

Ameet Nivsarkar / Corporate Professional

Instant Income, Flexibility har kadam

ABSLI Akshaya Plan, a non-linked participating individual savings life insurance plan.



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KEY BENEFITS



Flexible Bonus Pay-outs

Flexibility to receive regular Cash Bonus (if declared) or to accumulate it



Liquidity

Instant liquidity through Cash Bonus (if declared)



2 Benefit Options

Long Term Income
Whole Life Income
(Till Age 100 or Till Age 85)

Comprehensive life cover for up to 100 years

HOW DOES THE PLAN WORK?

GIVE

₹ 5,00,000

Per annum, for 12 years

GET

@8% p.a. ₹ 1,21,01,250*
@4% p.a. ₹ 87,32,500*

Total Benefit#

Total benefit# till policy maturity provided the policy is in-force

*Male | Age – 35 | Option name : Long Term Income | Premium : ₹ 5 lakhs p.a. | Premium Payment Term : 12 years
Policy Term : 25 years | Cash Bonus Payout Frequency : Annual | Sum Assured : ₹ 55,00,000

Policy Benefits	@8% p.a. (In ₹)	@4% p.a. (In ₹)
Cash Bonus ¹ (If declared) p.a.	2,11,250	1,02,900
Total Cash Bonus (If declared) paid throughout the Term Policy (A)	52,81,250	25,72,500
Terminal Bonus (If declared) + Sum Assured (B)	68,20,000	61,60,000
Total Benefit (A+B)	1,21,01,250	87,32,500

¹Cash Bonus (if declared) is payable in annual, semi-annual, quarterly or monthly frequency and the same shall be payable at the end of the year, half-year, quarter or month, as the case may be

#Total Benefit = Total Cash Bonus (if declared) paid throughout the Policy Term + Maturity Benefit i.e. Sum Assured + Terminal Bonus (if declared)

Note:
In the above scenario, 4% p.a. and 8% p.a. are only assumed investment returns and are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance. Premiums are exclusive of GST. Refer to the product brochure for more details.

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.

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