

**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	: Semi-Annual	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	60074	0	60074	200000 0	0	38722	38722
2	200000	400000	60074	0	60074	200000 0	29889	82666	82666
3	200000	600000	60074	0	60074	200000 0	59815	131473	131473
4	200000	800000	60074	0	60074	200000 0	189741	184782	189741
5	200000	1000000	60074	0	60074	200000 0	229667	242232	242232
6	200000	1200000	60074	0	60074	200000 0	269593	303463	303463
7	200000	1400000	60074	0	60074	200000 0	309519	382115	382115
8	200000	1600000	60074	0	60074	200000 0	381445	451826	451826
9	200000	1800000	60074	0	60074	200000 0	443371	549362	549362
10	200000	2000000	60074	0	60074	2100000	529297	926303	926303
11	0	0	60074	0	60074	2100000	509223	997717	997717
12	0	0	60074	0	60074	2100000	489149	1025615	1025615
13	0	0	60074	0	60074	2100000	449075	1092824	1092824
14	0	0	60074	0	60074	2100000	429001	1157630	1157630
15	0	0	60074	0	60074	2100000	408927	1240033	1240033
16	0	0	60074	0	60074	2100000	388853	1338743	1338743
17	0	0	60074	0	60074	2100000	348779	1395740	1395740
18	0	0	60074	0	60074	2100000	328705	1487842	1487842
19	0	0	60074	0	60074	2100000	308631	1576340	1576340
20	0	0	60074	0	60074	2100000	288557	1697542	1697542
21	0	0	60074	0	60074	2100000	248483	1778230	1778230
22	0	0	60074	0	60074	2100000	228409	1870421	1870421
23	0	0	60074	0	60074	2100000	208335	2012311	2012311
24	0	0	60074	0	60074	2114289	188261	2114289	2114289
25	0	0	60074	0	60074	2224765	148187	2224765	2224765
26	0	0	60074	0	60074	2381936	128113	2381936	2381936
27	0	0	60074	0	60074	2511899	108039	2511899	2511899
28	0	0	60074	0	60074	2686155	87965	2686155	2686155
29	0	0	60074	0	60074	2832001	87891	2832001	2832001

30	0	0	60074	30000000	3060074	3019737	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", "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.