# Life Insurance

Aditya Birla Sun Life Insurance Company Ltd.

(A subsidiary of Aditya Birla Capital Ltd.)



PROTECTING INVESTING FINANCING ADVISING

Products	Bonus Declared per 1000 SA	as at March'22	Proposed Bonus	Rate per 1000	) SA as at March'23	
ABSLI Vision Life Income	PPT <=19 37.0			37.0		
(UIN 109N079V01),	PPT 20-24 38.5			38.5 40.5		
(UIN109N079V02), (UIN 109N079V04) &		addition, terminal bonus accruing at 5 per 00 of sum assured per annum for PPT of 20			ruing at 5 per 1000 PPT of 20 year and	
ABSLI Vision Life						
Income (UIN 109N079V05)	PPT <=19 40.0 PPT 20-24 41.5 PPT 25+ 43.5 In addition, terminal bonus acc 1000 of sum assured per annur	PPT <=19				
ABSLI Vision	SA < 2lacs 27.5		SA < 2lacs 2	27.5		
Endowment (UIN 109N080V01)	SA >=2lacs 31.5			31.5		
ABSLI Vision Endowment (Mod) (UIN 109N080V02)	In addition, a terminal bonus ac 1000 of sum assured per annur		In addition, a terminal bonus accruing at 5 per 1000 of sum assured per annum			
ABSLI Vision Regular Returns (UIN 109N081V01) & (UIN 109N081V02)	26 No terminal bonus		26 No terminal bonus			
ABSLI Vision Life		٦			1	
Secure (UIN 109L087V01),	PPT 15-19 34.5 PPT 20 -29 40.0	_	PPT 15-19	34.5	<u> </u>	
(UIN 109N087V03)	PPT 20 -29 40.0 PPT 30 – 34 43.0	_	PPT 20 -29 PPT 30 – 34	40.0 43.0	-	
(0114 10314007 403)	PPT 35 45.0	_	PPT 35	45.0	-	
	In addition, a terminal bonus ac		In addition, a terr	minal bonus ac		
	policy year at 7.5 per 1000 of so annum for PPT less than 25 year		policy year at 7.5 annum for PPT le			
	1000 of sum assured per annur		1000 of sum assu			
ABSLI Vision Life	years or more		years or more			
Secure	PPT 15-19 37.5	7	PPT 15-19	37.5	1	
(UIN 109N087V04)	PPT 20 -29 43.0	1	PPT 20 -29	43.0	1	
•	PPT 30 – 34 46.5		PPT 30 – 34	46.5	1	
	PPT 35 48.5		PPT 35	48.5	1	
	In addition, a terminal bonus a	ccruing from 6 <sup>th</sup>	In addition, a terr	minal bonus ac	ccruing from 6 <sup>th</sup>	
	policy year at 7.5 per 1000 of s	um assured per	policy year at 7.5	per 1000 of su	um assured per	
	annum for PPT less than 25 yea		annum for PPT less than 25 years and of 15 per			
	1000 of sum assured per annur	n for PPT of 25	1000 of sum assured per annum for PPT of 25			
	years or more		years or more			

