

Protecting your loved ones with the promise of total security

Aditya Birla Sun Life Insurance Poorna Suraksha Kawach

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



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Amol Patwari & Pallavi Mohadikar Patwari / Entrepreneurs

Aditya Birla Sun Life
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ABOUT THE PLAN

ABSLI Poorna Suraksha Kawach offers complete and comprehensive protection for you to secure the future of your loved ones. The plan provides six specifically designed options to fulfil your financial requirements and secure your family's future in the face of uncertainties.

WHAT THIS PLAN OFFERS YOU



Choice of 6 Plan Options offering comprehensive life insurance coverage to suit your varied protection needs



Return of Premium (ROP) and Early Return of Premium (ERoP) option along with life insurance cover to secure your savings



Waiver of Premium (WOP) on CI (Critical Illness) and TPD (Total Permanent Disability) for added financial security



Flexibility to avail a 'One Time Exit Value' and get back your premiums paid as a dependable support system in case of emergencies



Inbuilt Terminal Illness Benefit



Accelerated Critical Illness (ACI) Benefit option covering 42 specified critical illnesses, on payment of additional premium



- **Option 1: Level Cover Option:** *Get a simplified protection cover to shield your family against unfortunate death of the Life Insured.*

Under this option, in the unfortunate event of the death of the Life Insured during the Policy Term, Nominee will be paid an absolute amount, equal to Sum Assured on Death, in lump-sum.

- **Option 2: Return of Premium (ROP) Option:** *Get all your premiums back at the end of the Policy Term along with a protection cover during the Policy Term.*

Under this option, on survival of Life Insured at the end of the Policy term, the Sum Assured on Maturity defined as the Total Premiums Payable will be paid at the Policy Maturity. In the unfortunate event of the death of the Life Insured during the Policy Term, the nominee will be paid an absolute amount in lump-sum.

- **Option 3: Early Return of Premium (EROP) Option:** *Get all your premiums back after a chosen Retirement Age along with a protection cover during the Policy Term.*

Under this option, on survival of Life Insured till the policy anniversary falling after the chosen Retirement Age (60 years, 65 years, 70 years, or 75 years), the Total Premiums payable, is paid to the Policyholder. In the unfortunate event of the death of the Life Insured during the Policy Term, the nominee will be paid an absolute amount in lump-sum.

- **Option 4: Level Cover plus Waiver of Premium on CI/TPD Option** *Get protection against death, disease and disability under one plan.*

Under this option, in case of unfortunate death of the Life Insured during the Policy Term, provided all due premiums have been paid, the Nominee(s) will be paid Sum Assured on Death, in lump sum.

In case the policyholder is diagnosed with a critical illness or total and permanent disability (TPD) during the Policy Term, provided the Policy is in-force and the Life Insured is no more than 65 years of age at the date of diagnosis, future due premiums shall be waived off and the policy will continue.

- **Option 5: Increasing Cover Option:** *Get a dynamic protection cover that increases by a chosen Sum Assured Escalation Rate during the Policy Term.*

Under this option the Sum Assured will increase every year during the Policy Term by 5% or 10% per annum depending on the Sum Assured Escalation Rate selected by the Policyholder at inception. In the unfortunate event of the death of the Life Insured during the Policy Term, the nominee will be paid an absolute amount, in lump sum. Sum Assured Escalation Rate can either be 5% p.a. (simple) or 10% p.a. (simple).

- **Option 6: Sum Assured Reduction Option:** *Get a protection cover which goes hand-in-hand with your changing needs and decreases after a chosen Retirement Age*

Under this option Policyholder will have an option to reduce the chosen Sum Assured by 50% or 25% on attainment of Retirement Age as 60 years, 65 years, 70 years, or 75 years selected by the Policyholder at inception. On exercising this option, Policy will continue with the reduced Sum Assured till the end of Policy Term. In the unfortunate event of the death of the Life Insured during the Policy Term, the nominee will be paid an absolute amount, in lump sum.

