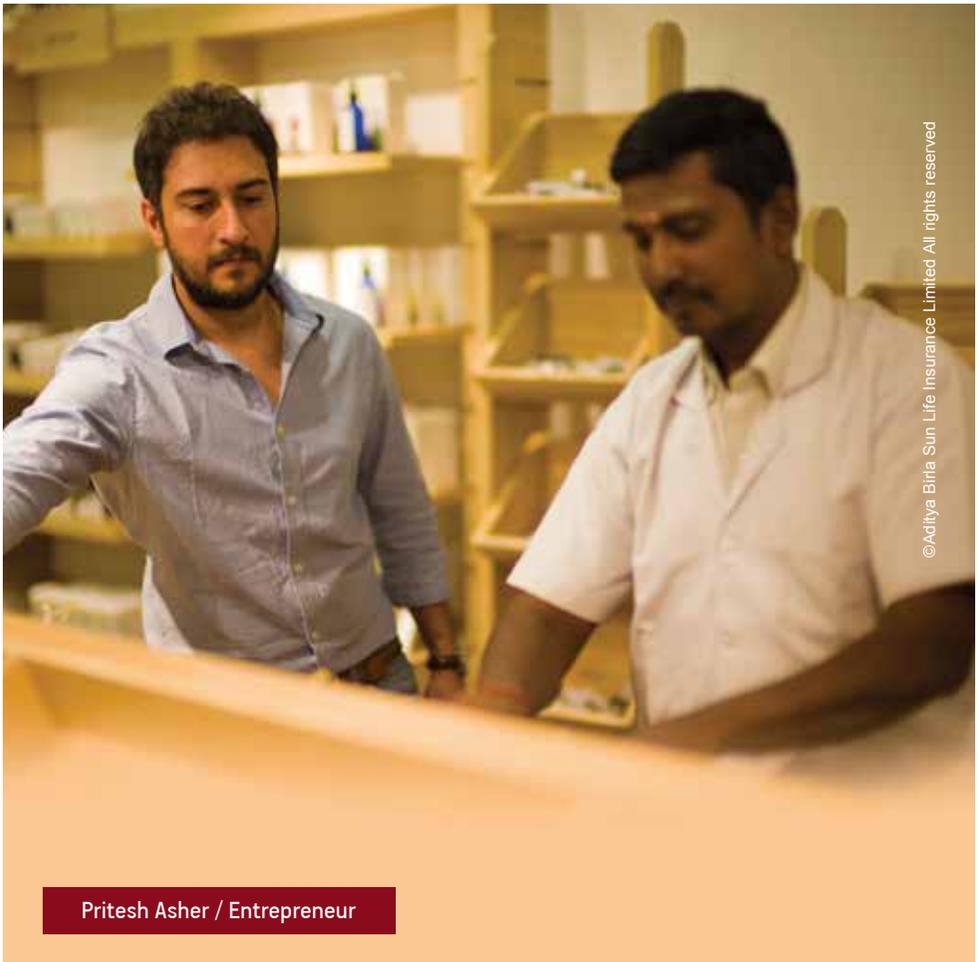
### **Important Notes & Disclaimer:**

- This is a non-linked non-participating individual life insurance savings plan. All terms & conditions are guaranteed throughout the policy term.
- 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.
- 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. New Policyholder must have the insurable interest in Life Insured. As there is no death benefit payable on the death of the Proposer/Policyholder, the policy status does not change, and the policy continues. However, if the premiums are not paid before the expiry of the grace period the policy would be subject to the provisions mentioned in the 'Premium Discontinuance Section'.
- This brochure contains only the salient features of the plan. For further details please refer to the policy contract.
- This product shall also be available for sales through online channel.
- Tax benefits are subject to changes in the 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" 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.

## ABOUT ADITYA BIRLA SUNLIFE INSURANCE

Aditya Birla Sun Life Insurance Company Limited (ABSLI), is a subsidiary of Aditya Birla Capital Ltd (ABCL). ABSLI was incorporated on August 4th, 2000 and commenced operations on January 17th, 2001. ABSLI is a 51:49 joint venture between the Aditya Birla Group and Sun Life Financial Inc., an international financial services organization in Canada.

ABSLI, offers a range of life insurance products across the customer's life cycle, including children future plans, wealth protection plans, retirement and pension solutions, health plans, savings plans, term plans and Unit Linked Insurance Plans ("ULIPs"). For more information, please visit the company's website at [www.adityabirlasunlifeinsurance.com](http://www.adityabirlasunlifeinsurance.com)



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### **About Aditya Birla Capital**

Aditya Birla Capital Limited (ABCL) is the holding company for the financial services businesses of the Aditya Birla Group. ABCL's subsidiaries have a presence across Protecting, Investing and Financing solutions, ABCL is a universal financial solutions group catering to diverse needs of its customers across their life stages. Empowered by more than 22,000 employees, the subsidiaries of ABCL have a nationwide reach with 850+ branches and more than 2,00,000 agents / channel partners and several bank partners.

Aditya Birla Capital Limited is a part of the Aditya Birla Group, a global conglomerate in the league of Fortune 500. Anchored by an extraordinary force of over 120,000 employees, belonging to 42 nationalities, the Aditya Birla Group operates in 36 countries across the globe. For more information, please visit the company's website at [www.adityabirlacapital.com](http://www.adityabirlacapital.com)

### **About Sun Life Financial Inc, Canada**

Sun Life Financial is an international financial services organization providing insurance, wealth and asset management solutions to individual and corporate Clients. Sun Life Financial has operations in a number of markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia, and Bermuda. Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol SLF. For more information, please visit the company's website at [www.sunlife.com](http://www.sunlife.com)

\*(All the above numbers mentioned above for Aditya Birla Capital Limited are as on December 2020)

## Life Insurance

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[adityabirlacapital.com](http://adityabirlacapital.com)

Contact our advisor or visit our website [www.adityabirlasunlifeinsurance.com](http://www.adityabirlasunlifeinsurance.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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Plans

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Plans

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### 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. 1-800-270-7000 [www.adityabirlasunlifeinsurance.com](http://www.adityabirlasunlifeinsurance.com) IRDAI Reg No.109  
CIN: U99999MH2000PLC128110 UIN: 109N126V03 ADV/10/21-22/1291 VER3/OCT/2021

### BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.