

Life Insurance

Aditya Birla Sun Life Insurance Company Ltd.



ADITYA BIRLA
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

ABSLI DigiShield Plan - Your Sales Illustration

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

This shall form a part of the policy contract

Life Insured	:Ms. SRIDEVI PARVATIKAR	Age : 40 Years	Gender : Female	NRI : No
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This benefit illustration is intended to show year wise premiums payable and benefits under the policy:

Policy Details			
UIN	: 109N108V08	Policy Term	: 20 Years
Amount of Installment Premium	: Rs 7284	Premium Paying Term	: 20 Years
Category	: Non-Smoker	ACI Premium Payment Term	: NA
		ACI Cover Term	: NA
ABG Employee	: No	Pay Frequency	: Yearly
		GST Rate	: 18%
Accelerated Critical Illness(ACI) Benefit Sum Assured	: NA	Accelerated Critical Illness (ACI)Benefit Installment premium	: NA

Policy Details			
Policy Option	: Single Life	Sum Assured	: 5000000
Plan Option	: Option 1 - Level Cover Option		
Sum Assured Escalation Rate	: NA	Sum Assured on Death(at inception of policy)	: 5000000
Increasing Monthly Income	: NA		
Income Benefit Period	: NA	Retirement Age	: NA
Enhanced Life Stage Protection	: No	Sum Assured Reduction Factor	: NA

Rider Details			
Rider Name	Sum Assured	Annual Premium	Term
Accidental Death Benefit Rider Plus	0	0.00	--
Accidental Death & Disability	0	0.00	--
Critical Illness	0	0.00	--
Surgical Care	0	0.00	--
Hospital Care	0	0.00	--
Waiver of Premium Rider	0	0.00	--

Premium Summary (in Rs.)	Base Plan	Riders	ACI	Total Installment Premium
Installment Premium without GST	:7,284.38	:0	:0	:7,284.38
Installment premium with First Year GST	:8,595.57	:0	:0	:8,595.57
Installment Premium with GST 2nd Year onwards	:8,595.57	:0	:0	:8,595.57

Amount in rupees									
Policy Year	Attained Age	Single/Annualized Premium*		Guaranteed					Non-Guaranteed
		During Year	Cumulative	Survival Benefits/ Loyalty Additions	Other Benefits (if any)	Maturity Benefit	Death Benefit	Min Guaranteed Surrender Value	Special Surrender Value
1	40	7,284	7,284	0	0	0	5,000,000	0	0
2	41	7,284	14,569	0	0	0	5,000,000	0	0
3	42	7,284	21,853	0	0	0	5,000,000	0	0
4	43	7,284	29,138	0	0	0	5,000,000	0	0
5	44	7,284	36,422	0	0	0	5,000,000	0	0
6	45	7,284	43,706	0	0	0	5,000,000	0	0

7	46	7,284	50,991	0	0	0	5,000,000	0	0
8	47	7,284	58,275	0	0	0	5,000,000	0	0
9	48	7,284	65,559	0	0	0	5,000,000	0	0
10	49	7,284	72,844	0	0	0	5,000,000	0	0
11	50	7,284	80,128	0	0	0	5,000,000	0	0
12	51	7,284	87,413	0	0	0	5,000,000	0	0
13	52	7,284	94,697	0	0	0	5,000,000	0	0
14	53	7,284	101,981	0	0	0	5,000,000	0	0
15	54	7,284	109,266	0	0	0	5,000,000	0	0
16	55	7,284	116,550	0	0	0	5,000,000	0	0
17	56	7,284	123,834	0	0	0	5,000,000	0	0
18	57	7,284	131,119	0	0	0	5,000,000	0	0
19	58	7,284	138,403	0	0	0	5,000,000	0	0
20	59	7,284	145,688	0	0	0	5,000,000	0	0

Notes: Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, ACI premium, if any, the premiums paid towards the riders, if any and Goods & Service Tax (if any).

Terminal Illness Benefit

On diagnosis of Terminal Illness while the policy is in force, 50% of the applicable Sum Assured on Death subject to maximum of Rs. 2 Crore, shall be paid in lump sum as Terminal Illness Benefit. On subsequent death of the Life Insured during the policy term, the Sum Assured on Death shall be reduced by the amount of Terminal Illness Benefit already paid.TI Benefit is available with all Plan options

Accelerated Critical Illness Benefit (ACI)

On diagnosis of Critical Illness while the policy is in force, provided the policyholder has opted for the same at policy inception,the chosen ACI Sum Assured shall be paid in lump sum as Accelerated Critical Illness Benefit. On subsequent death of the Life Insured during the policy term, the Sum Assured on Death shall be reduced by the amount of Accelerated Critical Illness Benefit already paid. ACI benefit is available with all Plan Options.

Sum Assured on Death is highest of :

- 11 times of the Annualised premium for all ages; or
- 105% of all the Total Premium paid as on the date of death; or
- Absolute amount assured to be paid on death

For further details please refer to the product brochure.