

Aditya Birla Sun Life Insurance Company Limited
ABSLI Nishchit Aayush Plan - Your Benefit Illustration

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

This shall form a part of the policy contract

Proposal No. LA53800579

Proposer	: Mr. MOHAMMAD B	Age : 37 Years	Gender : Male
Life Insured	: Mr. MOHAMMAD B	Age : 37 Years	Gender : Male

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

Policy Details			
UIN	: 109N137V12	Premium Paying Term	: 10
Annualized Premium	: Rs. 200000	Policy Term	: 30 Years
GST Rate Year 1	: 4.5%	Deferment Period	: 0 year
GST Rate Year 2 onwards	: 2.25%	Premium Payment Frequency	: Annual
ABG/Partner Company Employee/Online Discount/Direct Marketing Discount	: No		

Sum Assured Details			
Benefit Option	: Long Term Income	Sum Assured	: Rs. 2000000
Income Variant	: Level Income with Enhanced Lumpsum Benefit	Sum Assured on Death (at inception of policy)	: Rs. 2000000
Benefit Payout Frequency	: Monthly	Income Benefit Factor	: 30.65%

Premium Summary (in Rs.)	Base Plan	Riders	Total
Annualized Premium	200000	0	200000
Installment Premium before Modal Loading (A)	200000	0	200000
Modal Loading Factor (B)	0%	0%	0%
Installment Premium without GST after Modal Loading $\{(A*B) + A\}$	200000	0	200000
First year's GST	9000	0	9000
Installment Premium with First Year GST	209000	0	209000
Installment Premium with GST 2nd Year onwards	204500	0	204500

Policy Year	(Amount in Rupees)								
	Annualized Premium (1)	Cumulative Annualized Premium	Guaranteed					Non Guaranteed	Surrender Value**
			Survival Benefit (A)	Maturity Benefit (B)	Total Benefits (A) + (B)	Death Benefit (2)	Minimum Guaranteed Surrender Value*	Special Surrender Value	
	BOY		EOY*	EOY	EOY*	EOY	EOY	EOY	EOY
1	200000	200000	58848	0	58848	200000 0	0	38115	38115
2	200000	400000	58848	0	58848	200000 0	7208	81358	81358
3	200000	600000	58848	0	58848	200000 0	38360	129377	129377
4	200000	800000	58848	0	58848	200000 0	169512	181818	181818
5	200000	1000000	58848	0	58848	200000 0	210664	238327	238327
6	200000	1200000	58848	0	58848	200000 0	251816	298553	298553
7	200000	1400000	58848	0	58848	200000 0	292968	376142	376142
8	200000	1600000	58848	0	58848	200000 0	366120	444740	444740
9	200000	1800000	58848	0	58848	200000 0	429272	540662	540662
10	200000	2000000	58848	0	58848	2100000	516424	916373	916373
11	0	0	58848	0	58848	2100000	497576	987064	987064
12	0	0	58848	0	58848	2100000	478728	1014759	1014759
13	0	0	58848	0	58848	2100000	439880	1081330	1081330
14	0	0	58848	0	58848	2100000	421032	1145547	1145547
15	0	0	58848	0	58848	2100000	402184	1227411	1227411
16	0	0	58848	0	58848	2100000	383336	1325208	1325208
17	0	0	58848	0	58848	2100000	344488	1381776	1381776
18	0	0	58848	0	58848	2100000	325640	1473100	1473100
19	0	0	58848	0	58848	2100000	306792	1560893	1560893
20	0	0	58848	0	58848	2100000	287944	1681089	1681089
21	0	0	58848	0	58848	2100000	249096	1761232	1761232
22	0	0	58848	0	58848	2100000	230248	1852601	1852601
23	0	0	58848	0	58848	2100000	211400	1993430	1993430
24	0	0	58848	0	58848	2100000	192552	2094795	2094795
25	0	0	58848	0	58848	2204444	153704	2204444	2204444
26	0	0	58848	0	58848	2360610	134856	2360610	2360610
27	0	0	58848	0	58848	2489715	116008	2489715	2489715
28	0	0	58848	0	58848	2662984	97160	2662984	2662984
29	0	0	58848	0	58848	2808014	98312	2808014	2808014

30	0	0	58848	3000000	3058848	299485 5	0	0	0
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"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

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

**The Surrender Value is payable only after completion of first policy year, provided one full year premium has been received. The Surrender Value is higher of the Minimum Guaranteed Surrender Value and the Special Surrender Value.

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 premiums, rider premiums, first year discounts and applicable taxes, cesses and levies, if any.

'Sum Assured' is the absolute amount equal to 10 times the Annualized Premium.

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.

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 Prospect/Policyholder

Prepared for : Dear Mr. MOHAMMAD B
V12 - 28/02/2025

For further details please refer to the product brochure.