PRODUCT SPECIFICATION



Plan Options	Premium Paying Term	Minimum Policy Term	Maximum Policy Term	Min & Max	Maximum Maturity Age	Sum Assured
Plan Option # 1 and 5	Single Pay	5 years	55 years	18 – 65 years	85 years	Min: ₹ 30 Lakhs Max: No Limit, subject to Board Approved Guidelines
	5 Pay	(PPT + 5) years		18 – 65 years		
	7 Pay			18 – 65 years		
	10 Pay			18 – 65 years		
	12 Pay			18 – 65 years		
	15 Pay			18 – 65 years		
	20 Pay			18 – 60 years		
	To age 60			18 – 54 years		
	Regular Pay	10 years		18 – 65 years		
Plan Option # 2	Single Pay	20 years	55 years	18 – 65 years	85 years	Min: ₹ 30 Lakhs Max: No Limit, subject to Board Approved Guidelines
	6 Pay					
	8 Pay					
	10 Pay					
	Regular Pay	10 years				
Plan Option # 3	Single Pay	20 years	55 years	18 – 65 years	85 years	Min: ₹ 30 Lakhs Max: No Limit, subject to Board Approved Guidelines
	6 Pay			18 – 64 years		
	8 Pay			18 – 62 years		
	10 Pay			18 – 60 years		
Plan Option # 4	5 Pay	(PPT + 5) years	55 years	18 – 50 years	85 years	Min: ₹ 30 Lakhs Max: No Limit, subject to Board Approved Guidelines
	7 Pay			18 – 50 years		
	10 Pay			18 – 50 years		
	12 Pay			18 – 50 years		
	15 Pay			18 – 50 years		
	20 Pay			18 – 50 years		
	To age 60			18 – 49 years		
	Regular Pay	10 years		18 – 50 years		
Plan Option # 6	Single Pay	11 years	55 years	18 – 65 years	85 years	Min: ₹ 30 Lakhs Max: No Limit, subject to Board Approved Guidelines
	5 Pay	11 years		18 – 65 years		
	7 Pay	(PPT + 5) years		18 – 65 years		
	10 Pay			18 – 65 years		
	12 Pay			18 – 65 years		
	15 Pay			18 – 65 years		
	20 Pay			18 – 60 years		
	To age 60			18 – 54 years		
	Regular Pay			11 years		



Benefits	Details
<p>Death Benefit</p>	<p>In case of unfortunate demise of the Life Insured during the Policy Term, the Death Benefit will be Sum Assured on Death payable in lump sum.</p> <p>In case Terminal Illness claim and/or Accelerated Critical Illness (ACI) Benefit claim has already been paid, the Death Benefit payable shall be reduced to the extent of reduction in Sum Assured on account of Terminal Illness and/or Accelerated Critical Illness (ACI) Benefit already paid.</p> <p>The policy shall be terminated once the Death Benefit is paid.</p> <p>Where, Sum Assured on Death for a Regular Pay and Limited Pay Policy will be the highest of -</p> <ul style="list-style-type: none"> • 11 times of the Annualized Premium; or • 105% of Total Premiums paid as on the date of death; or • The Effective Sum Assured as on the date of death <p>Sum Assured on Death for Single Pay Policy will be the highest of -</p> <ul style="list-style-type: none"> • 125% of Single Premium; or • The Effective Sum Assured as on the date of death <p>Annualized Premium 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 extra premium on account of ACI Benefit, if any, is also excluded.</p> <p>Single premium is the lump-sum payable by the Policyholder to effect this Policy, excluding any underwriting extra premiums, if any. Applicable taxes and any applicable rider premiums will be collected additionally. Any extra premium on account of ACI Benefit, if any, is also excluded.</p> <p>Total Premiums paid means total of all the premiums received, excluding any extra premium, any loadings for modal premiums, any rider premium and taxes, if any. Any extra premium on account of ACI Benefit, if any, is also excluded.</p> <p>The Effective Sum Assured as on the date of death reflects any increase or reduction in Sum Assured chosen at inception of the Policy in accordance with the Plan Option chosen as defined below:</p> <ul style="list-style-type: none"> - For Option 1,2,3,4 – Effective Sum Assured will be the same as Sum Assured throughout the Policy Term. - For Option 5 –Sum Assured escalating at the chosen Sum Assured Escalation Rate at each policy anniversary till the end of the Policy Term. - For Option 6 – <ul style="list-style-type: none"> • Before Retirement Age: Effective Sum Assured will be the Sum Assured • After Retirement Age: Effective Sum Assured will be the Sum Assured chosen reduced by the Sum Assured Reduction Factor till the end of the Policy Term.

