

ABSLI Guaranteed Milestone Plan

A non-linked non – participating life insurance plan



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

We Strive Lifelong To Convert Goals Into Reality



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UIN - 109N106V10

ADV/8/21-22/920

Incase We Fall Short – We Compromise On Our Goals



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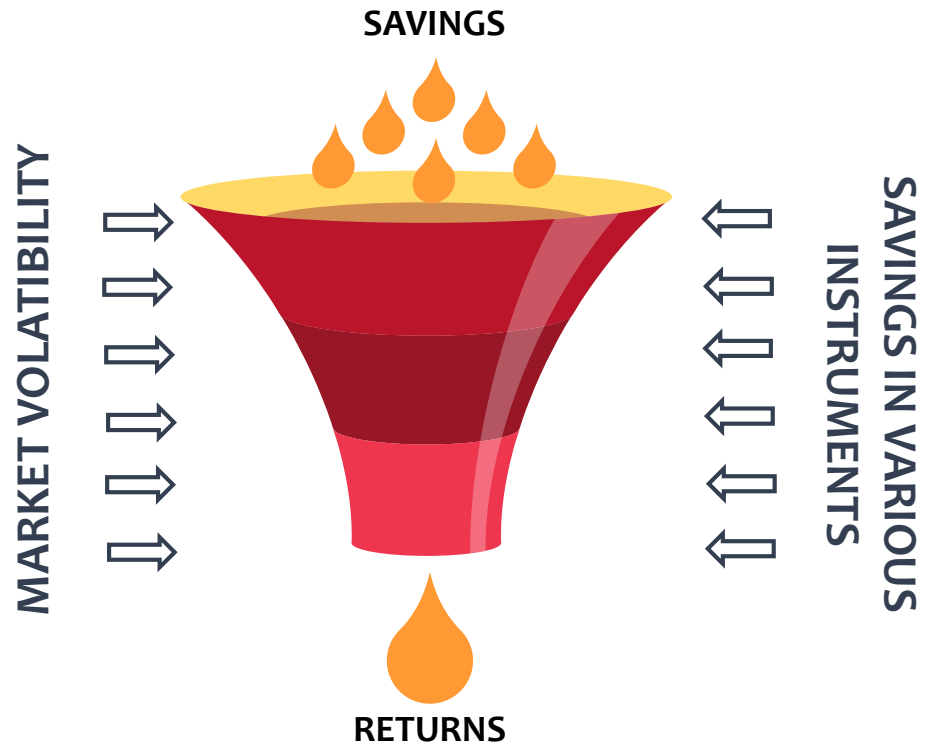


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How do we achieve our goals?

Savings in different instruments depending on our goals



Do our savings provide long term guarantee?



Presenting



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Your Choices



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Installment Premium

Amount you wish to pay during the premium paying term.

Policy & Premium Payment Term

Choose from the following premium paying term and policy terms

- 6 years for policy term of 12/14
- 8 years for policy term of 16/18
- 10 years for policy term of 20/22
- 12 years for policy term of 24/26

Joint Life Option

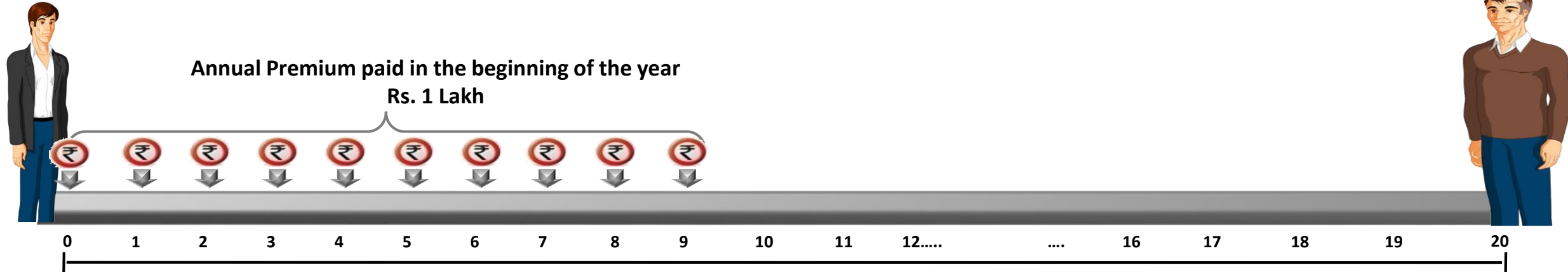
Cover yourself and your spouse under the same policy

