

## Your Benefit Illustration

### LIFE INSURANCE

Aditya Birla Sun Life Insurance Company Limited

**This shall form a part of the policy contract**

Proposer	MS ASHMITA HAZRA	Age : 28 years	Gender : Female
Life Insured	MS ASHMITA HAZRA	Age : 28 years	Gender : Female

This benefit illustration is intended to show year wise premiums payable and benefits under the policy:

#### Policy Details

UIN	: 109N137V02	Premium Paying Term	: 6 years
Annualized Premium	: Rs. 100,000	Policy Term	: 25 years
GST Rate Year 1	: 4.5%	Deferment Period	: 1 year
GST Rate Year 2 onwards	: 2.25%	Premium Payment Frequency	: Annual

#### Policy Details

Benefit Option	: Long Term Income	Sum Assured	: Rs. 1,000,000
Income Variant	: Level Income with Enhanced Lumpsum Benefit	Sum Assured on Death (at inception of policy)	: Rs. 1,000,000
Benefit Payout Frequency	: Annual	Income Benefit Factor	: 22.25%

#### Rider Details

Rider Name	Sum Assured	Rider Term	Annualized Premium
ABSLI Accidental Death Benefit Rider Plus	--	--	--
ABSLI Critical Illness Rider	--	--	--
ABSLI Surgical Care Rider	--	--	--
ABSLI Hospital Care Rider	--	--	--
ABSLI Waiver of Premium Rider	--	--	--

#### Premium Summary (in Rs.)

	Base Plan	Riders	Total
Annualized Premium	100,000	0	100,000
Installment Premium before Modal Loading (A)	100,000	0	100,000
Modal Loading Factor (B)	0%	0%	0%
Installment Premium without GST after Modal Loading $\{(A*B) + A\}$	100,000	0	100,000
First year's GST	4,500	0	4,500
Installment Premium with First Year GST	104,500	0	104,500
Installment Premium with GST 2nd Year onwards	102,250	0	102,250

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(Amount in rupees)

Policy Year	Annualized Premium <sup>(1)</sup>	Cumulative Annualized Premium	Guaranteed					Non Guaranteed
			Survival Benefit (A)	Maturity Benefit (B)	Total Benefits (A) + (B)	Death Benefit <sup>(2)</sup>	Minimum Guaranteed Surrender Value*	Special Surrender Value
	BOY		EOY*	EOY	EOY*	EOY	EOY	EOY
1	100,000	100,000	0	0	0	1,000,000	0	0
2	100,000	200,000	22,250	0	22,250	1,000,000	60,000	60,000
3	100,000	300,000	22,250	0	22,250	1,000,000	82,750	82,750
4	100,000	400,000	22,250	0	22,250	1,000,000	155,500	155,500
5	100,000	500,000	22,250	0	22,250	1,000,000	183,250	114,656
6	100,000	600,000	22,250	0	22,250	1,000,000	211,000	228,650
7	0	0	22,250	0	22,250	1,000,000	188,750	238,095
8	0	0	22,250	0	22,250	1,000,000	178,500	260,100
9	0	0	22,250	0	22,250	1,000,000	168,250	281,215
10	0	0	22,250	0	22,250	1,000,000	164,000	301,440
11	0	0	22,250	0	22,250	1,000,000	153,750	333,113
12	0	0	22,250	0	22,250	1,000,000	143,500	351,335
13	0	0	22,250	0	22,250	1,000,000	133,250	380,560
14	0	0	22,250	0	22,250	1,000,000	129,000	408,450
15	0	0	22,250	0	22,250	1,000,000	118,750	446,453
16	0	0	22,250	0	22,250	1,000,000	108,500	482,675
17	0	0	22,250	0	22,250	1,000,000	98,250	517,118
18	0	0	22,250	0	22,250	1,000,000	88,000	560,560
19	0	0	22,250	0	22,250	1,000,000	83,750	601,778
20	0	0	22,250	0	22,250	1,000,000	73,500	640,770
21	0	0	22,250	0	22,250	1,000,000	63,250	687,650
22	0	0	22,250	0	22,250	1,000,000	53,000	741,750
23	0	0	22,250	0	22,250	1,000,000	48,750	792,735
24	0	0	22,250	0	22,250	1,000,000	50,500	850,050
25	0	0	22,250	900,000	922,250	1,000,000	0	0

"BOY" = refers to cash flows payable at the "Beginning of the Year", "EOY" = refers to cash flows payable at the "End of the Year", "EOY\*" = refers to cashflows payable in arrears as per the Benefit Payout Frequency chosen

Notes:

(1) Annualized Premium means Premium amount payable during a Policy Year, excluding underwriting extra premiums, loadings for modal premiums, rider premiums, first year discounts and applicable taxes, cesses and levies, if any.

(2) In the event of death of the Life Insured during the Policy Term, the benefit shall be, Higher of :

- Sum Assured on Death
- Surrender Benefit

The Sum Assured on Death is the highest of:

- Sum Assured
- 105% of the Total Premiums Paid up to the date of death

Where,

• "Total Premiums Paid" means total of all the premiums received, excluding underwriting extra premium, loadings for modal premium, any rider premium, first year discounts and applicable taxes, cesses and levies, if any.

• "Sum Assured" is the absolute amount equal to a 10 times of the Annualized Premium.

\*Income Benefit/s paid till date are deducted from the Surrender Values indicated above.

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**Please refer the Product Brochure for more details on the terms used in this illustration.**

The rider benefit(s), if any, shall not be payable if the policy is in reduced paid-up mode.

# Aditya Birla Sun Life Insurance

## ABSLI Nishchit Aayush Plan

*A non-linked non-participating individual savings life insurance plan*

### Your Benefit Illustration

Version 1

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## LIFE INSURANCE

Aditya Birla Sun Life Insurance Company Limited

I,....., have explained the premiums,  
and benefits under the policy fully to the prospect/policyholder..

Place :

Date :21/3/2023

I,....., having received the information  
with respect to the above, have understood the above statement before  
entering into the contract.

Date :21/3/2023

Signature of Agent/Intermediary/ Official

Signature of Prospect/Policyholder

V02 - 21/3/2023

For further details please refer to the product brochure.

**Aditya Birla Sun Life Insurance Company Limited Reg. No. 109**