ABSLI Savings Plan	Policy year 1 to 5					Policy year 1 to 5				
(UIN 109N088V01)	SA band /PPT	PPT	10	PPT 15	PPT 20	SA band /PPT		PPT 10	PPT 1.	5 PPT 20
,	SA < 50,000	2		9	15	SA < 50,000		2	9	15
	SA 0.5lac to 1.5la	ic 6.5		13	18.5	SA 0.5lac to 1.5	lac	6.5	13	18.5
	SA>= 1.5 lacs	13		18.5	27.5	SA>= 1.5 lacs		13	18.5	27.5
	Delian mean Comme		1	l	1	Dallarra Camu				
	Policy year 6 onwa policy-year:	ras ana	Inte	erim boi	ius in 6"	Policy year 6 onw policy-year:	aras	and in	iterim bo	nus in 6"
	SA band / PPT	PPT 10	Р	PPT 15	PPT 20	SA band / PPT	PF	T 10	PPT 15	PPT 20
	SA < 50,000	36	4	13.5	49	SA < 50,000	36	;	43.5	49
	SA: 0.5lac to <1.5lac	40	4	17.5	53	SA: 0.5lac to <1.5lac	40	)	47.5	53
	SA>= 1.5 lacs	47.5	5	53	62	SA>= 1.5 lacs	47	'.5	53	62
	In addition, termina of sum assured per respectively					In addition, terming sum assured per a respectively	annu			
ABSLI Savings Plan	Policy year 1 to 5					Policy year 1 to 5				
(UIN 109N088V02)	SA band /PPT	PPT	10	PPT 15	PPT 20	SA band /PPT		PPT 10	PPT 1	5 PPT 20
	SA < 50,000	2		10	16	SA < 50,000		2	10	16
	SA 0.5lac to 1.5la	ic 7		14	20	SA 0.5lac to 1.5	lac	7	14	20
	SA>= 1.5 lacs	14		20	30	SA>= 1.5 lacs		14	20	30
	Policy year 6 onwa	rds and	Inte	erim boı	nus in 6 <sup>th</sup>	Policy year 6 onw policy-year:	ards	and In	nterim bo	nus in 6 <sup>th</sup>
	SA band / PPT	PPT 10	P	PPT 15	PPT 20	SA band / PPT	PF	T 10	PPT 15	PPT 20
	SA < 50,000	39		17	53	SA < 50,000	39	)	47	53
	SA: 0.5lac to <1.5lac	43	5	51	57	SA: 0.5lac to <1.5lac	43	}	51	57
	SA>= 1.5 lacs	51		57	67	SA>= 1.5 lacs	51		57	67
	In addition, termina of sum assured per respectively	al bonus	s of 3	3, 4 & 5	per 1000	SA>= 1.5 lacs In addition, termin sum assured per a respectively	nal b	onus o	f 3, 4 & 5	per 1000 o
	In addition, termina of sum assured per respectively	al bonus	s of 3	3, 4 & 5 PPT 10,	per 1000 15 & 20	In addition, terming sum assured per a respectively	nal b	onus o m for F	of 3, 4 & 5 PPT 10, 15	per 1000 o
Endowment Plus	In addition, termina of sum assured per respectively  SA Band\ PPT	al bonus annum 7-15	s of 3	3, 4 & 5 PPT 10,	per 1000 15 & 20	In addition, terming sum assured per a respectively  SA Band\ PPT	nal bannu	oonus o m for F	of 3, 4 & 5 PPT 10, 15	per 1000 o 5 & 20
Endowment Plus Plan	In addition, termina of sum assured per respectively  SA Band\ PPT SA < 2 lacs	7-15 28.5	s of 3 for 10	 3, 4 & 5 PPT 10, 6-20	per 1000 15 & 20 >20 37	In addition, terming sum assured per a respectively  SA Band\PPT SA < 2 lacs	7-1 28	m for F	of 3, 4 & 5 PPT 10, 15 16-20 31	per 1000 o
ABSLI Vision Endowment Plus Plan (UIN 109N092V01) (UIN 109N092V03)	In addition, termina of sum assured per respectively  SA Band\ PPT SA < 2 lacs	al bonus annum 7-15	s of 3	 3, 4 & 5 PPT 10, 6-20	per 1000 15 & 20	In addition, terming sum assured per a respectively  SA Band\ PPT	nal bannu	m for F	of 3, 4 & 5 PPT 10, 15	per 1000 o 5 & 20
Endowment Plus Plan (UIN 109N092V01)	In addition, termina of sum assured per respectively  SA Band\ PPT SA < 2 lacs	7-15 28.5 33.5 al bonus	3: 30 s of 5	3, 4 & 5 PPT 10, 6-20 1 6 5, 7.5, 10	per 1000 15 & 20 >20 37 41	In addition, terming sum assured per a respectively  SA Band\PPT SA < 2 lacs	7-1 28 33 nal b	ionus o m for F	16-20 31 36 f 5, 7.5, 1	per 1000 of 5 & 20    >20
Endowment Plus Plan (UIN 109N092V01) (UIN 109N092V03)	In addition, termina of sum assured per respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34	7-15 28.5 33.5 al bonus	for 10 33 30 30 PT	3, 4 & 5 PPT 10,  6-20 1 6-5, 7.5, 11 Γ < 15, Pectively.	per 1000 15 & 20 >20 37 41 0 & 12.5 T 15-24,	In addition, terming sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, terming 1000 of sum assured per a respectively	7-1 28 33 mal b	nonus o m for F L5 .5 .5 .5 oonus o or PT <	16-20 31 36 4 5, 7.5, 1 15, PT 19	per 1000 of 5 & 20    >20
Endowment Plus Plan (UIN 109N092V01) (UIN 109N092V03)  ABSLI Vision Endowment Plus	In addition, termina of sum assured per respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34	7-15 28.5 33.5 al bonus sured for years re	10 33 30 31 31 31 31 31 31 31 31 31 31 31 31 31	3, 4 & 5 PPT 10, 6-20 1 6-20 5, 7.5, 10 Γ < 15, Pectively.	>20 37 41 0 & 12.5 T 15-24,	In addition, terming sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, terming 1000 of sum assured as PT > 34 year  SA Band\ PPT	7-1 28 33 nal k red f	nonus o m for F 1.5 5 5 oonus o for PT < pective	16-20 31 36 45, 7.5, 1 15, PT 19	per 1000 of 5 & 20    >20
Endowment Plus Plan UIN 109N092V01) UIN 109N092V03)  ABSLI Vision Endowment Plus Plan	In addition, termina of sum assured per respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA Band\ PPT SA < 2 lacs	7-15 28.5 33.5 al bonus sured for years re 7-15 31	10 33 30 30 PT	3, 4 & 5 PPT 10,  6-20 1 6 5, 7.5, 10 Γ < 15, Pectively.	>20 37 41 0 & 12.5 T 15-24,	In addition, terming sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, terming 1000 of sum assured as PT > 34 year  SA Band\ PPT SA < 2 lacs	7-1 28 33 nal b red f f 5 res	onus o m for F	16-20 31 36 4 5, 7.5, 1 15, PT 19 ely. 16-20 34	per 1000 of 5 & 20  >20  37  41  0 & 12.5 per 5-24, PT 25-24
Endowment Plus Plan UIN 109N092V01) UIN 109N092V03)  ABSLI Vision Endowment Plus Plan	In addition, termina of sum assured per respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34	7-15 28.5 33.5 al bonus sured for years re 7-15 31 36 al bonus sured for	10 33 36 5 5 6 5 5 5 6 5 5 6 5 6 5 6 5 6 5	3, 4 & 5 PPT 10,  6-20 1 6 5, 7.5, 10 Γ < 15, Pectively.  6-20 4 9 5, 7.5, 10 Γ < 15, P	>20 37 41 0 & 12.5 T 15-24, >20 40 44 0 & 12.5	In addition, terming sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, terming 1000 of sum assured as a sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, terming 1000 of sum assured such as a sum as a sum assured such as a sum as a	7-1 28 33 mal k red f 31 36 mal k red f	onus o m for F	16-20 31 36 4 5, 7.5, 1 16-20 34 39 4 5, 7.5, 1 15, PT 15	per 1000 of 5 & 20    >20
Endowment Plus Plan (UIN 109N092V01) (UIN 109N092V03)  ABSLI Vision Endowment Plus Plan (UIN 109N092V04)	In addition, termina of sum assured per respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34	7-15 28.5 33.5 al bonus sured for years re 7-15 31 36 al bonus sured for years re	10 33 36 5 5 6 5 5 5 6 5 5 6 5 6 5 6 5 6 5	3, 4 & 5 PPT 10,  6-20 1 6 5, 7.5, 10 Γ < 15, Pectively.  6-20 4 9 5, 7.5, 10 Γ < 15, P	>20 37 41 0 & 12.5 T 15-24, >20 40 44 0 & 12.5	In addition, terming sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, terming 1000 of sum assured as a sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, terming as a sum assured per a respectively.	7-1 28 33 mal k red f 31 36 mal k red f	onus o m for F	16-20 31 36 45, 7.5, 1 215, PT 19 219, 16-20 34 39 45, 7.5, 1 215, PT 19	per 1000 of 5 & 20    >20
Endowment Plus Plan (UIN 109N092V01) (UIN 109N092V03)  ABSLI Vision Endowment Plus Plan (UIN 109N092V04)  ABSLI Vision Money Back Plus Plan	In addition, termina of sum assured per respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34	7-15 28.5 33.5 al bonus sured for years re 7-15 31 36 al bonus sured for years re 33	10 33 33 30 31 31 32 32 33 35 35 36	3, 4 & 5 PPT 10,  6-20 1 6 5, 7.5, 10 Γ < 15, Pectively.  6-20 4 9 5, 7.5, 10 Γ < 15, P	>20 37 41 0 & 12.5 T 15-24, >20 40 44 0 & 12.5	In addition, terming sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, terming 1000 of sum assured as a sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, terming 1000 of sum assured as a sum as a su	7-1 28 33 mal k red f 31 36 mal k red f	ponus o m for F 1.5 1.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2	16-20 31 36 4 5, 7.5, 1 16-20 34 39 4 5, 7.5, 1 15, PT 19	per 1000 of 5 & 20    >20
