

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**

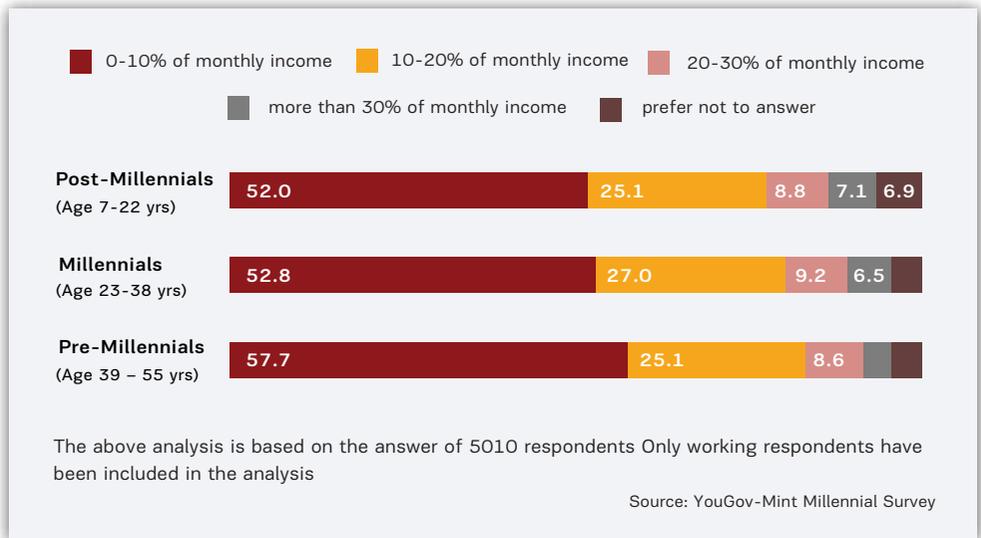
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From our childhood, we've always been taught to save money. As a concept, savings is entrenched in our roots. Traditionally, we saved majority of our money in safe financial instruments and only kept a little aside for our joyous moments.

### Savings patterns of Indians across age brackets .



However, one thing continues to be unchanged – **savings remains a constant and so does the assurance of guarantee.**

In today's day and age, liquidity is a key. We want to save, but we also want money in our hands to spend on things we enjoy.

# What if a plan gave you guaranteed returns on your savings, and also the flexibility of unlimited withdrawals along with a life cover?

Introducing **ABSLI Assured FlexiSavings Plan** – the new age way of saving your money. This plan offers you guaranteed returns to achieve your financial goals and the flexibility to access that corpus through unlimited withdrawals. The plan also protects you and your loved ones with a life cover.

## Key Benefits



**Guaranteed<sup>1</sup> Annual Income:** You get Guaranteed Annual Income which is accrued in your policy at the beginning of each year during the policy term after the deferred period.

**Income Booster:** An Income Booster equal to 5% of the accrued amount is added to your policy at the end of each year during the policy term after the completion of Deferred Period, to grow your savings.



**Loyalty Additions:** You get Loyalty Addition, as a percentage of accrued amount at the end of the policy term.

**Additional Benefit:** As an additional cushion to your savings, Total Premiums Paid by you and 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 at any point of time during the Policy Term to take care of your financial needs.

<sup>1</sup>Provided all premiums are paid

## Survival Benefit



After the completion of the Premium Paying Term and Deferred Period you will receive the following survival benefits during the policy term.

### 1 Annual Income

An Annual Income as a percentage of annualized premium shall accrue under your policy at the beginning of each year. Annual Income varies by Premium Payment Term and Life Insured's age at inception of the policy, as shown in the below table:

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 is added to your policy at the end of each year during the policy term to grow your savings.

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

### 3 Loyalty Addition

You get Loyalty Addition, as a percentage of accrued amount at the end of the 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%

#### 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:



The Maturity Benefit shall be the combination of Accrued Amount, Loyalty Additions & Enhanced Return of Premium benefit payable at the end of the Policy Term.

#### Death Benefit

In case of the life insured's unfortunate demise during the policy period, the death benefit will be paid to the nominee in either of the following ways:



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

where 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

**Option to receive Staggered Death Benefit:** 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%

For more details on the death benefit, please refer the product brochure.

## Customizable Benefits

You can enhance your insurance cover during the policy term by adding the following riders for a nominal extra cost.



**ABSLI Accidental Death Benefit Rider Plus (UIN: 109B023V02)**



**ABSLI Critical Illness Rider (UIN: 109B019V03)**



**ABSLI Surgical Care Rider (UIN: 109B015V03)**



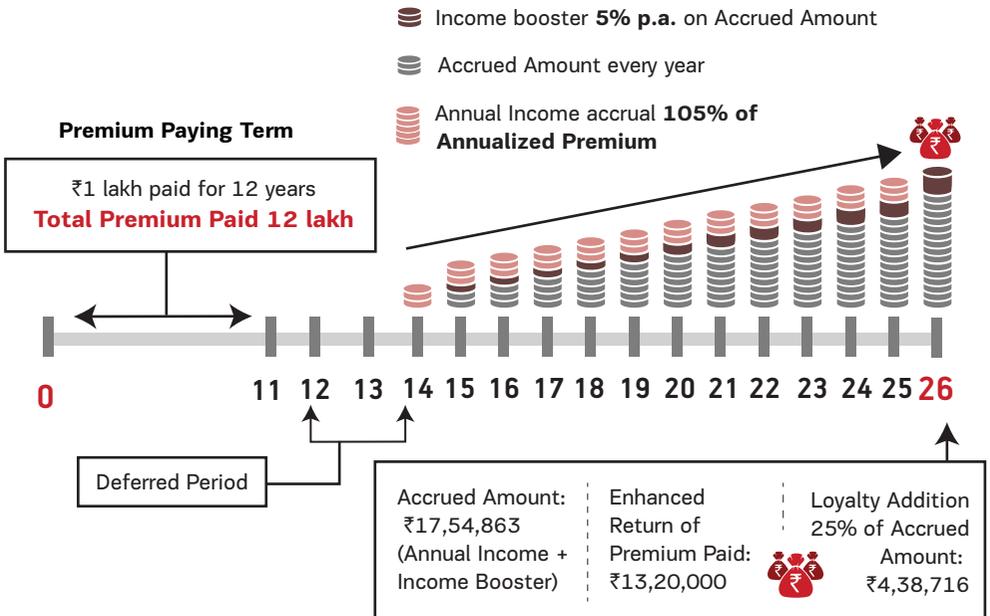
**ABSLI Hospital Care Rider (UIN: 109B016V03)**



**ABSLI Waiver of Premium Rider (UIN:109B017V03)**

## How Does the Plan Work ?

Scenario : Mr. Sharma, 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.



**Total Guaranteed Benefit ₹ 35,13,579**

## 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				

## Life Insurance

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# ADITYA BIRLA CAPITAL

[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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