

In this policy, the investment risk in investment portfolio is borne by the policyholder.

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

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Shaahid Amir / Bollywood Stylist

PROTECTING your premium lifestyle and creating wealth is now more flexible

Aditya Birla Sun Life Insurance Fortune Elite Plan

A unit-linked life insurance plan

- Flexibility to choose policy term of 10 | 20 | 25 | 30 | 35 | 40 years
- Flexibility to choose premium paying terms of 5 | 10 | 15 | 20 years
- Flexibility to add top-ups whenever you have additional savings

Aditya Birla Sun Life
Insurance Co. Ltd.



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Type of Plan	Non Participating Unit Linked Insurance Endowment Plan
USPs	<ul style="list-style-type: none"> Choice of policy term of 10 20 25 30 35 40 years Limited premium paying term of 5 10 15 20 years Flexibility to invest additional amounts anytime during the policy term as top-up premiums. Guaranteed Additions available Flexibility to choose between the Systematic Transfer Option, Return Optimiser Option or the Self-Managed Option as an Investment Option Choice of upto 4 segregated funds available under Systematic Transfer Option. 16 Fund options available having different equity-debt proportion to choose from under Self-Managed Option

Eligibility

Entry Age	30 days* to 55 years for 5 Pay, 65 years for others (subject to max maturity age of 75 years) * Risk commences from the first policy anniversary
Max Maturity Age	75 years
Policy Term	10 20 25 30 35 40 years
Premium Paying Term	5 10 15 20 years
Pay Mode	Annual Semi Annual Quarterly Monthly
Minimum Basic Premium	₹40,000 p.a.
Basic Sum Assured	Min Basic Sum Assured : ₹400,000
Top-up Premiums	<p>Minimum Top-up premium: ₹5,000; Maximum: Total Top-up premiums paid cannot exceed the total basic premium paid to date.</p> <p>The Top-up Sum Assured will be the top-up premium being paid multiplied by 125%</p> <p>Top-up once paid, cannot be withdrawn for 5 years</p>

Benefits

Guaranteed Additions	<p>Guaranteed Additions in the form of additional units will be added to client's policy on:</p> <ul style="list-style-type: none"> 10th policy anniversary and on every 5th policy anniversary thereafter. Guaranteed Addition is 2.00% of the total premiums paid in the last 60 months. In addition, 11th policy anniversary and every policy anniversary thereafter. Guaranteed Addition is 0.35% of the average Fund Value in the last 12 months
Death Benefit	<p>If the Life Insured dies while the policy is in effect, we shall pay to the nominee the greater of</p> <ul style="list-style-type: none"> Basic Fund Value as on date of intimation of death; or Basic Sum Assured <p>In addition, the nominee shall also receive the greater of</p> <ul style="list-style-type: none"> Top-up Fund Value as on date of intimation of death; or Top-up Sum Assured <p>The Basic Sum Assured will be reduced to the extent of partial withdrawals made during the two-year period immediately preceding the death of the life assured from the basic fund value. However the Death Benefit after partial withdrawals shall never be less than Annualized Premium multiplied by 10.</p> <p>At all times, if your policy has not been discontinued, the Death benefit shall never be less than 105% of total basic and top up premiums paid up to the date of death reduced to the extent of partial withdrawals made, both from the Basic Fund Value and Top-up Fund Values, during two-year period immediately preceding the death of the life assured.</p> <p>In case where the death of the Life Insured takes place prior to risk commencement date, only the basic premiums paid (excluding GST, if any) shall be payable as the Death Benefit. Further any charges other than Fund Management Charges (FMC) recovered subsequent to the date of death shall be added back to the policy fund value as available on the date of intimation of death. Where a policy is issued on a minor life, the policy will vest in life insured after attainment of majority of the life assured.</p>
Maturity Benefit	Sum of Basic Fund Value + Top-up Fund Value
Surrender Benefit	<p>Policy can be surrendered anytime during the policy term. The Surrender Benefit</p> <ul style="list-style-type: none"> during the first 5 policy years shall be as explained in the Policy Discontinuance provisions after 5 policy years shall be the Policy Fund Value as of that date.