ABSLI Vision Money Back Plus Plan  UIN 109N092V01)  ABSLI Vision  Endowment Plus Plan  UIN 109N092V04)	In addition, termina of sum assured per respectively  SA Band\PPT SA < 2 lacs SA>= 2 lacs  In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA Band\PPT SA < 2 lacs SA>= 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA < 2 lacs SA>= 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA < 2 lacs	7-15 28.5 33.5 al bonus sured for years resured	10 33 36 5 5 6 5 5 5 5 6 5 5 6 5 6 5 6 5 6	3, 4 & 5 PPT 10, 6-20 1 6-5, 7.5, 10 7 < 15, Pectively. 6-20 4 9 5, 7.5, 10 7 < 15, Pectively.	>20 37 41 0 & 12.5 T 15-24, >20 40 44 0 & 12.5 T 15-24,	In addition, terming sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, terming 1000 of sum assured as a sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, terming 1000 of sum assured as a sum	7-1 28 33 nal b red f 31 36 nal b red f s res	ponus o m for PT < pective 31.5	16-20 31 36 45, 7.5, 1 215, PT 19 219, 16-20 34 39 45, 7.5, 1 215, PT 19 219,	per 1000 of 5 & 20    >20
Endowment Plus Plan (UIN 109N092V01) (UIN 109N092V03)  ABSLI Vision Endowment Plus Plan (UIN 109N092V04)  ABSLI Vision Money Back Plus Plan (UIN 109N093V01), (UIN 109N093V03)  ABSLI Vision Money	In addition, termina of sum assured per respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA < 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA < 2 lacs In addition, termina shall be supported by the same shall be supported	7-15 28.5 33.5 al bonus sured for years resured	10 33 36 5 5 6 5 1 5 5 5 6 5 5 5 6 5 5 5 6 5 5 5 6 5 5 6 5 5 6 5 6 5 6 5 6 6 5 6	3, 4 & 5 PPT 10, 6-20 1 6-5, 7.5, 10 7 < 15, Pectively. 6-20 4 9 5, 7.5, 10 7 < 15, Pectively.	>20 37 41 0 & 12.5 T 15-24, >20 40 44 0 & 12.5 T 15-24,	In addition, terming sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, terming 1000 of sum assured as a sum as a s	7-1 28 33 nal b red f 31 36 nal b red f s res	ponus o m for PT < pective 31.5	16-20 31 36 45, 7.5, 1 215, PT 19 219, 16-20 34 39 45, 7.5, 1 215, PT 19 219,	per 1000 of 5 & 20    >20
Endowment Plus Plan	In addition, termina of sum assured per respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA < 2 lacs SA >= 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA < 2 lacs SA >= 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA < 2 lacs SA >= 2 lacs SA >= 2 lacs SA >= 2 lacs SA >= 2 lacs	7-15 28.5 33.5 al bonus sured for years re 3: 36 al bonus sured for years re 3: 3: 3: 3: 3: 3: 3: 3: 3: 3: 3: 3: 3:	10 33 36 5 5 6 5 1 5 5 5 6 5 5 5 6 5 5 6 5 5 6 5 6	3, 4 & 5   PPT 10,	>20 37 41 0 & 12.5 T 15-24, >20 40 44 0 & 12.5 T 15-24,	In addition, terming sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, terming 1000 of sum assured per a sum assured per a sum assured per a sum assured per annum su	7-1 28 33 nal b red f s res 7-1 31 36 nal b red f s res	oonus oo or PT < pective 31.5 aonus oo or S 34 36	16-20 31 36 4 5, 7.5, 1 16-20 34 39 4 5, 7.5, 1 15, PT 1! ely.	per 1000 of s & 20    >20
Endowment Plus Plan (UIN 109N092V01) (UIN 109N092V03)  ABSLI Vision Endowment Plus Plan (UIN 109N092V04)  ABSLI Vision Money Back Plus Plan (UIN 109N093V01), (UIN 109N093V03)  ABSLI Vision Money Back Plus Plan	In addition, termina of sum assured per respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA Band\ PPT SA < 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA >= 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA < 2 lacs In addition, termina assured per annum SA < 2 lacs	7-15 28.5 33.5 al bonus sured for years re 3: 36 al bonus sured for years re 3: 3: 3: 3: 3: 3: 3: 3: 3: 3: 3: 3: 3:	10 33 36 5 5 6 5 1 5 5 5 6 5 5 5 6 5 5 6 5 5 6 5 6	3, 4 & 5   PPT 10,	>20 37 41 0 & 12.5 T 15-24, >20 40 44 0 & 12.5 T 15-24,	In addition, terming sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs In addition, terming 1000 of sum assured per a sum assured per a sum assured per a sum assured per annual sum assure	7-1 28 33 nal b red f 31 36 nal b red f ss res	oonus oo or PT < pective 31.5 aonus oo or S 34 36	16-20 31 36 4 5, 7.5, 1 16-20 34 39 4 5, 7.5, 1 15, PT 1! ely.	per 1000 of s & 20    >20
Endowment Plus Plan (UIN 109N092V01) (UIN 109N092V03)  ABSLI Vision Endowment Plus Plan (UIN 109N092V04)  ABSLI Vision Money Back Plus Plan (UIN 109N093V01), (UIN 109N093V03)  ABSLI Vision Money Back Plus Plan (UIN 109N093V04)	In addition, termina of sum assured per respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA Band\ PPT SA < 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA = 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA < 2 lacs In addition, termina assured per annum SA < 2 lacs In addition, termina assured per annum SA < 2 lacs In addition, termina assured per annum SA < 2 lacs In addition, termina assured per annum SA < 2 lacs	7-15 28.5 33.5 al bonus sured for years re 3: 36 al bonus sured for years re 3: 3: 3il bonus 34 3il bonus	10 33 36 5 5 6 5 1 5 5 5 6 5 5 5 6 5 5 6 5 5 6 5 6	3, 4 & 5 PPT 10, 6-20 1 6-20 1 7 < 15, Pectively. 6-20 4 9 5, 7.5, 10 7 < 15, Pectively. 5 per 10	>20 37 41 0 & 12.5 T 15-24, >20 40 44 0 & 12.5 T 15-24,	In addition, terming sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, terming 1000 of sum assured per a sum assured per a sum assured per a sum assured per annum sum addition, terming assured per annum sum addition, terming sum assured per annum sum addition, terming sum assured per annum sum addition, terming sum addition, terming sum addition, terming sum assured per annum sum addition, terming sum addition, terming sum addition, terming sum assured per annum sum addition, terming sum addition, terming sum assured per annum sum addition, terming sum assured per annum sum as	7-1 28 33 nal b red f 31 36 nal b red f ss res	oonus oo or PT < pective 31.5 aonus oo or S 34 36	16-20 31 36 45, 7.5, 1 15, PT 19 ely. 16-20 34 39 45, 7.5, 1 15 15, PT 19 ely. 5 6 6 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	per 1000 of s & 20    >20
Endowment Plus Plan (UIN 109N092V01) (UIN 109N092V03)  ABSLI Vision Endowment Plus Plan (UIN 109N092V04)  ABSLI Vision Money Back Plus Plan (UIN 109N093V01), (UIN 109N093V03)  ABSLI Vision Money Back Plus Plan	In addition, termina of sum assured per respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA Band\ PPT SA < 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA = 2 lacs In addition, termina per 1000 of sum as PT 25-34 & PT > 34  SA < 2 lacs In addition, termina assured per annum SA < 2 lacs In addition, termina assured per annum assured per ann	7-15 28.5 33.5 al bonus sured for years re 3: 36 al bonus sured for years re 3: 3: 3il bonus 3il bonus 3il bonus	10 33 36 5 5 6 5 5 5 5 6 5 5 5 6 5 5 6 5 5 6 5 5 6 5 5 6 5 6	3, 4 & 5 PPT 10, 6-20 1 6-20 1 7 < 15, Pectively. 6-20 4 9 5, 7.5, 10 7 < 15, Pectively. 5 per 10	>20 37 41 0 & 12.5 T 15-24, >20 40 44 0 & 12.5 T 15-24,	In addition, terming sum assured per a respectively  SA Band\ PPT SA < 2 lacs SA>= 2 lacs  In addition, terming 1000 of sum assured per a sum assured per a sum assured per a sum assured per annured sasured per annured assured per annured assured per annured assured per annured per annured sasured per annured assured per annured per annured sasured per annured assured per annured sasured sasu	7-1 28 33 nal b red f 31 36 nal b red f ss res	sonus o m for F sonus o for PT < pective 31.5 sonus o for PT < pective 33.5 sonus o for PT < pective 34 sonus o for PT < pective 34 sonus o for PT < pective 35 sonus o for PT < pective 36 sonus o for PT < pective 36 sonus o for PT < pective 37 sonus o fo	16-20 31 36 f 5, 7.5, 1 15, PT 19 ely. 16-20 34 39 f 5, 7.5, 1 15, PT 19 ely. 6 6 6 6 7 8 9 16 9 16 16 16 16 16 16 16 16 16 16 16 16 16	per 1000 of s & 20    >20

