

Protecting your life and securing your family's future

Aditya Birla Sun Life Insurance Anmol Suraksha Kawach

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

Ranveer Allahbadia / Vlogger



**Aditya Birla Sun Life
Insurance Company Limited**

(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

ABOUT THE PLAN

ABSLI Anmol Suraksha Kawach is a simple and budget friendly term insurance plan to cover your protection needs for a short duration. This plan provides life insurance cover and protection benefits to shield your loved ones from any short term financial liabilities even when you are not around.

WHAT THIS PLAN OFFERS YOU



Cover Short Term Protection needs for a period of up to 5 years



Ensure complete financial protection for your loved ones at a budget-friendly premium



Pay according to your convenience to get comprehensive protection benefits

CUSTOMIZE YOUR PLAN IN 4 SIMPLE STEPS

Step 1:

Choose the Premium Payment Term for which you want to pay premiums for

Step 2:

Choose the Policy Term for which you wish to remain protected

Step 3:

Choose the Sum Assured for which you wish to be covered for

Step 4:

Choose whether you are a smoker/non-smoker

PLAN AT A GLANCE

Product Specifications

Type of Plan	A Non-Linked Non-Participating Individual, Life, Pure Risk Premium Term Insurance Product				
Coverage	All Individuals (Male Female Transgender)				
Premium Payment Term (PPT)	Single Pay Regular Pay				
Policy Term (PT)	2 years 3 years 4 years 5 years				
Age of the Life Insured at Entry (Age as on last birthday)	Minimum: 25 years Maximum: 55 years				
Maximum cover ceasing age of the Life Insured (Age as on last birthday)	60 years				
Minimum Annualized Premium	As per Sum Assured				
Maximum Annualized Premium					
Sum Assured (INR)	50 Lakhs 75 Lakhs 1 Crore 1.25 Crore 1.5 Crore 1.75 Crore 2 Crore				
Premium Payment Frequency and Frequency Loadings	Mode	Annual	Semi-annual	Quarterly	Monthly
	Modal Loading	0.0%	2.0%	3.0%	4.0%

PLAN BENEFITS

Benefits	Details
<p>Death Benefit</p>	<p>In the event of death of the life insured during the term of the policy, Sum Assured on Death will be payable in lump-sum to the nominee.</p> <p>Where,</p> <p>For Single Pay policies, Sum Assured on Death is the highest of -</p> <ul style="list-style-type: none"> • 125% of Single Premium • The Absolute amount assured to be paid on death <p>For Regular Pay policies, Sum Assured on Death is the highest of -</p> <ul style="list-style-type: none"> • 10 times Annualized Premium • 105% of Total Premiums Paid as on the date of death • the Absolute amount assured to be paid on death <p>Where,</p> <ul style="list-style-type: none"> • Single premium is the single premium payable by the policyholder, excluding the underwriting extra premiums, if any. Applicable taxes and any applicable rider premiums will be collected additionally. • 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. • Total Premiums Paid means total of all the premiums received, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. • The Absolute amount assured to be paid on death is the Sum Assured chosen at inception.
<p>Survival Benefit</p>	<p>Not Applicable</p>
<p>Maturity Benefit</p>	<p>Not Applicable</p>
<p>Rider Benefit</p>	<p>Not Applicable</p>

HOW DOES THE PLAN WORK?

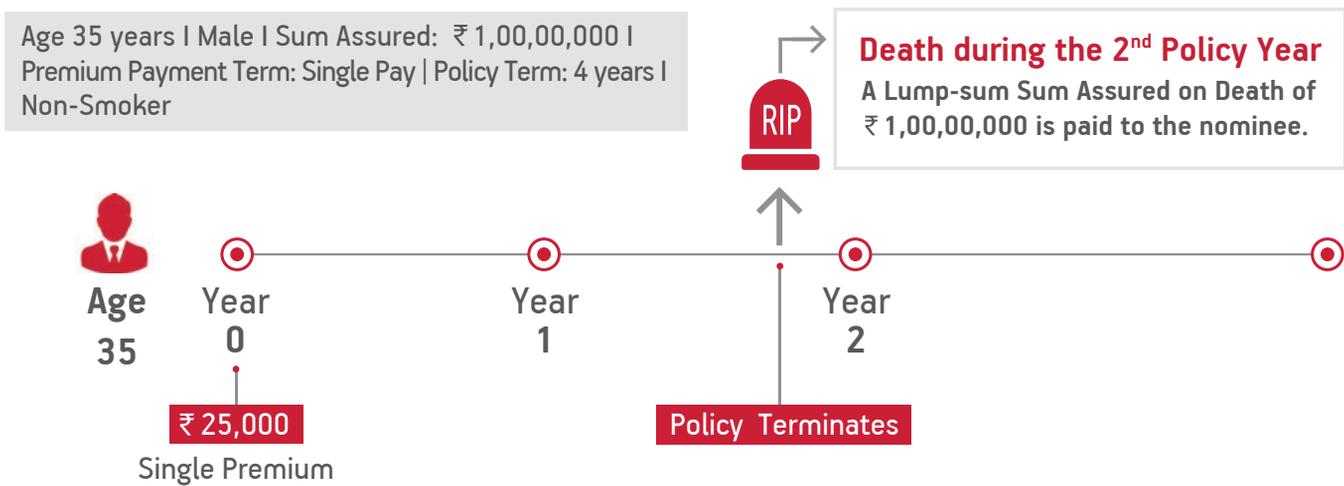
Case Study:

Mr. Gupta, a non-smoker, aged 35 years, buys ABSLI Anmol Suraksha Kawach, and chooses the following at inception:

Premium Payment Term: Single Pay | Policy Term: 4 years |

Sum Assured: ₹ 1,00,00,000

Scenario: Mr. Gupta dies during the 2nd year of the policy, his nominee(s)/ Legal heir(s) will receive the Death Benefit and the policy will terminate.



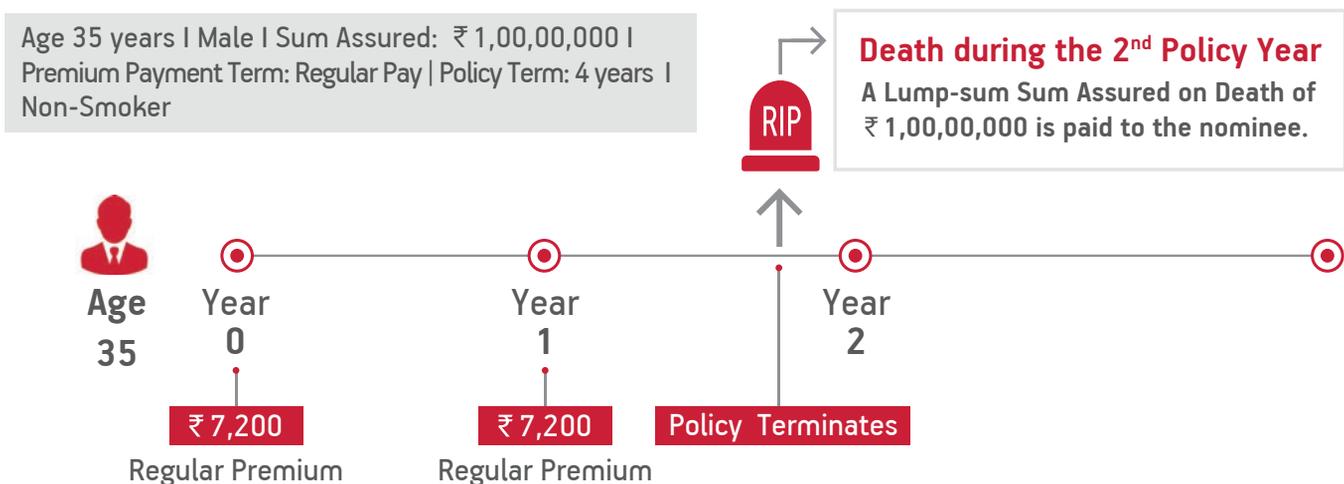
Case Study:

Mr. Gupta, a non-smoker, aged 35 years, buys ABSLI Anmol Suraksha Kawach, and chooses the following at inception:

Premium Payment Term: Regular Pay | Policy Term: 4 years |

Sum Assured: ₹ 1,00,00,000

Scenario: Mr. Gupta dies during the 2nd year of the policy, his nominee(s)/ Legal heir(s) will receive the Death Benefit and the policy will terminate.



DISCLAIMER

- This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI).
- This is a Non-Linked Non-Participating Individual, Life, Pure Risk Premium Term 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. It does not purport to be a contract of insurance and does not in any way create any rights and/or obligations. All the benefits are payable subject to the terms and conditions of the Policy.
- This product shall also be available for sales through online channel.
- All policy benefits are subject to policy being in-force.
- “We/we” or “Us/us” or “Our/our” or “Company” or “ABSLI” means Aditya Birla Sun Life Insurance Company Limited.
- “You/you” or “Your/your” or “Policyholder” means the Policyholder.

For other terms and conditions, request your Agent Advisor or intermediaries for giving a detailed presentation of the product before concluding the sale. For more details on risk factor terms and conditions, please read sales brochure before concluding the sale. Should you need any further information from us, please contact us on the address and numbers mentioned on the last page of the leaflet.



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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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