Your Benefit – Maturity

Rahul aged 35, pay Rs. 1 Lakh for 10 years & opts for policy term of 20 years

Annual Premium paid in the beginning of the year

Rs. 1 Lakh



Maturity Benefit

- Sum Assured on Maturity + Guaranteed Additions
- Guaranteed Additions starts from Day 1

Sum Assured - Rs. 15 Lakh; premium is excluding GST

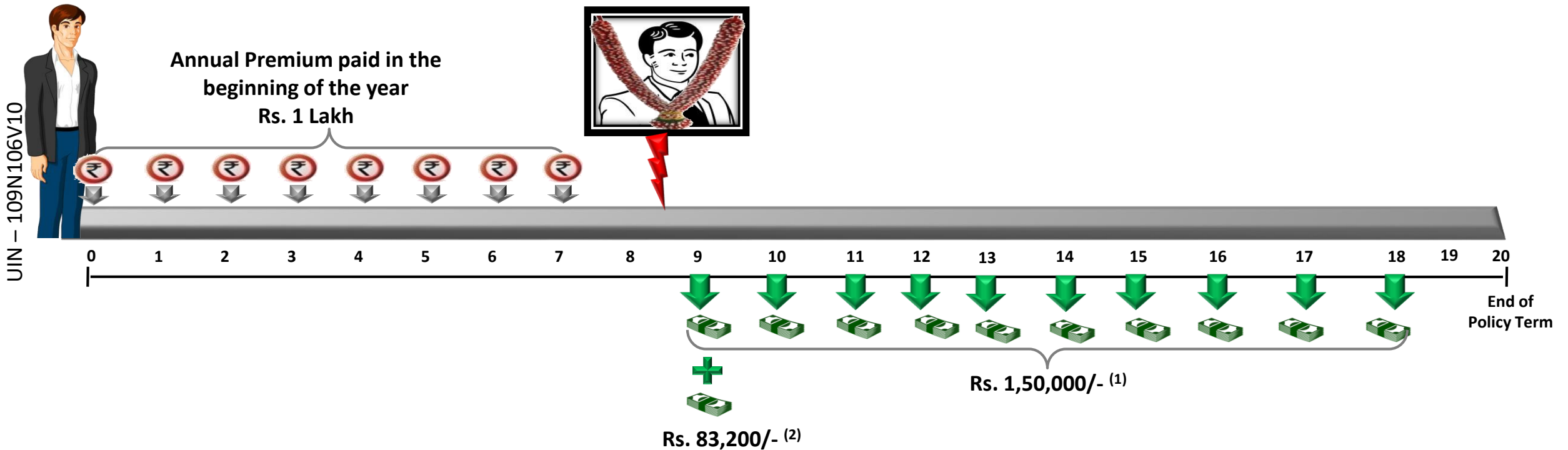


**Rs. 22,96,000 /-
Guaranteed**

(provided all due premiums have been paid)

Your Benefit – Death Benefit (Single Life)