ABSLI Vision Star	SA < 2	Lacs		35				S	A < 2	Lacs			35			
<b>Plan</b> (UIN 109N096V03)	SA >= 1	2lacs		37				SA >= 2lacs 37								
(6114 10314030403)	In addition	,		us of 5 p	er 10	00 of s	um	In addition, terminal bonus of 5 per 1000 of sum								
	assured p	er ann	inum a			assured per annum										
ABSLI Monthly Income Plan				Increas	_	:		Level Income		me	Increas	_				
	l <del> </del>			Income						Opt			Income	<del></del>	_	
(UIN 109N122V01)	PT	SA< 6lac	SA>= 6lac	SA<6 lac	SA>	>=6l		PT		SA<	-	۹>= اac	SA<6 lac	SA>	·=6I	
	20/22	22	27	29	29			20	/22	22	. 2		29	29		
	25/27	30	30	31.5	31.	_			/22 /27	30	3		31.5	31.	_	
	30/32	31.5	31.5	34	34	,			/32	31.5		1.5	34	34	,	
	35/37	34	34	39	39			-	/37	34	3		39	39		
	33/37	34	34	33	33			33	/3/	34	3	+	33	33		
	In addition	n. tern	ninal boni	us as % c	of sum	n assur	ed	In a	dditio	n, tei	rmina	l boni	us as % o	f sum	าลรรม	red
	IBT/ DF			5		10			Γ/ DF		0		5		10	
	10		0.00%	0.00%	)	0.00	%	10			0.00	%	0.00%		0.00	)%
	15	1	L.90%	2.25%	)	2.75	%	15			1.90	%	2.25%		2.75	5%
	20		1.25%	4.50%	)	-		20			4.25	%	4.50%		-	
ABSLI Monthly		Level	Income	Increas	sing					Lev	el Inco	me	Increas	ing		
Income Plan		Optio	n	Income	e Opt	ion				Opt	ion		Income	e Opti	on	
(UIN 109N122V02)	PT	SA<	SA>=	SA<6	SA>	>=6l		PT		SA<	S	<b>4&gt;=</b>	SA<6	SA>	·=6I	
		6lac	6lac	lac	ac					6lac	6	lac	lac	ac		
	20/22	24	29	31	31			20	/22	24	2	9	31	31		
	25/27	32	32	34	34			25	/27	32	3	2	34	34		
	30/32	34	34	37	37			30	/32	34	3.	4	37	37		
	35/37	37	37	42	42			35	/37	37	3	7	42	42		
	In addition	n, tern	ninal bonu	us as % c	of sum	n assur	ed	In a	dditic	n, tei	rmina	bonu	us as % o	f sum	assu	red
	IBT/ DF	T** (	)	5		10		IB'	Γ/ DF	T**	0		5		10	
	10	(	0.00%	0.00%	)	0.00	%	10			0.00	%	0.00%		0.00	)%
	15	1	L.90%	2.25%	)	2.75	%	15			1.90	%	2.25%		2.75	5%
	20	4	1.25%	4.50%	)	-		20			4.25	%	4.50%		-	

