

PROTECTING your family is simple.

ABSLI Saral Jeevan Bima

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

Rahul Tambe / Farmer



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Life Insurance

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



**ADITYA BIRLA
CAPITAL**

1800-270-7000

Key Benefits of this option:



Simple & affordable plan to meet Your financial security **goals**



Flexibility to pay premium just once or for a limited period or throughout the **Policy Term**



Enhance Your insurance coverage with **Accidental Death Benefit Rider**, on payment of additional premium

PLAN AT A GLANCE

| | | | |
|----------------------------|--|---------|---|
| Entry Age | 18 to 65 years of age ⁽¹⁾ | | |
| Maximum Maturity Age | 70 years | | |
| Minimum Premium | Annual: Rs. 5,895 Semi-Annual: Rs. 2977 Monthly: Rs. 508 | | |
| Maximum Premium | No Limit, subject to board approved underwriting policy | | |
| Premium Payment Term (PPT) | Single Pay; Limited Pay – 5 and 10 years; Regular Pay | | |
| Policy Term | Premium Payment Term | Minimum | Maximum |
| | Single Pay | 5 years | 40 years |
| | Limited Pay | PPT + 1 | |
| | Regular Pay | 5 years | |
| Premium Mode | Annual Semi-annual Monthly | | |
| Sum Assured | Minimum | | Maximum |
| | ₹ 5,00,000 | | ₹ 25,00,000 (subject to Board Approved Underwriting Policy) |
| | (Sum Assured allowed in multiple of 50,000 only) | | |
| Grace Period | <p>Grace Period refers to the time granted by Us from the due date for the payment of premium, without any penalty or late fee, during which time Your Policy is considered to be in-force with the risk cover without any interruption, as per the terms and conditions of Your Policy. A period of 15 (Fifteen) days from the due date of the first unpaid Premium for monthly Premium payment mode and 30 (Thirty) days from the due date of the first unpaid Premium for annually or semi-annually premium payment modes will be allowed. The insurance coverage continues during the grace period, however, if the Life Insured dies during the grace period, the Company shall be entitled to deduct the unpaid Premium from the Benefits payable under the Policy. Grace period will also apply to Rider Premiums payable along with the Base Policy premium.</p> | | |
| Waiting Period | <p>A waiting period of 45 days is applicable from the date of commencement of risk for Death Benefit payable under this Plan. In case of Revival of Policy, Waiting Period is not applicable.</p> | | |

¹Age as on last birthday.

Sample illustration

Below are the premiums applicable for a Non Smoker, Male Life, paying premiums annually (exclusive of taxes):-

| Age at Entry | Policy Term | Sum Assured | Single Pay | 5 Pay | 10 Pay | Regular Pay |
|--------------|-------------|-------------|------------|----------|--------|-------------|
| 30 years | 40 years | 5,00,000 | 1,37,935 | 43,690 | 21,885 | 7700 |
| | | 15,00,000 | 3,51,734 | 1,11,410 | 55,807 | 19,635 |
| | | 25,00,000 | 5,17,256 | 1,63,838 | 82,069 | 28,875 |

Risk factors and disclaimers

- This is a non-linked non – participating individual pure risk premium life insurance 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.
- 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 benefits are subject to Policy being Inforce Policy.
- For other terms and conditions, request Your Agent Advisor or intermediaries for giving a detailed presentation of the product before concluding the sale. Should You need any further information from Us, please contact Us on the below mentioned address and numbers.

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Contact our advisor or visit our website 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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