Investment Options

	<p>At policy inception client must choose between the Systematic Transfer Option, Return Optimiser Option or the Self-Managed Option as an Investment Option.</p> <p>Return Optimiser Option: In this option the Basic Premiums (net of allocation charges) are invested in Maximiser fund and it will be tracked every day for each policyholder for a pre-determined upside movement of 10% or more over the net invested amount (net of all charges). In the situation where the gain from the Maximiser fund reaches 10% or more of the net invested amount, the amount equal to the appreciation will be transferred to the Income Advantage fund at the prevailing unit price. This ensures that the gains are protected from any future market volatilities. While the gain is less than the pre-determined upside movement of 10%, the fund value will continue to remain in the Maximiser fund and no transfers will be made to the Income Advantage fund.</p> <p>Systematic Transfer Option: In this option, annual premiums net of premium allocation charge are initially invested in the Liquid Plus fund, thereafter, every month 1/12th of allocated amount will be transferred to a "Transfer Fund". Client can choose upto a maximum of 4 segregated funds out of Income Advantage, Enhancer, Creator, Maximiser, Multiplier, Super 20, Value & Momentum and MNC . Client may also choose a "Transfer Date" of 1st, 8th, 15th or 22nd of every month. On these "Transfer Dates" the amount will be transferred from the Liquid Plus Fund to the "Transfer Fund". Points to note: - Systematic Transfer Option is available only with annual mode of payment - Client may opt out of this option at any time after one year while the policy is in effect and switch into other investment options. - Client cannot choose to change the "Transfer Fund" or the "Transfer Date" within Systematic Transfer Option.</p> <p>Self-Managed Option: This option offers 16 segregated funds ranging from 100% Debt to 100% Equity - Liquid Plus, Income Advantage, Assure, Protector, Builder, Enhancer, Creator, Magnifier, Maximiser, Multiplier, Super 20, Pure Equity, Value & Momentum, MNC, Nifty Index, Asset Allocation.</p> <p>Client can switch between different Investment Options during the policy term.</p> <ul style="list-style-type: none"> Switching to Self-Managed Option can be done anytime during the policy term Switching to Systematic Transfer Option can only take place on policy anniversary. Switching to Return Optimiser Option is not allowed.
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Flexibilities

Partial Withdrawals	<p>The Partial Withdrawals are allowed under the product subject to the following conditions:</p> <ul style="list-style-type: none"> Life Insured is 18 years or more No partial withdrawals are allowed in the first five policy years <p>Partial withdrawals shall first be adjusted from the Top-up Fund Value (except any top up premiums paid in the previous five years immediately preceding the date of withdrawal); if any. Once the Top-up Fund Value is exhausted, partial withdrawals would be adjusted from Basic Fund Value. Minimum partial withdrawal amount is ₹5,000</p> <p>You are required to maintain a minimum Basic Fund Value of one basic premium chosen plus any top-up premiums paid in the previous five years immediately preceding the date of withdrawal. The total amount of partial withdrawal during a policy year shall not exceed 25% of the total Policy fund value at the beginning of the policy year.</p>
Policy Discontinuance	<p>The policyholder is given a grace period of 30-days (15-days in case your basic premium is paid on a monthly basis) to pay the due premium during which all the benefits will continue inclusive of the risk cover and deduction of charges.</p> <p>If we do not receive the entire due installment premium by the end of the grace period,</p> <p>Discontinuance of the policy during the first five policy years:</p> <ol style="list-style-type: none"> the Policy fund value after deducting the applicable discontinuance charges shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease. All such discontinued policies shall be provided a revival period of three years from due date of first unpaid premium. On such discontinuance, ABSLI shall communicate the status of the policy, within three months of the due date of first unpaid premium, to the policyholder and provide the option to revive the policy within the revival period of three years. In case the policyholder opts to revive but does not revive the policy during the revival period, the policy fund value in the discontinued policy fund shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later. In case of revival period ending after lock-in period, the policy fund will remain invested in the discontinued policy fund till the end of revival period. The Fund management charges of discontinued policy fund will be applicable during this period and no other charges will be applied. In case the policyholder does not exercise any option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund value shall remain invested in the discontinued policy fund. At the end of the lock-in period, the policy fund in the discontinued policy fund shall be paid to the policyholder and the policy shall terminate. However, the policyholder has an option to surrender the policy anytime and the policy fund value in the discontinued policy fund shall be payable at the end of lock-in period or date of surrender whichever is later <p>Continuance of the policy after completion of five policy years:</p> <p>The policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy. The policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the policy shall be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.</p> <ol style="list-style-type: none"> On such discontinuance, ABSLI shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the following options: <ol style="list-style-type: none"> To revive the policy within the revival period of three years, or Complete withdrawal of the policy. In case the policyholder opts to revive the policy but does not revive the policy during the revival period, the policy fund value shall be paid to the policyholder at the end of the revival period. In case the policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the policy fund value shall be paid to the policyholder and the policy shall terminate. However, the policyholder has an option to surrender the policy anytime and then the policy fund value shall be payable.
Revival	<p>Client will have 3 years from the discontinuance date to revive the policy by paying all the due and unpaid premiums. On the effective date of the revival, we will restore the Sum Assured to its original value, add back the discontinuance charges deducted on the discontinuance date and deduct the premium allocation charge and policy administration charge due since the discontinuance date from the Policy Fund Value and then reinvested at the then prevailing Unit Price(s).</p>
Fund Switches	<p>The client can choose to switch between segregated funds under Self-Managed option. The minimum switch amount is ₹5,000. Switching to Return Optimiser Option is not allowed. Switching to Self managed option from Return optimiser Option is allowed anytime throughout the policy term. Switching to Systematic transfer option from return optimiser Can be done only on Policy Anniversary.</p>
Premium Redirection	<p>In Self-Managed Option, the client can change the premium allocation percentage any time during the policy term. The revised percentages shall be applicable for the future premiums including top-ups.</p>