ABSLI Vision									
LifeIncome Plus Plan									
(UIN 109N131V01)	Benefit Option	Duration	Bonus	Benef	it Option		Duratio	n	Bonus
			Rate						Rate
	Short Term Income	-	28	Short	Term Inc	ome	-		28
	Long Term Income	-	30	Long 1	Term Inc	ome	-	- 30	
	Whole Life (Maturity	1-PPT	60	Whole	ole Life (Maturity		1-PPT		60
	Age 85)	> PPT	120	Age 85	5)		> PPT		120
	Whole Life (Maturity	1-PPT	60	Whole	le Life (Maturity		1-PPT		60
	Age 100 Yrs)	>PPT- PPT	120	Age 10	LOO Yrs)		>PPT- P	PT	120
		+30					+30		
		>PPT+30	240				>PPT+3	0	240
	In addition, terminal bo				,				19% of sum
	sum assured depending	g upon the Enti	y Age,			ding up	on the E	ntry A	ge, PPT &
	PPT & Benefit Option.			Benefit	Option.				
ABSLI Akshaya Plan									
(UIN: 109N136V01)	NA				Long	Term	Who	le Life	
	(New product launched	during the yea	ar)		Inco	me	Inco	ome	
					Entry	Age	Matur	ity Age	
				PPT	<= 40 Yr	> 40 Yr	85 Yr	100 Y	/r
				6	32.4	30.3	26.8	22.0	)
				8	32.5	30.6	27.5	28.0	)
				10	33.8	32.0	33.1	33.0	)
				12	37.5	35.3	36.5	37.5	5
				15	39.0	37.6	38.0	39.0	)
					depend		nus 2% - 2 n the Entr		of sum PT, PPT &

