

LIFE INSURANCE

Aditya Birla Sun Life Insurance Company Limited

This shall form a part of the policy contract

Proposer	:Mr. NIKHIL GUPTA	Age : 28 years	Gender : Male
Life Insured	:Mr. NIKHIL GUPTA	Age : 28 years	Gender : Male

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

Policy Details

UIN	: 109N109V06	Policy Term	: 20 Years
Amount of Installment Premium	: Rs 11964	Premium Paying Term	: 6 Years
Category	: Non-Smoker	Pay Frequency	: Annual
ABG Employee	: No	GST Rate	: 18%

Policy Details

Policy Option	:Single Life	Sum Assured	:5000000
Plan Option	:Option 1 - Level Term Assurance	Sum Assured on Death (at inception of policy)	:5000000
Increasing Level	:0%		

Rider Details

Rider Name	Sum Assured(Rs.)	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	--

Premium Summary (in Rs.)

	Base Plan	Riders	Total Installment Premium
Installment Premium without GST	11,963.50	0.00	11963.5
Installment Premium with First Year GST	14,116.93	0.00	14116.93
Installment Premium with GST 2nd Year onwards	14,116.93	0.00	14116.93

(Amount in rupees)

Policy Year	Attn 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 (Unexpired Risk Premium)	Special Surrender Value (Unexpired Risk Premium)
1	28	11,964	11,964	0	0	0	5,000,000	0	0
2	29	11,964	23,927	0	0	0	5,000,000	0	0
3	30	11,964	35,891	0	0	0	5,000,000	0	0
4	31	11,964	47,854	0	0	0	5,000,000	0	0
5	32	11,964	59,818	0	0	0	5,000,000	0	0
6	33	11,964	71,781	0	0	0	5,000,000	17,586	0
7	34	0	71,781	0	0	0	5,000,000	16,330	0
8	35	0	71,781	0	0	0	5,000,000	15,074	0
9	36	0	71,781	0	0	0	5,000,000	13,818	0
10	37	0	71,781	0	0	0	5,000,000	12,562	0
11	38	0	71,781	0	0	0	5,000,000	11,306	0
12	39	0	71,781	0	0	0	5,000,000	10,049	0
13	40	0	71,781	0	0	0	5,000,000	8,793	0
14	41	0	71,781	0	0	0	5,000,000	7,537	0
15	42	0	71,781	0	0	0	5,000,000	6,281	0
16	43	0	71,781	0	0	0	5,000,000	5,025	0
17	44	0	71,781	0	0	0	5,000,000	3,769	0
18	45	0	71,781	0	0	0	5,000,000	2,512	0

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19	46	0	71,781	0	0	0	5,000,000	1,256	0
20	47	0	71,781	0	0	0	5,000,000	0	0

Notes: Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, 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. 2.5 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.

Sum Assured on Death is highest of:

- 10 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

The absolute amount assured to be paid on death is Sum Assured at inception.

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

For further details please refer to the product brochure.

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