In case of death of Rahul during the 9th policy year



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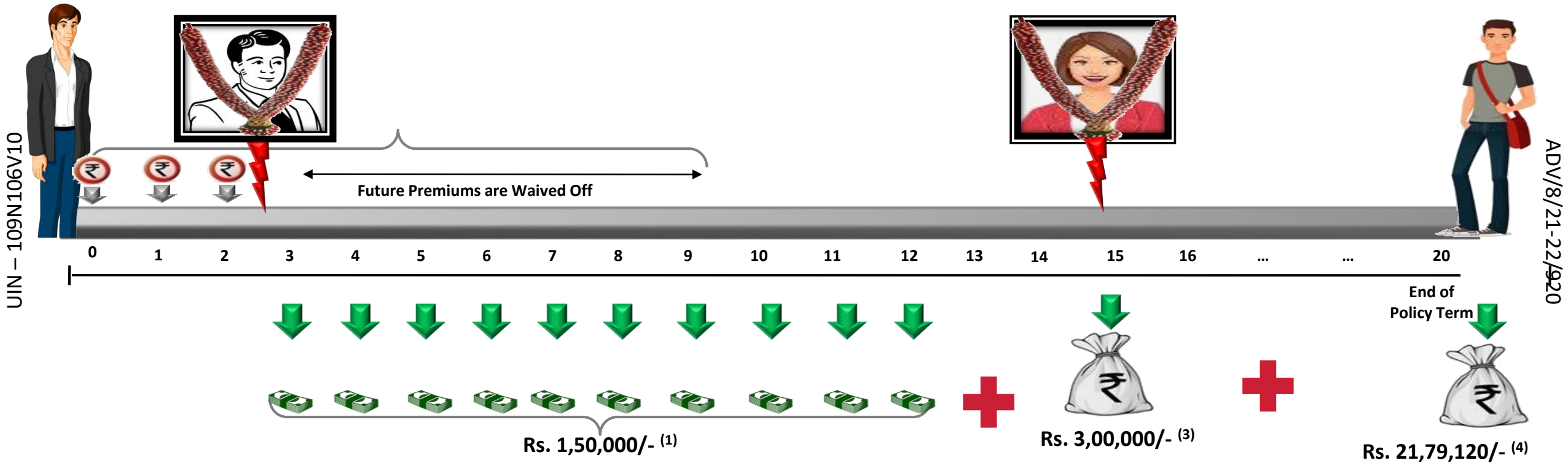
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(1) Sum Assured - Rs. 15 Lakh. Death Benefit is paid as staggered benefit over 10 years

(2) Additional lump sum amount which is the excess, if any, of Sum Assured on Maturity plus accrued Guaranteed Additions over the Sum Assured.

Your Benefit – Death Benefit (Joint Life)

Rahul and Simran (spouse) age 34, covered under the same policy and in case of death of Rahul during the 3rd policy year



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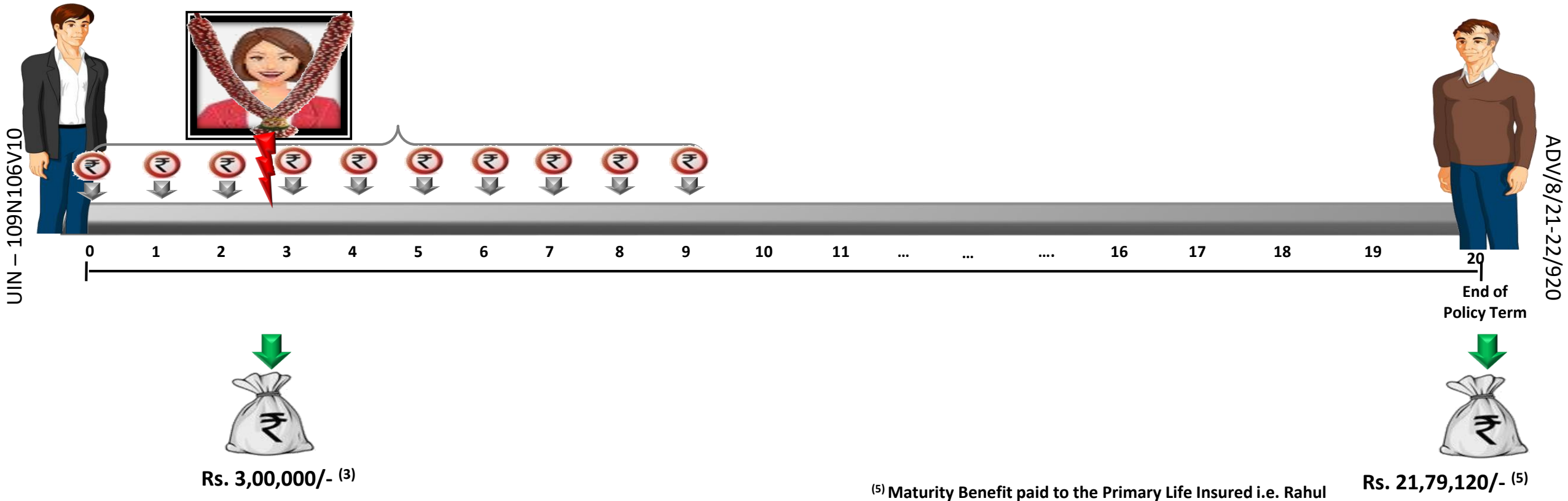
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⁽³⁾ Sum Assured applicable for secondary life insured i.e. Simran