# PPT = Premium paying term & SA = Sum Assured, \*\*IBT is income benefit period and DFT is deferment term

# ABSLI Vision LifeIncome Plus Plan (109N131V01) - Terminal Bonus Rate (% of Sum Assured)

#### **Short Term Income**

Premium Payment Term (years)	Policy Term (years)	Terminal Bonus (% of Sum Assured)
8	18	1.97%
10	20	2.00%
12	22	1.83%
15	25	2.34%

#### **Long Term Income**

Premium Payment Term (years)	Policy Term (years)	Terminal Bonus (% of Sum Assured)
8	28	12.50%
10	30	12.12%
12	32	11.38%
15	35	13.20%
8	33	7.43%
10	35	7.12%
12	37	6.94%
15	40	8.38%
8	38	9.84%
10	40	7.43%
12	42	7.35%
15	45	8.20%

<sup>\*</sup> Terminal bonus of 5 per 1000 SA is for all PPTs

Whole Life Income (a) Maturity Age 85 years

1     58.85%     56.73%     51.09%     5       2     55.45%     53.45%     48.70%     4       3     52.34%     50.34%     46.41%     4	15 3.03% 1.03% 9.03% -7.03%
0     62.45%     60.17%     53.58%     5       1     58.85%     56.73%     51.09%     5       2     55.45%     53.45%     48.70%     4       3     52.34%     50.34%     46.41%     4	3.03% 1.03% 9.03%
1     58.85%     56.73%     51.09%     5       2     55.45%     53.45%     48.70%     4       3     52.34%     50.34%     46.41%     4	1.03% 9.03%
2 55.45% 53.45% 48.70% 4 3 52.34% 50.34% 46.41% 4	9.03%
3 52.34% 50.34% 46.41% 4	
	5.03%
	3.03%
	1.03%
	9.03%
	7.03%
	5.03%
	2.92%
	0.82%
	8.83%
	6.93%
	5.13%
	3.15%
	1.53%
	9.99%
	.8.50%
	7.10%
	.5.86%
	.5.27%
	4.68%
23   12.56%   13.03%   14.13%   1	4.09%
24   11.72%   12.05%   13.43%   1	3.50%
25   10.87%   11.11%   12.72%   1	.2.91%
26 10.69% 10.96% 12.48% 1	.2.73%
27         10.51%         10.82%         12.25%         1	2.55%
28 10.33% 10.67% 12.01% 1	2.36%
29   10.15%   10.53%   11.77%   1	2.18%
30 9.98% 10.39% 11.53% 1	2.00%
31 9.80% 10.24% 11.30% 1	1.81%
32 9.62% 10.10% 11.06% 1	1.63%
33 9.44% 9.95% 10.82% 1	1.45%
34 9.26% 9.81% 10.58% 1	1.27%
35 9.08% 9.67% 10.35% 1	1.08%
36 8.98% 9.54% 10.21% 1	.0.93%
37 8.88% 9.42% 10.08% 1	.0.77%
38 8.78% 9.30% 9.94% 1	0.61%
39 8.68% 9.18% 9.80% 1	0.46%
40 8.58% 9.06% 9.67% 1	.0.30%
41 8.48% 8.93% 9.53% 1	0.14%
42 8.38% 8.81% 9.38%	9.99%
	9.83%
	9.68%
	9.52%
	8.96%
	8.39%
	7.83%
	7.27%
	6.71%
	6.14%
	5.58%
	5.02%
	4.46%
	4.40 <i>%</i> 3.90%