Investment Options

Premium Allocation Charge	<table border="1"> <thead> <tr> <th>Policy Year / Basic Premium Per Annum</th> <th>₹40,000 to ₹249,999</th> <th>₹250,000 +</th> </tr> </thead> <tbody> <tr> <td>1 to 2</td> <td>5.50%</td> <td>4.50%</td> </tr> <tr> <td>3+</td> <td>5%</td> <td>4%</td> </tr> </tbody> </table> <p>For top-up premiums, premium allocation charge is 2.00%.</p>	Policy Year / Basic Premium Per Annum	₹40,000 to ₹249,999	₹250,000 +	1 to 2	5.50%	4.50%	3+	5%	4%
Policy Year / Basic Premium Per Annum	₹40,000 to ₹249,999	₹250,000 +								
1 to 2	5.50%	4.50%								
3+	5%	4%								
Policy Administration Charge	<p>0.6% of basic premium p.a. for all years, subject to a maximum of ₹6,000 p.a.</p>									
Fund Management Charges	<ul style="list-style-type: none"> 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 and Value & Momentum 									
Mortality Charge	<p>This charge will be deducted monthly by canceling units from the segregated fund. The charge per 1000 of Sum at Risk will depend on the gender and attained age of the life insured.</p>									
Miscellaneous Charge	<p>Currently ₹50 per request for change in investment option, premium re-direction, fund switch partial withdrawal. We do however reserve the right to charge up to ₹500 per request in the future. Any increase in the miscellaneous charges will be subject to IRDAI approval.</p>									
Riders	<p>ABSLI Accidental Death Benefit Rider Plus (UIN: 109A024V01) ABSLI Waiver of Premium Rider (UIN: 109A039V01)</p>									

Disclaimers :

- Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors' influencing the capital market and the insured is responsible for his or her decision.
- This is a non-participating unit linked life insurance. Aditya Birla Sun Life Insurance, ABSLI Fortune Elite (UIN: 109L090V05), Liquid Plus (ULIF02807/10/11BSLLIQLPLUS109), Income Advantage(ULIF01507/08/08BSLIINCADV109), Assure(ULIF01008/07/05BSLIASSURE1090, Protector(ULIF00313/03/01BSLPROTECT109), Builder (ULIF00113/03/01BSLBUILDER109), Enhancer(ULIF00213/03/01BSLENHANCE109), Creator (ULIF00704/02/04BSLCREATOR109), MagnifierULIF00826/06/04BSLIIMAGNI109), Maximiser(ULIF01101/06/07BSLIINMAXI109), Multiplier(ULIF01217/10/07BSLIINMULTI109), Super 20(ULIF01723/06/09BSLSUPER20109), Pure Equity(ULIF01723/06/09BSLSUPER20109), Value & Momentum(ULIF02907/10/11BSLIVALUEM109), Asset Allocation (ULIF03430/10/14BSLIASTALC109), Capped Nifty Index (ULIF03530/10/14BSLICNFIDX109), MNC (ULIF03722/06/18BSLIMUMNC109) are only the names of the Company, Policy, Investment Option and Investment Funds respectively and do not in any way indicate the quality of the Policy, Investment Funds or their future prospects or returns.
- Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document.
- The various funds offered under this contract are the names of the funds and do not any way indicate the quality of these plans, their future prospects and returns.
- The Past performance of the Unit linked fund(s) of the company is not necessarily indicative of the future performance of any of these Unit linked fund(s).
- Tax benefits are subject to changes in tax laws.
- For more details on risk factors, terms and conditions, please read sales brochure before concluding the sale.

**Aditya Birla Sun Life
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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.

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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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.