⁽⁴⁾ Maturity Benefit paid to the nominee

Your Benefit – Death Benefit (Joint Life)

In case of death of Simran during the 3th policy year



WHO CAN BUY



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Eligibility Criteria	
Entry Age	: 30 days* - 60 years
Min Maturity Age	: 18 years
Premium Paying Term & Policy Term	: <ul style="list-style-type: none">• 6 years for policy term of 12/14• 8 years for policy term of 16/18• 10 years for policy term of 20/22• 12 years for policy term of 24/26
Minimum Premium	: Rs. 15,000
Sum Assured	: 15 × Annualized Premium
Pay Frequency	: Annual, Semi Annual, Quarterly and Monthly

* risk commences from the first policy anniversary

Flexibility



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Customizable Benefit

Enhance your policy by adding

Name of the Rider	Benefits	Sum Assured Range
ABSLI Accidental Death Benefit Rider Plus (UIN: 109B023V02)	Rider Sum Assured in the event of accidental death	Rs. 1 lac to Rs. 2 crore
ABSLI Accidental Death and Disability Rider (UIN: 109B018V03)	Rider Sum Assured in the event of accidental death and percentage of Sum Assured in the event of any disability	Rs. 75,000 to Rs. 50 lacs
ABSLI Critical Illness Rider (UIN: 109B019V03)	Rider Sum Assured for illnesses including Heart Attack, Cancer, Stroke or Major Organ Transplant	
ABSLI Waiver of Premium Rider (UIN: 109B017V03)	In the event of TPD / CI of Life Insured, all future premiums of the base plan and attached riders will be waived off	
ABSLI Hospital Care Rider (UIN: 109B015V03)	Daily Cash Benefit, ICU Benefit and Recuperating Benefit	Rs. 1.5 lacs to Rs. 15 lacs
ABSLI Surgical Care Rider (UIN: 109B016V03)	Major Surgery that directly involves brain, liver, lung or heart (including coronary arteries) and Other Surgery	

Riders are not available for Joint Life Protection Option. Client can only opt for either ABSLI Accidental Death and Disability Rider or ABSLI Accidental Death Benefit Rider Plus not both

Aditya Birla Sun Life Insurance Company Ltd.

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Additional Information



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Reduced Paid-up Benefits

- Where premiums are paid for at least two full years, and subsequent premiums are not paid, policy will not lapse but will continue on a Reduced Paid-Up basis.
- Under Reduced Paid-Up Sum Assured, Sum Assured on Death, Sum Assured on Maturity shall be reduced in proportion to the premiums actually paid to the total premiums payable during the policy term.
- Guaranteed Additions shall not be reduced and remain attached to the policy. No new guaranteed additions will accrue to the policy. Rider Benefit, if any will cease

Surrender Benefit

- Policy acquires surrender value after all due premium for at least two full years are paid. Surrender benefit is higher of
- Guaranteed Surrender Value; or
- Special Surrender Value

Policy loan

- Available, once the policy acquires a surrender value. The minimum loan amount is Rs.5,000 and the maximum is up to 85% of surrender value. The current loan interest rate is 7.40% per annum.

Sum Assured on Death

- The Sum Assured on death is higher of :
 - Sum Assured as an absolute amount to be paid on death (15 x Annualized premium); or
 - 105% of the total premiums paid up to the date of death; or
 - 10 times the Annualized Premium
- * Sum Assured on maturity is the amount which is guaranteed to become payable on maturity of the policy, in accordance with the terms and conditions of the policy and is equal to Total Premiums payable under the policy, excluding any extra premium, any rider premium and taxes.

Disclaimers



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- For more details on risk factors, terms and conditions please read sales brochure carefully before concluding the sale.
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- Registered Office: One World Centre Tower 1, 16th Floor, Jupiter Mill compound, 841, Senapati Bapat Marg, Elphinstone road, Mumbai – 400013. Call centre: 1-800-270-7000. Reg No. 109 | CIN: U99999MH2000PLC128110 Website: www.adityabirlasunlifeinsurance.com

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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

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Thank You

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