### (b) Maturity Age 100 years

	Т	erminal Bonus (%	of Sum Assu	red)
Entry Age/PPT	8	10	12	15
0	35.22%	44.72%	41.55%	47.43%
1	32.66%	42.44%	39.53%	45.98%
2	30.23%	40.25%	37.10%	43.45%
3	27.92%		35.73%	40.95%
		38.14%		
4	25.73%	36.12%	33.38%	38.80%
5	23.64%	34.18%	31.91%	36.39%
6	21.65%	32.32%	30.66%	34.86%
7	19.56%	30.53%	29.75%	32.78%
8	17.57%	28.81%	28.83%	30.66%
9	15.70%	27.16%	27.12%	28.65%
10	15.56%	25.35%	25.49%	26.73%
11	15.42%	23.84%	23.72%	24.70%
12	15.28%	22.34%	22.00%	22.77%
13	15.14%	20.86%	20.87%	20.94%
14	15.00%	19.44%	19.35%	19.21%
15	14.86%	18.08%	17.73%	17.57%
16	14.72%	16.78%	16.19%	16.02%
17	14.58%	15.53%	14.74%	14.55%
18	14.44%	14.20%	13.50%	13.30%
19	13.85%	13.40%	12.50%	12.73%
20	13.27%	12.61%	11.40%	12.17%
21	12.68%	11.82%	10.43%	11.61%
22	12.10%	11.02%	9.40%	11.05%
23	11.51%	10.23%	8.59%	10.49%
24	10.93%	9.44%	7.66%	9.93%
25	10.35%	8.65%	6.91%	9.37%
26	10.33%	8.30%	6.55%	9.01%
27	9.65%	7.95%	6.37%	8.66%
28	9.30%	7.60%	6.08%	8.31%
29				
	8.95%	7.25%	5.79%	7.96%
30	8.60%	6.90%	5.50%	7.61%
31	8.25%	6.55%	5.20%	7.25%
32	7.90%	6.20%	4.92%	6.90%
33	7.55%	5.85%	4.63%	6.55%
34	7.20%	5.50%	4.34%	6.20%
35	6.85%	5.16%	4.06%	5.85%
36	6.66%	5.04%	3.94%	5.59%
37	6.47%	4.92%	3.82%	5.34%
38	6.28%	4.80%	3.70%	5.08%
39	6.09%	4.68%	3.58%	4.83%
40	5.90%	4.57%	3.46%	4.57%
41	5.71%	4.45%	3.35%	4.32%
42	5.52%	4.33%	3.22%	4.06%
43	5.33%	4.21%	3.15%	3.81%
44	5.14%	4.09%	2.99%	3.54%
45	4.95%	3.98%	2.88%	3.30%
46	4.79%	3.83%	2.80%	3.20%
47	4.64%	3.68%	2.72%	3.10%
48	4.48%	3.53%	2.65%	3.00%
49	4.33%	3.38%	2.57%	2.90%
50	4.17%	3.24%	2.50%	2.80%
51	4.02%	3.09%	2.42%	2.70%
52	3.86%	2.94%	2.34%	2.60%
53	3.71%	2.79%	2.27%	2.50%
54	3.55%	2.64%	2.19%	2.40%
55	3.40%	2.50%	2.12%	2.30%
33	3.70/0	2.30/0	2.12/0	2.50/0

# ABSLI Akshaya Plan (109N136V01) - Terminal Bonus Rate (% of Sum Assured)

### Long Term Income

Entry Age <= 40 years					
Policy Term / PPT	6	8	10	12	15
25	23%	2%	3%	24%	52%
30	27%	22%	25%	54%	75%
35	67%	55%	60%	96%	115%
40	132%	100%	110%	158%	175%
Entry Age > 40 years					
Policy Term / PPT	6	8	10	12	15
25	27%	11%	12%	35%	54%
30	41%	36%	39%	73%	81%
35	73%	75%	78%	123%	116%
40	133%	130%	137%	197%	176%

Whole Life Income - Maturity Age 85 years

Entry Age/PPT	6	8	10	12	15
0	1952.69%	4127.39%	4790.80%	6838.42%	9801.62%
1	1821.68%	3848.49%	4461.93%	6365.56%	9126.94%
2	1726.57%	3590.40%	4163.60%	5925.19%	8498.62%
3	1602.52%	3351.27%	3885.77%	5516.65%	7915.53%
4	1487.36%	3115.04%	3612.59%	5123.00%	7355.28%
5	1384.10%	2888.85%	3352.27%	4750.41%	6825.74%
6	1289.63%	2675.03%	3106.96%	4397.71%	6325.17%
7	1201.51%	2476.89%	2877.74%	4074.06%	5865.29%
8	1119.31%	2291.49%	2661.97%	3771.90%	5436.05%
9	1042.62%	2119.00%	2464.81%	3490.53%	5036.36%
10	971.05%	1959.52%	2280.40%	3229.13%	4664.98%
11	904.27%	1811.08%	2108.91%	2987.81%	4321.88%
12	849.62%	1672.56%	1951.44%	2761.37%	4000.15%
13	782.75%	1546.88%	1805.02%	2555.39%	3706.89%
14	720.99%	1431.03%	1669.55%	2365.08%	3435.73%
15	663.93%	1324.11%	1545.88%	2189.63%	3185.51%
16	611.21%	1225.20%	1432.04%	2027.15%	2953.65%
17	562.49%	1134.32%	1327.14%	1877.73%	2740.15%
18	517.45%	1048.70%	1229.24%	1736.78%	2538.99%
19	475.81%	971.31%	1139.37%	1608.25%	2355.16%
20	437.31%	898.80%	1055.72%	1490.49%	2186.43%
21	401.69%	832.24%	978.35%	1380.61%	2029.00%
22	368.75%	769.66%	905.85%	1277.69%	1881.61%
23	340.58%	720.68%	850.74%	1181.78%	1744.24%
24	314.34%	675.39%	798.52%	1092.82%	1619.00%
25	289.91%	632.73%	749.34%	1025.00%	1525.00%
26	281.04%	592.73%	704.03%	967.00%	1430.00%
27	275.74%	546.38%	649.03%	902.83%	1337.67%
28	263.32%	501.99%	599.77%	834.25%	1239.52%
29	254.61%	461.61%	553.43%	768.65%	1145.89%
30	249.10%	422.85%	509.05%	709.08%	1060.61%
31	243.47%	387.71%	468.68%	652.04%	979.20%
32	238.00%	354.48%	429.86%	600.78%	905.72%
33	221.32%	323.21%	394.75%	552.43%	836.51%
34	213.50%	293.93%	361.54%	507.03%	771.58%
35	207.11%	265.40%	330.28%	465.65%	712.21%
36	198.49%	240.30%	301.00%	402.04%	625.42%
37	178.44%	216.12%	266.89%	375.83%	586.12%
38	163.78%	192.92%	248.49%	351.21%	549.21%
39	131.19%	170.42%	231.21%	328.10%	514.54%
40	124.68%	157.32%	214.97%	306.38%	481.97%

