



Hemant Bandodkar / Traveller Family

PROTECTING your life goals is now more flexible

ABSLI Vision Endowment Plus Plan

A non-linked participating life insurance plan

- Growth in your savings
- Safety of your loved ones

Aditya Birla Sun Life
Insurance Co. Ltd.



ADITYA BIRLA
CAPITAL

| Eligibility | | | | | | | | | | | | | | | | |
|-----------------------------|--|--------------------|--------------------|-----------|--------|--------|-------------------|--------------------|--------------------|--------------------|-----------|--------------------|-----|------|------|------|
| Entry Age | 30 days* to 60 years (subject to maximum maturity age of 70 years) *risk commences from first policy anniversary | | | | | | | | | | | | | | | |
| Policy Term | 10 – 40 years | | | | | | | | | | | | | | | |
| Premium Paying Term | 7 10 15 20 years Regular Pay | | | | | | | | | | | | | | | |
| Min. Sum Assured | ₹100,000 | | | | | | | | | | | | | | | |
| Min. Premium | ₹2,495 p.a. | | | | | | | | | | | | | | | |
| Pay Mode | Annual Semi-annual Quarterly Monthly Mode | | | | | | | | | | | | | | | |
| Benefits | | | | | | | | | | | | | | | | |
| Death Benefit | <p>In the unfortunate event of the death of the life insured during the policy term, the death benefit payable to the nominee shall be Sum Assured on Death; plus Accrued regular bonuses as of date of death; plus Terminal bonus (if any)</p> <p>Option A - Sum Assured on Death is maximum of Sum Assured or 10 times the Annualized premium payable.</p> <p>Option B - Sum Assured on Death is maximum of 150% of Sum Assured or 10 times Annualized premium payable</p> <p>The death benefit will be subject to minimum of 105% of Total Premiums Paid up to date of death. Where,</p> <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.</p> <p>Total Premiums paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.</p> <p>In case where the death of the Life Insured takes place prior to the risk commencement date, only the basic premiums paid to date (excluding taxes, if any) shall be payable as the Death Benefit.</p> <p>In case of death of the life insured, if the life insured is different from the policyholder, the policyholder will receive the death benefit. The policy shall be terminated once the death benefit is paid</p> | | | | | | | | | | | | | | | |
| Maturity Benefit | <p>In the event the life insured survives to the end of the policy term, we shall pay to you</p> <p><input checked="" type="checkbox"/> Sum Assured on maturity*; plus Accrued bonuses till date; plus Terminal bonus (if any)</p> <p>*where Sum Assured on maturity is equal to Total premiums paid. The policy shall be terminated once the maturity benefit is paid.</p> | | | | | | | | | | | | | | | |
| Reduced Paid-up | <p>If client discontinue paying premiums after having paid for at least two full policy years, policy will not lapse but continue on a Reduced Paid-Up basis. Under Reduced Paid-Up, sum assured and sum assured on maturity shall be reduced in proportion to the number of premiums actually paid to the total premiums payable during the premium paying term. Accrued regular bonuses to the date of premium discontinuance will not be reduced; however, any bonus payable in the year of premium discontinuance shall be reduced proportionately to the unpaid premiums in that policy year. There will be no further accrual of bonuses in the policy. Policy benefits will be amended accordingly.</p> | | | | | | | | | | | | | | | |
| Surrender Benefit | <p>The policy will acquire a surrender value after all due premiums for at least two full policy years, are paid. The Guaranteed Surrender Value is a percentage of premiums paid (excluding any premiums paid towards rider benefit, underwriting extra and GST) plus the surrender value of accrued regular bonuses. The Guaranteed Surrender Value will vary depending on the premium paying term and the year the policy is surrendered.</p> <p>Surrender benefit payable shall be higher of</p> <ul style="list-style-type: none"> Guaranteed Surrender Value; or Special Surrender Value | | | | | | | | | | | | | | | |
| Other Features | | | | | | | | | | | | | | | | |
| Bonus type | Simple Reversionary | | | | | | | | | | | | | | | |
| Sum Assured Bands & Rebates | <table border="1"> <thead> <tr> <th>Band</th> <th>Band 1</th> <th>Band 2</th> <th>Band 3</th> <th>Band 4</th> </tr> </thead> <tbody> <tr> <td>Sum Assured (Rs.)</td> <td>100,000 to 199,999</td> <td>200,000 to 399,999</td> <td>400,000 to 799,999</td> <td>800,000 +</td> </tr> <tr> <td>Rebate per 1000 SA</td> <td>nil</td> <td>1.00</td> <td>5.00</td> <td>7.00</td> </tr> </tbody> </table> <p>Modal Rebate: For annual and semi-annual payments, we give a premium rebate of 5.0% and 2.0% respectively.</p> | Band | Band 1 | Band 2 | Band 3 | Band 4 | Sum Assured (Rs.) | 100,000 to 199,999 | 200,000 to 399,999 | 400,000 to 799,999 | 800,000 + | Rebate per 1000 SA | nil | 1.00 | 5.00 | 7.00 |
| Band | Band 1 | Band 2 | Band 3 | Band 4 | | | | | | | | | | | | |
| Sum Assured (Rs.) | 100,000 to 199,999 | 200,000 to 399,999 | 400,000 to 799,999 | 800,000 + | | | | | | | | | | | | |
| Rebate per 1000 SA | nil | 1.00 | 5.00 | 7.00 | | | | | | | | | | | | |
| Riders | <ul style="list-style-type: none"> <input checked="" type="checkbox"/> ABSLI Accidental Death and Disability Rider (UIN: 109B018V03) <input checked="" type="checkbox"/> ABSLI Critical Illness Rider (UIN: 109B019V03) <input checked="" type="checkbox"/> ABSLI Surgical Care Rider (UIN: 109B015V03) <input checked="" type="checkbox"/> ABSLI Hospital Care Rider (UIN: 109B016V03) <input checked="" type="checkbox"/> ABSLI Waiver of Premium Rider (UIN: 109B017V03) <input checked="" type="checkbox"/> ABSLI Accidental Death Benefit Rider Plus (UIN: 109B023V02) | | | | | | | | | | | | | | | |
| Loans | Available | | | | | | | | | | | | | | | |

**Aditya Birla Sun Life
Insurance Co. Ltd.**



**ADITYA BIRLA
CAPITAL**

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.

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.

“The Trade Logo “Aditya Birla Capital” Displayed Above Is Owned By ADITYA BIRLA MANAGEMENT CORPORATION PRIVATE LIMITED (Trademark Owner) And Used By ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED (ABSLI) under the License.”

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: 109N092V05 ADV/7/23-24/918

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

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.

