

Ameet Nivsarkar / Corporate Professional

Instant Income, Flexibility har kadam

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



©Aditya Birla Sun Life Insurance Company Limited. All Rights Reserved.

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. ₹ 9,49,23,438*
@4% p.a. ₹ 1,75,59,683*

Total Benefit#

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

*Male | Age – 35 | Option name : Whole Life Income (Till Age 100 years) | Premium : ₹ 5 lakhs p.a. | Premium Payment Term : 12 years | Policy Term : 65 years | Cash Bonus Payout Frequency : Annual | Sum Assured : ₹ 54,25,000

Policy Benefits	@8% p.a. (In ₹)	@4% p.a. (In ₹)
Cash Bonus ¹ (If declared) p.a.	2,08,438	88,003
Total Cash Bonus (If declared) paid throughout the Term Policy (A)	1,35,48,438	57,20,163
Terminal Bonus (If declared) + Sum Assured (B)	8,13,75,000	1,18,39,520
Total Benefit (A+B)	9,49,23,438	1,75,59,683

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.

“The Trade Logo “Aditya Birla Capital” Displayed Above Is Owned By ADITYA BIRLA MANAGEMENT CORPORATION PRIVATE LIMITED (Trademark Owner) And Used By ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED (ABSLI) under the License.”

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 and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. Please refer to the Product Brochure for more details on the product. “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 Toll free no: 1-800-270-7000 Website <https://lifeinsurance.adityabirlacapital.com> CIN: U99999MH2000PLC128110 UIN:109N136V02 ADV/1/23-24/3279