

IN ABSLI WEALTH ASPIRE PLAN, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER.

This advertisement is designed for combination of Benefits of two or more individual and separate products named (1) ABSLI Nishchit Aayush Plan 109N137V07, and (2) ABSLI Wealth Aspire Plan (UIN: 109L100V05) as applicable, etc. These products are also available for sale individually without the combination offered/suggested. This Benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer to the detailed sales brochure of respective individual products mentioned herein before concluding the sale.

Unit linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to withdraw/ surrender the monies invested in unit linked Insurance Products completely or partially till the end of the fifth year from inception



Unlocking Double Assurance: Guaranteed Savings with Market Linked growth

Aditya Birla Sun Life Insurance Nishchit Wealth Solution

A Combinaton of ABSLI Nishchit Aayush Plan (109N137V07) and ABSLI Wealth Aspire Plan (UIN: 109L100V05)

- Discover market-linked investments with potentially higher returns and capital guarantee.
- Establish automated market investments for up to 40 years with minimal premium payments.

**Aditya Birla Sun Life
Insurance Co. Ltd.**



**ADITYA BIRLA
CAPITAL**

LIFE INSURANCE

Embark on a transformative financial journey with **ABSLI Nishchit Wealth Solution**, an innovative blend of guaranteed returns and dynamic investment opportunities. Unlock the potential of a systematic investment plan spanning up to 40 years, ensuring your capital's security through guaranteed returns for a worry-free financial future. Beyond preserving your wealth, this distinctive offering enhances your life insurance coverage, providing a comprehensive shield against life's uncertainties.

ABSLI Nishchit Wealth Solution is crafted to evolve with your changing needs. Focused on ensuring long-term financial well-being, this holistic approach not only facilitates sustainable wealth accumulation but also offers lasting protection for your loved ones. Experience the harmonious blend of financial security and growth as you journey towards a brighter and more prosperous future.

Key Benefits

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Enhanced life insurance coverage, Power of 2 Plans at cost of 1
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Assured wealth accumulating plan, invest for limited period and build a Systematic investment for upto 40 Years
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Blend of Capital Protection for stability and higher **market linked returns** for growth
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Flexible long-term investment with customizable premium payment terms, investment options, and maturity benefits

Make Your Plan

- Step 1: Choose Your Income Variant
- Level Income with Lumpsum Benefit
 - Level Income with Enhanced Lumpsum Benefit
 - Level Income with Return of Premium Benefit
- Step 2: Choose Your Premium Payment Term & the Policy Term
(PPT- 6 | 8 | 10 | 12 Years ; PT - 15 | 20 | 25 | 30 | 35 | 40 Years)
- Step 3: Choose Your Reinvestment mode
(Annual | Semi Annual | Quarterly | Monthly)
- Step 4: Choose the Investment Strategy and Fund Allocation in which you wish to Invest Perpetually
(4 Strategies and 18 Funds)

Maturity Benefit

You will receive Fund Value plus upto 200%* of total premiums paid for ABSLI Nishchit Wealth Solution at maturity.

*Guaranteed Maturity amount will vary as per the income variant chosen for ABSLI Nishchit Aayush Plan

Death Benefit

In case of unfortunate events leading to death, the nominee will receive the sum of the Death Benefits of ABSLI Nishchit Aayush Plan and ABSLI Wealth Aspire Plan

1. ABSLI Nishchit Aayush Plan:

- Higher of:
- Sum Assured on Death; or
 - Surrender Benefit

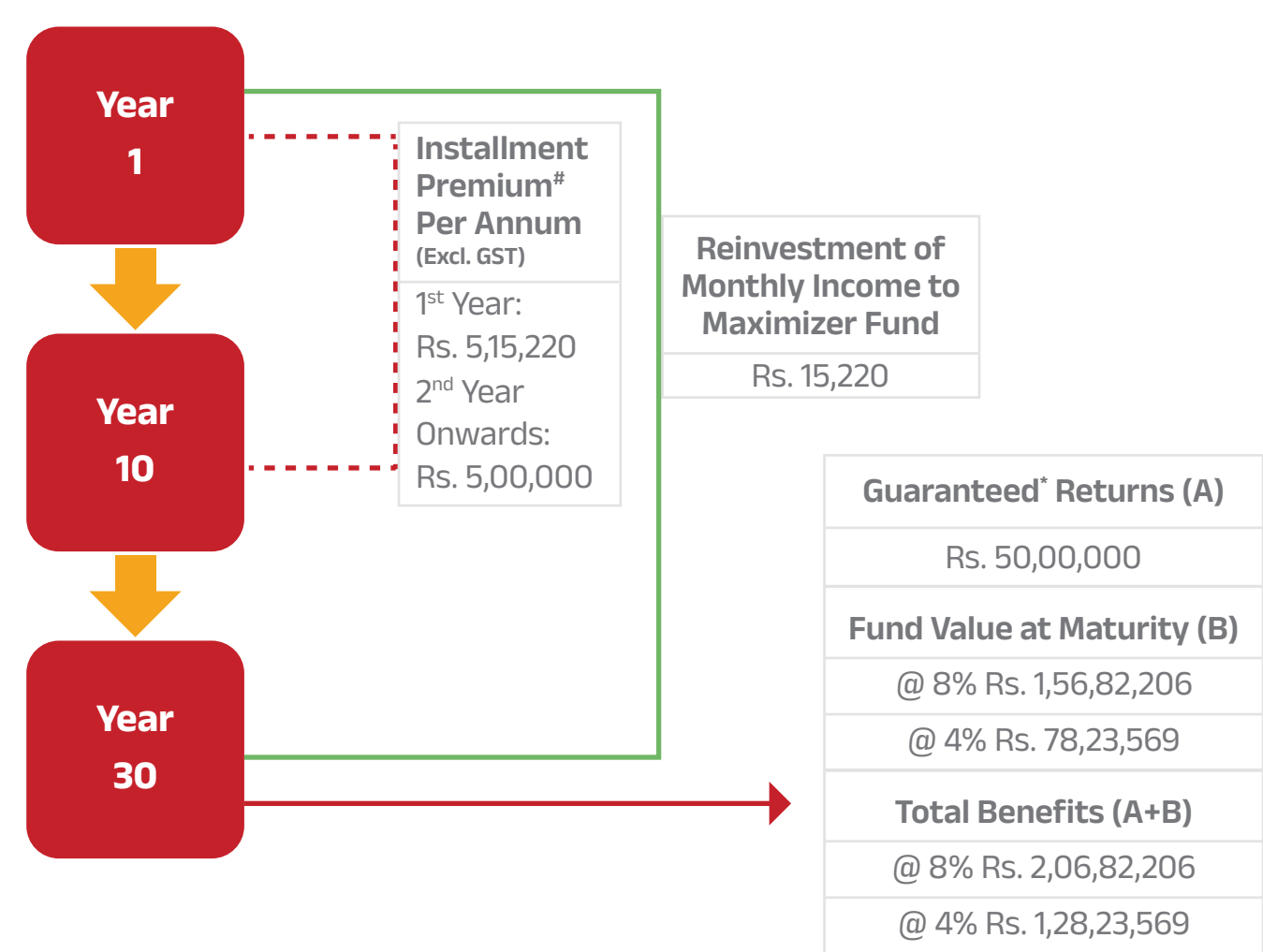
2. ABSLI Wealth Aspire Plan:

- Higher of:
- Basic Fund Value as on date of intimation of death; or
 - Basic Sum Assured

For more details on Maturity Benefit and Death Benefit, please read Sales brochure of the particular plan.

How Does the Plan work

Example: Mr. Gupta Age 30 wishes to Invest Rs. 5,00,000 p.a. for 10 Years in **ABSLI Nishchit Wealth Solution** with maturity at 30th Year. He has chosen **Level Income with Return Of Premium Benefit**, from which the Income be to reinvested in monthly mode, In the chosen Fund, **Maximiser**.



1st Instalment towards the Solution includes 1st Premium for ABSLI Nishchit Aayush Plan and ABSLI Wealth Aspire Plan.

2nd instalment onwards, the premiums for ABSLI Wealth Aspire Plan will be funded by the income generated from the ABSLI Nishchit Aayush Plan.

Disclaimer: In case of non-payment of premiums towards the ABSLI Nishchit Wealth Solution, the policyholder will be liable to pay the premiums towards the ABSLI Wealth Aspire Plan to keep it in-force.

The above values are illustrative and not guaranteed and they are not upper or lower limits of what one gets back, as the values of policy depends on numbers of factors including future investment performance. Premium calculated is exclusive of taxes.

The above sample working is for understanding only. The figures will vary basis the actual inputs. For more details please refer individual product sales illustration.

Eligibility Criteria

Coverage	All Individuals (Male Female)
Age of the Life Insured at Entry (age as on last birthday)	Minimum: 30 days* Maximum: 55 years *In case the Life Insured is a minor, the Policy will automatically vest once the Life Insured attains the age of majority. The risk coverage for the minors will start from the Date of Commencement of Risk.
Maturity Age of the Life Insured (age as on last birthday)	Minimum: 18 years Maximum: 75 Years
Annualized Premium	Minimum: ₹3,00,000 (Income from Nishchit Aayush Plan, Should meet Minimum Premium for Wealth Aspire Plan) Maximum: No Limit (subject to Board Approved Underwriting Policy)
Premium Payment Term (PPT)	6 8 10 12 Years
Policy Terms	15 20 25 30 35 40 Years
Income Variant	1. Level Income with LumpSump Benefit 2. Level Income with Enhanced LumpSum Benefit 3. Level Income with Return of Premium Benefit
Premium Payment Mode	Annual Semi-Annual Quarterly Monthly
Re-Investment Mode (Benefit Payout Frequency: Nishchit Aayush Plan)	Annual Semi-Annual Quarterly Monthly

Aditya Birla Sun Life Insurance Co. Ltd.



ADITYA BIRLA CAPITAL

LIFE INSURANCE

*Guaranteed provided all due premiums are paid

As per section 10(10D) of the Income-tax Act, 1961, proceeds from life insurance policy issued on or after 1 April 2023 shall be taxable as income from other sources if the cumulative annual premium payable by taxpayer for life insurance policies exceeds ₹ 5 lacs.

Contact our advisor or visit our website <https://lifeinsurance.adityabirlacapital.com> to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

The benefits/returns shown in the document are for illustrative purpose only. You are requested to refer to IRDAI approved benefit illustration and product brochure for more details before closing the sale.

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ABSLI Wealth Aspire Plan is a non-participating unit linked life insurance plan. Unit Linked Insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in Unit Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Aditya Birla Sun Life Insurance Company Limited is only the name of the Life Insurance Company and ABSLI Wealth Aspire Plan is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. There is no guarantee or assurance of returns above the guaranteed returns from the investment funds. GST levied as per extant tax laws shall be deducted from the premium or from the allotted units as applicable. UIN: 109L100V05.

Aditya Birla Sun Life Insurance Nishchit Aayush Plan is a non-linked non-participating individual savings life insurance plan. All terms & conditions are guaranteed throughout the policy term. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing unwritten guidelines for substandard lives, smokers or people having hazardous occupations etc. The insurance cover for the life insured (including minors) will commence on the policy issue date. UIN: 109N137V07.

Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Customer Helpline Numbers: 1-800-270-7000 Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110 ADV/6/24-25/532

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IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