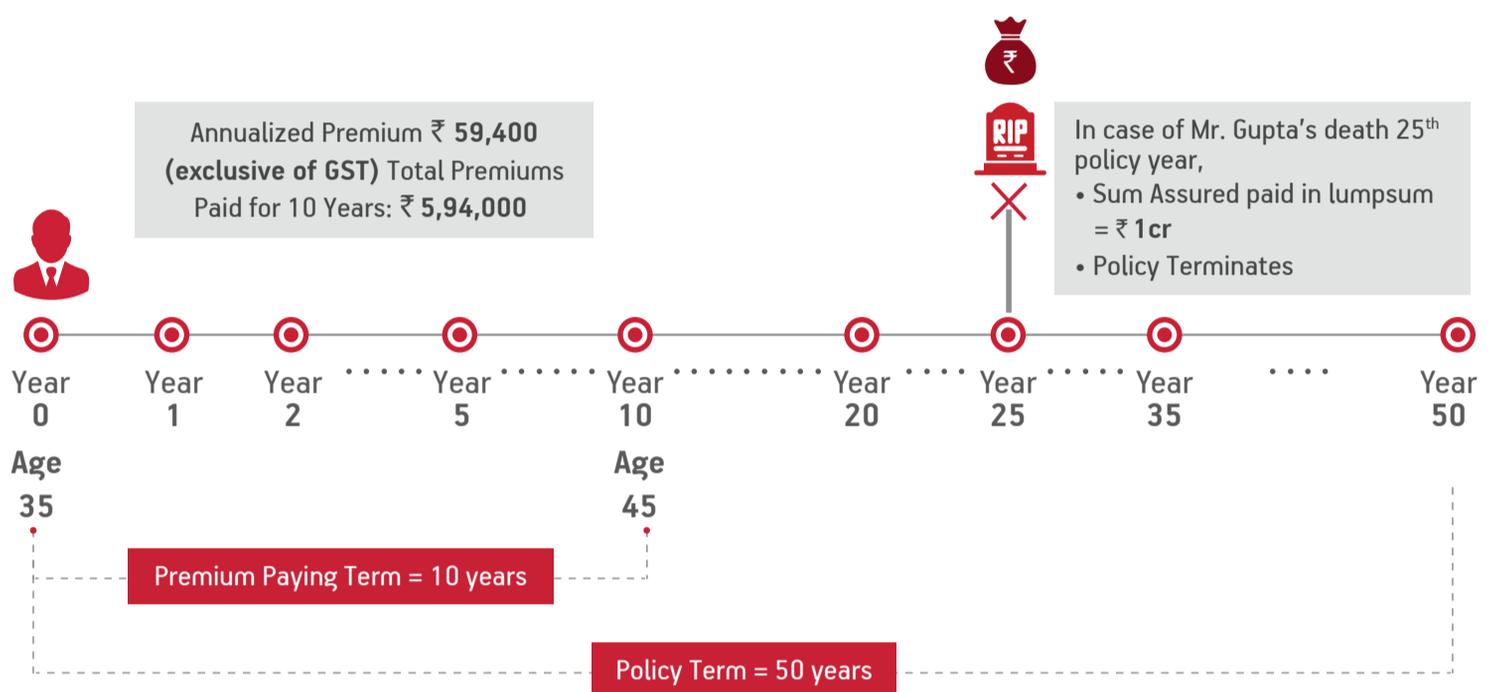
Benefits	Details
Survival Benefit	<p><u>For Plan Option 1, 2, 4, 5, 6:</u> No Survival Benefit will be payable.</p> <p><u>For Plan Option 3:</u> On survival of the Life Insured till the policy anniversary falling after the chosen Retirement Age, Survival Benefit will be payable i.e., an amount equal to Total Premiums Payable excluding underwriting extra premiums and loadings for modal premiums, if any, rider premiums if any and applicable taxes. Any extra premium on account of ACI Benefit, if any, is also excluded.</p>
Maturity Benefit	<p><u>For Plan Option 1, 3, 4, 5, 6:</u> No Maturity Benefit will be payable.</p> <p><u>For Plan Option 2:</u> On the survival of Life Insured till the end of Policy Term, we will pay the Total Premiums Payable excluding underwriting extra premiums and loadings for modal premiums, if any, rider premiums if any and applicable taxes. Any extra premium on account of ACI Benefit, if any, is also excluded.</p>
Terminal Illness Benefit	<p>In case Life Insured is diagnosed with a Terminal Illness during the Policy Term and Life Insured has not exceeded the Age of 80 years, 50% of the applicable Sum Assured on Death, subject to a maximum of ₹ 2 Crore, will be paid immediately and future due premiums are waived off. On subsequent death of the Life Insured during the policy term, the Sum Assured on Death shall be reduced by the amount of Terminal Illness Benefit already paid.</p> <p>Terminal Illness Benefit shall only be payable on the first diagnosis of any Terminal Illness of the Life Insured during the Policy Term.</p>
Accelerated Critical Illness (ACI) Benefit	<p>Accelerated Critical Illness (ACI) Sum Assured will be paid on the first diagnosis of any of the specified critical illnesses during the ACI Benefit Cover Period, provided the Policy is in-force and meets the required ACI terms and conditions. Once the ACI Sum Assured is paid on the first occurrence of any of the specified critical illness during the ACI Term, the ACI benefit will terminate and Death Benefit will be reduced for the ACI benefit already paid, for the rest of the Policy Term and the Policy will continue provided all premiums are paid in full on due dates. Future premiums payable under the Policy for Death Benefit will also reduce proportionately. You can avail minimum ACI Sum Assured of ₹ 5,00,000 and Maximum ACI Sum Assured 50% of the Sum Assured at Policy inception date, subject to a maximum of ₹ 50,00,000 (ACI Sum Assured allowed in steps of ₹ 5 Lakhs).</p> <p>Please refer to product brochure on our website for applicable exclusions on Accelerated Critical Illness Benefit.</p>
One Time Exit Value (OTEV)	<p>As an additional protection against emergencies, at any point during the Policy Term, subject to the terms and conditions given below and provided the policy is in-force and all due premiums have been paid, you will have an option to avail a One Time Exit Value (OTEV), equal to Total Premiums Paid under the policy.</p> <p>This option can be exercised by cancelling the policy subject to the following conditions:</p> <ul style="list-style-type: none"> • This option can be exercised in any policy year greater than 30, but not during the last 5 policy years. • This option shall not be available with Plan Option 2 and 3. <p>One Time Exit Value (OTEV) shall be applicable on the base cover premium only and not to premiums for additional optional benefits.</p>
Rider Benefit	<p>For added protection, you can enhance your risk coverage during the Policy Term by adding following riders at a nominal extra cost.</p> <ul style="list-style-type: none"> • 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) • ABSLI Accidental Death and Disability Rider (109B018V03) <p>Please refer to the product brochure for further details on Rider benefits.</p>

