



Protecting your lifestyle in your retirement years the way you want it

Aditya Birla Sun Life Insurance Guaranteed Annuity Plus

A Non-Linked, Non-Participating,
General Annuity Plan



Karim Hajee / Actor

Financial independence comes from regular steady source of income which will enable you to enjoy your dream retirement life.

Introducing **ABSLI Guaranteed Annuity Plus**, a non-linked, non-participating, general annuity plan, that provides you various annuity options providing guaranteed* income for life and helps you and your family lead a worry-free retirement life.

What This Plan Offers You



Guaranteed* lifelong income: Annuity once purchased is guaranteed for life.



Option to receive annuity payments as long as you and your partner are alive: You have the option to choose a single life or a joint life annuity.



Retirement planning made easier: You can opt to invest today or in instalments to build a guaranteed lifetime income stream for future. With the deferred annuity option, you have the choice to plan early for your retirement and lock annuity rates at present for a guaranteed life-long payment.



Wide range of annuity options: Choose from various annuity options to suit your financial needs.

How Does The Plan Work?



[#]Till Annuitant is alive
¹Age 45 years | Annuity Option: Deferred Annuity with Return of Premium | Annualized Premium: Rs. 1,00,000 | Annuity Pay-out Frequency: Annual | Premium Payment Term: 5 years | Deferment Period: 10 years | Single Life
[#]Illustrative example is for option Deferred Annuity with Return of Premium there are other options available in the plan, please refer brochure for the same.

Eligibility Criteria

Age of the Annuitant(s) at Entry (age as on last birthday) [#]	Parameters	Minimum [#]	Maximum [#]
	Immediate Annuity	45 years	For option 6 and 7: 65 years For all other options: 90 years
	Deferred Annuity	45 years	75 years
[#] In case of Joint life annuities the age limits apply to both lives.			
Deferment Period	Years	Minimum	Maximum
	Deferment period (Single Pay)	1 year	15 years subject to Maximum Vesting age
	Deferment Period (Limited Pay)	Chosen PPT	15 years subject to Maximum Vesting age
Premium Payment Term (PPT)	Single Pay / Limited Pay (5 – 10 Years)		
Premium / Purchase Price	Minimum: Rs. 1,50,000 for Single Pay Depends on the minimum Annuity amount for Limited Pay Maximum: No Limit		

*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.

- Protection Plans
- Health Plans
- Children's Future
- Retirement Plans
- Wealth Plans with Protection
- Savings Plans with Protection

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This Policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). GST and any other applicable taxes will be added (extra) to Your premium/purchase price and levied as per extant tax laws. All the benefits are payable subject to the terms and conditions of the Policy. This product shall also be available for sales through online channel. All policy benefits are subject to policy being in force. “We”, “Us”, “Our” or “the Company” or “ABSLI” means Aditya Birla Sun Life Insurance Company Limited. “You” or “Your” means the Policyholder. For other terms and conditions, request your Agent Advisor or intermediaries for giving a detailed presentation of the product before concluding the sale. Should you need any further information from us, please contact us on the below mentioned address and numbers. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding the sale. Aditya Birla Sun Life Insurance Company Limited. Registered Office: One World Center, Tower 1, 16th Floor, Jupiter Mill Compound, 841 Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. IRDAI Reg No.109 Call Centre: 1-800-270-7000 <https://lifeinsurance.adityabirlacapital.com> CIN: U99999MH2000PLC128110 UIN: 109N132V09 ADV/3/23-24/3751