41	116.98%	145.00%	199.71%	285.98%	451.38%
42	109.68%	133.42%	185.38%	266.82%	422.63%
43	102.77%	122.54%	171.91%	248.82%	395.62%
44	96.22%	112.31%	159.25%	231.90%	370.24%
45	91.09%	102.69%	147.35%	216.00%	346.39%
46	86.55%	84.92%	136.34%	189.14%	309.38%
47	82.16%	70.00%	117.32%	166.43%	277.75%
48	66.51%	56.74%	100.41%	146.18%	249.42%
49	52.88%	44.96%	85.38%	128.12%	224.02%
50	46.01%	36.00%	72.00%	112.00%	201.24%
51	46.42%	35.39%	71.00%	113.24%	171.15%
52	57.19%	34.50%	70.00%	114.32%	145.40%
53	57.92%	32.01%	61.36%	115.24%	123.34%
54	51.40%	21.69%	50.25%	102.50%	104.44%
55	45.48%	12.00%	40.15%	91.31%	88.24%

Whole Life Income - Maturity Age 100 years

Entry Age/PPT	6	8	10	12	15
0	8898.81%	11700.00%	14715.72%	16356.62%	24320.68%
1	8293.78%	10672.31%	13708.20%	15240.96%	15240.96%
2	7732.21%	9947.29%	12773.47%	14205.78%	14205.78%
3	7209.04%	9272.12%	11903.36%	13241.94%	13241.94%
4	6721.59%	8643.31%	11093.31%	12344.44%	12344.44%
5	6267.39%	8057.64%	10339.13%	11508.65%	11508.65%
6	5844.12%	7512.10%	9636.88%	10730.25%	10730.25%
7	5449.65%	7003.88%	8982.93%	10005.23%	10005.23%
8	5081.99%	6530.39%	8373.92%	9329.86%	9329.86%
9	4739.28%	6089.22%	7806.69%	8700.70%	8700.70%
10	4419.79%	5678.13%	7278.33%	8114.53%	8114.53%
11	4121.94%	5295.02%	6786.14%	7568.36%	7568.36%
12	3844.22%	4937.97%	6327.59%	7059.42%	7059.42%
13	3585.25%	4605.17%	5900.36%	6585.12%	6585.12%
14	3343.75%	4294.94%	5502.26%	6143.07%	6143.07%
15	3118.52%	4005.73%	5131.27%	5731.03%	5731.03%
16	2908.44%	3736.09%	4785.52%	5346.94%	5346.94%
17	2712.48%	3484.68%	4463.26%	4988.86%	4988.86%
18	2529.67%	3250.23%	4162.87%	4655.01%	4655.01%
19	2359.11%	3031.59%	3882.84%	4343.72%	4343.72%
20	2199.96%	2827.67%	3621.76%	4053.43%	4053.43%
21	2051.46%	2637.46%	3378.33%	3782.71%	3782.71%
22	1912.87%	2460.03%	3151.34%	3530.21%	3530.21%
23	1783.52%	2294.50%	2939.65%	3294.69%	3294.69%
24	1662.79%	2140.05%	2742.22%	3074.98%	3074.98%
25	1550.09%	1995.95%	2558.08%	2870.00%	2870.00%
26	1439.65%	1830.58%	2356.19%	2686.64%	2686.64%
27	1337.31%	1696.04%	2170.55%	2497.49%	2497.49%
28	1242.44%	1571.44%	1999.80%	2322.02%	2322.02%
29	1154.47%	1456.02%	1842.72%	2159.22%	2159.22%
30	1072.88%	1349.08%	1698.17%	2008.12%	2139.22%
31	997.16%	1249.98%	1565.11%	1867.87%	1867.87%
32	926.88% 861.63%	1158.13%	1442.60%	1737.65%	1737.65%
33		1072.97% 994.02%	1329.77%	1616.71%	1616.71%
34	808.96%		1225.84%	1511.70%	1511.70%
35 36	759.44%	920.79%	1130.07%	1400.00%	1400.00%
36 37	720.05%	861.84%	1053.15%	1314.48%	1314.48%
37	682.63%	806.62%	990.46%	1247.24%	1247.24%
38	647.08%	754.88%	931.52%	1183.46%	1183.46%
39	613.31%	706.38%	876.08%	1122.97%	1122.97%
40	575.88%	660.93%	823.93%	1065.59%	1065.59%
41	535.83%	618.32%	774.88%	1011.16%	1011.16%
42	498.65%	578.36%	728.72%	959.54%	959.54%
43	464.11%	540.00%	685.28%	910.56%	910.56%
44	432.01%	505.74%	644.41%	864.09%	864.09%
45	409.43%	472.77%	605.93%	820.00%	820.00%
46	365.83%	414.18%	543.22%	736.86%	664.70%

47	326.56%	362.34%	486.93%	662.36%	536.95%
48	291.16%	316.44%	436.36%	595.56%	431.66%
49	273.20%	275.78%	390.90%	535.61%	344.71%
50	293.00%	303.39%	377.69%	525.57%	272.79%
51	292.75%	292.19%	350.73%	508.22%	215.43%
52	292.43%	281.46%	325.37%	491.65%	167.67%
53	292.11%	271.19%	301.98%	475.85%	143.44%
54	291.83%	261.35%	280.38%	460.79%	134.94%
55	285.00%	251.95%	261.40%	446.44%	126.96%