HOW DOES THE PLAN WORK?

Case Study for Option 1: Level Cover Option

Mr. Gupta, 35 years old, who opts for ABSLI Poorna Suraksha Kawach – Level Cover Option for a Sum Assured of ₹ 1 crore. He chooses a Policy Term of 50 years and Premium Payment Term of 10 years.

Unfortunately, he dies during the 25th Policy year. His Nominee is paid a lump-sum equal to ₹ 1 crore and the Policy terminates. The same is illustrated below:



Premiums are exclusive of taxes.

SAMPLE PREMIUM RATES

Below are the sample premiums (excl. taxes) applicable for a non-smoker Male life opting for 1 crore Sum Assured with coverage till age 80 years.

Plan Options	Plan Option 1	Plan Option 2	Plan Option 3	Plan Option 4	Plan Option 5	Plan Option 6
Age at Entry/ Premium Payment Term	Level Cover Option	Return of Premium (RoP)	Early Return of Premium (ERoP) ²	Level Cover plus Waiver of Premium on CI/TPD	Increasing Cover Option ¹	Sum Assured Reduction Option ²
	Regular Pay	Regular Pay	10 Pay	10 Pay	Regular Pay	Regular Pay
25 years	15,100	19,300	54,036	33,229	49,800	14,798
35 years	22,200	30,500	85,799	50,399	67,700	21,534
45 years	38,800	57,500	150,368	86,108	98,300	36,860
55 years	66,000	1,15,200	NA	1,21,368	1,36,500	61,380
65 years	1,16,300	3,12,200	NA	1,74,824	1,81,900	1,00,018

¹Sum Assured Escalation Rate @ 10%

²Retirement Age 75 years & Sum Assured Reduction Factor for Option 6 - 50%

DISCLAIMER



This Policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non-linked non-participating individual pure risk premium life insurance plan; upon Policyholder's selection of Plan Option 2 (Return of Premium Option [ROP]) and Plan Option 3 (Early Return of Premium [EROP]) this product shall be a non-linked non-participating individual savings life insurance plan. All terms & conditions are guaranteed throughout the Policy Term. 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. This leaflet contains only the salient features of the plan. 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. For more details on risk factor terms and conditions, please read sales brochure before concluding the sale.

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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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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 Website <https://lifeinsurance.adityabirlacapital.com>
IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN: 109N138V02 ADV/7/23-24/958

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