

Your Benefit Illustration

LIFE INSURANCE

Aditya Birla Sun Life Insurance Company Limited

This shall form a part of the policy contract

Proposer	Mr. RAJ SINGH	Age : 26 years	Gender : Male
Life Insured	Mr. RAJ SINGH	Age : 26 years	Gender : Male

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

Policy Details

UIN	: 109N137V05	Premium Paying Term	: 12 years
Annualized Premium	: Rs. 50,000	Policy Term	: 40 years
GST Rate Year 1	: 4.5%	Deferment Period	: 0 year
GST Rate Year 2 onwards	: 2.25%	Premium Payment Frequency	: Annual

Policy Details

Benefit Option	: Long Term Income	Sum Assured	: Rs. 500,000
Income Variant	: Level Income with Enhanced Lumpsum Benefit	Sum Assured on Death (at inception of policy)	: Rs. 500,000
Benefit Payout Frequency	: Annual	Income Benefit Factor	: 39.3%

Rider Details

Rider Name	Sum Assured	Rider Term	Annualized Premium
ABSLI Accidental Death Benefit Rider Plus	--	--	--
ABSLI Critical Illness Rider	--	--	--
ABSLI Surgical Care Rider	--	--	--
ABSLI Hospital Care Rider	--	--	--
ABSLI Waiver of Premium Rider	--	--	--

Premium Summary (in Rs.)

	Base Plan	Riders	Total
Annualized Premium	50,000	0	50,000
Installment Premium before Modal Loading (A)	50,000	0	50,000
Modal Loading Factor (B)	0%	0%	0%
Installment Premium without GST after Modal Loading $\{(A \times B) + A\}$	50,000	0	50,000
First year's GST	2,250	0	2,250
Installment Premium with First Year GST	52,250	0	52,250
Installment Premium with GST 2nd Year onwards	51,125	0	51,125

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(Amount in rupees)

Policy Year	Annualized Premium ⁽¹⁾	Cumulative Annualized Premium	Guaranteed					Non Guaranteed
			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
1	50,000	50,000	19,650	0	19,650	500,000	0	0
2	50,000	100,000	19,650	0	19,650	500,000	10,350	10,350
3	50,000	150,000	19,650	0	19,650	500,000	13,200	13,200
4	50,000	200,000	19,650	0	19,650	500,000	41,050	41,050
5	50,000	250,000	19,650	0	19,650	500,000	46,400	21,790
6	50,000	300,000	19,650	0	19,650	500,000	51,750	25,755
7	50,000	350,000	19,650	0	19,650	500,000	57,100	36,986
8	50,000	400,000	19,650	0	19,650	500,000	66,450	41,615
9	50,000	450,000	19,650	0	19,650	500,000	76,800	55,296
10	50,000	500,000	19,650	0	19,650	525,000	93,150	60,458
11	50,000	550,000	19,650	0	19,650	577,500	106,000	76,326
12	50,000	600,000	19,650	0	19,650	630,000	119,850	141,588
13	0	0	19,650	0	19,650	630,000	106,200	140,016
14	0	0	19,650	0	19,650	630,000	92,550	155,750
15	0	0	19,650	0	19,650	630,000	84,900	171,090
16	0	0	19,650	0	19,650	630,000	71,250	186,038
17	0	0	19,650	0	19,650	630,000	57,600	200,592
18	0	0	19,650	0	19,650	630,000	43,950	214,754
19	0	0	19,650	0	19,650	630,000	36,300	244,845
20	0	0	19,650	0	19,650	630,000	22,650	258,024
21	0	0	19,650	0	19,650	630,000	9,000	270,810
22	0	0	19,650	0	19,650	630,000	0	298,937
23	0	0	19,650	0	19,650	630,000	0	326,277
24	0	0	19,650	0	19,650	630,000	0	352,832
25	0	0	19,650	0	19,650	630,000	0	378,600
26	0	0	19,650	0	19,650	630,000	0	418,530
27	0	0	19,650	0	19,650	630,000	0	442,530
28	0	0	19,650	0	19,650	630,000	0	480,299
29	0	0	19,650	0	19,650	630,000	0	516,888
30	0	0	19,650	0	19,650	630,000	0	566,460
31	0	0	19,650	0	19,650	630,000	0	614,460
32	0	0	19,650	0	19,650	660,888	0	660,888
33	0	0	19,650	0	19,650	705,744	0	705,744
34	0	0	19,650	0	19,650	762,404	0	762,404
35	0	0	19,650	0	19,650	830,277	0	830,277
36	0	0	19,650	0	19,650	895,793	0	895,793
37	0	0	19,650	0	19,650	958,950	0	958,950
38	0	0	19,650	0	19,650	1,044,929	0	1,044,929
39	0	0	19,650	0	19,650	1,127,763	0	1,127,763
40	0	0	19,650	1,200,000	1,219,650	1,207,454	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

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

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

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

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

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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, and benefits under the policy fully to the prospect/policyholder..

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

Place :

Date :29/12/2023

Date :29/12/2023

Signature of Agent/Intermediary/ Official

Signature of Prospect/Policyholder

V05 - 29/12/2023

For further details please refer to the product brochure.

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