

LIFE INSURANCE

Aditya Birla Sun Life Insurance Company Limited

ABSLI Guaranteed Annuity Plus**UIN - 109N132V09**

As you move through different stages of life, your roles and responsibilities also undergo a change. Your goals may range from saving for your dream vacation, giving your child the best education, planning for your own retirement or leaving behind a legacy for your loved ones.

Introducing ABSLI Vision LifeIncome Plus Plan, a non-linked participating individual life insurance savings plan, that provides the benefit of a comprehensive life insurance cover for your entire lifetime till age 100 along with a regular income to ensure fulfilment of your family's growing needs. It also offers flexible bonus payouts which can be accumulated to build a corpus for your family's future or availed in cash to provide for their comfortable lifestyle today.

Key features:

- Flexibility to choose amongst three Benefit Options i.e. Short-Term Income, Long Term Income and Whole Life Income (Till Age 100 or Till Age 85) to cater to Your family's needs across all life stages.
- A regular flow of guaranteed income for your chosen Benefit Payout Period to safeguard your savings.
- Complete flexibility to receive Paid Up Additions in cash from the end of the first policy year onwards – for immediate liquidity or accumulate them as Paid Up Additions till policy maturity – for long term wealth creation.
- Inbuilt Policy Continuance benefit in case of Short Term Income Option, that waives off Your future premiums in case of an eventuality, to ensure Your family's future remains secure even in Your absence.
- Flexibility to choose from a wide range of Premium Payment terms and Benefit Payout Periods.
- Option to enhance Your insurance cover through riders, which are available at a nominal extra cost.
- Tax Benefits may be applicable on Premiums paid and Benefits received as per prevailing tax laws.
- Insurance is the subject matter of the solicitation. We request you to also read the product brochure/ policy document for more details.

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This shall form a part of the policy contract

UIN	: 109N132V09	Premium Payment Term	: Single Pay
Name of the Proposer:	:	Policy Term	: Whole Life
Name of the First Annuitant/ Policyholder:	: Mrs. Ajay Adate	Purchase Price	: 291565
Age of the First Annuitant/ Policyholder	: 61 Years	Mode of Premium Payment	: Annual
Gender of the First Annuitant/ Policyholder	: Female	<<Whether purchased through NPS/ QROPs proceeds>>	: None
Joint Life/ Single Life Annuity/Family Income:	: Single Life	Annuity	: 25000
		Frequency of Annuity payment	: Annual
		GST Rate	: 1.8%

How to read and understand this benefit illustration?

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

Annuity Details

Annuity Option	: Option 1 - Life Annuity
Level or Increasing Annuity	: Level
Annuity Certain Period	:

Premium Summary

	Base Plan
Purchase Price without GST	291565
GST	5248
Purchase Price with GST	296813

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	Guaranteed						Non Guaranteed
Policy Year	Single Premium/ Annualized Premium*	Survival Benefits	Guaranteed Additions	Maturity Benefit	Death Benefit	Minimum Guaranteed Surrender Value	Special Surrender Value
	BOY	EOY	EOY		EOY	EOY	EOY
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	291565	25000	0	0	0	0	0
2	0	25000	0	0	0	0	0
3	0	25000	0	0	0	0	0
4	0	25000	0	0	0	0	0
5	0	25000	0	0	0	0	0
6	0	25000	0	0	0	0	0
7	0	25000	0	0	0	0	0
8	0	25000	0	0	0	0	0
9	0	25000	0	0	0	0	0
10	0	25000	0	0	0	0	0
11	0	25000	0	0	0	0	0
12	0	25000	0	0	0	0	0
13	0	25000	0	0	0	0	0
14	0	25000	0	0	0	0	0
15	0	25000	0	0	0	0	0
16	0	25000	0	0	0	0	0
17	0	25000	0	0	0	0	0
18	0	25000	0	0	0	0	0
19	0	25000	0	0	0	0	0
20	0	25000	0	0	0	0	0
21	0	25000	0	0	0	0	0
22	0	25000	0	0	0	0	0
23	0	25000	0	0	0	0	0
24	0	25000	0	0	0	0	0
25	0	25000	0	0	0	0	0
26	0	25000	0	0	0	0	0
27	0	25000	0	0	0	0	0
28	0	25000	0	0	0	0	0

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29	0	25000	0	0	0	0	0
30	0	25000	0	0	0	0	0
31	0	25000	0	0	0	0	0
32	0	25000	0	0	0	0	0
33	0	25000	0	0	0	0	0
34	0	25000	0	0	0	0	0
35	0	25000	0	0	0	0	0
36	0	25000	0	0	0	0	0
37	0	25000	0	0	0	0	0
38	0	25000	0	0	0	0	0
39	0	25000	0	0	0	0	0
40	0	25000	0	0	0	0	0
41	0	25000	0	0	0	0	0
42	0	25000	0	0	0	0	0
43	0	25000	0	0	0	0	0
44	0	25000	0	0	0	0	0
45	0	25000	0	0	0	0	0
46	0	25000	0	0	0	0	0
47	0	25000	0	0	0	0	0
48	0	25000	0	0	0	0	0
49	0	25000	0	0	0	0	0
50	0	25000	0	0	0	0	0
51	0	25000	0	0	0	0	0
52	0	25000	0	0	0	0	0
53	0	25000	0	0	0	0	0
54	0	25000	0	0	0	0	0
55	0	25000	0	0	0	0	0
56	0	25000	0	0	0	0	0
57	0	25000	0	0	0	0	0
58	0	25000	0	0	0	0	0
59	0	25000	0	0	0	0	0
60+	0	25000	0	0	0	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

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Some benefits are guaranteed and some are non-guaranteed under this plan. The guaranteed and non-guaranteed benefits have been clearly marked 'Guaranteed' and 'Non-Guaranteed' respectively in the above illustration

Notes:

- *Single premium / Purchase Price/ Annualized Premium is the Premium paid by the Policyholder to secure the benefits under the policy excluding any taxes and modal loadings, if any.
- The Survival benefits (Annuity Income) will be payable in arrears as per the frequency chosen.
- The Annuity or Premium provided above is only indicative based on current annuity rates. The Annuity or Premium will be calculated based on the Annuity Rates applicable as on the date of purchase of annuity.
- This plan doesn't have any Maturity Benefit.
- Surrender value may be revised depending on the prevailing market conditions.
- **The above information must be read in conjunction with the product brochure and policy document.**
- **GST would be levied as per applicable tax laws.**

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

Place:

Date:

Signature of Agent/ Intermediary / Official

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

Date:

Signature of Agent/ Intermediary / Official

For further details please refer to the product brochure.
Aditya Birla Sun Life Insurance Company Limited Reg. No. 109