



A TERM PLAN THAT PROVIDES LIFE COVER
AND RETIREMENT INCOME TOO!

While one must have a life cover to take care of their family’s financial future in their absence, one should also have regular income for a worry-free retirement.

ABSLI DigiShield Plan not only safeguards your family against financial uncertainty, but also provides a monthly income once the life insured attains age 60.

A few more reasons to consider this plan:

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Enhance protection through riders¹
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Dual benefit of Term & Retirement Income in one plan - On survival till age 60, get 0.12.% of SA as monthly income till death or end of Policy Term
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Inbuilt Terminal Illness Benefit
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Option to choose Accelerated Critical Illness Benefit (ACI) covering 42 specified critical illnesses
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Option to enhance coverage at key milestones of life – marriage, childbirth, home loan

¹There are exclusions attached to the riders. Please refer rider brochure for more details

How does the plan work?

Plan Option 9: Level Cover with Survival Benefit

Let’s take an example of a 35 year old non-smoker healthy male

Age (Yrs)	Premium Paying Term (To age 60 years)	Sum Assured (Life Cover)	Policy Term (Coverage till Age 85)	Annual Premium (Excl GST)	Survival Income
35	25 years	₹1 Crore	50 years	₹ 72,400	₹12,000 p.m.

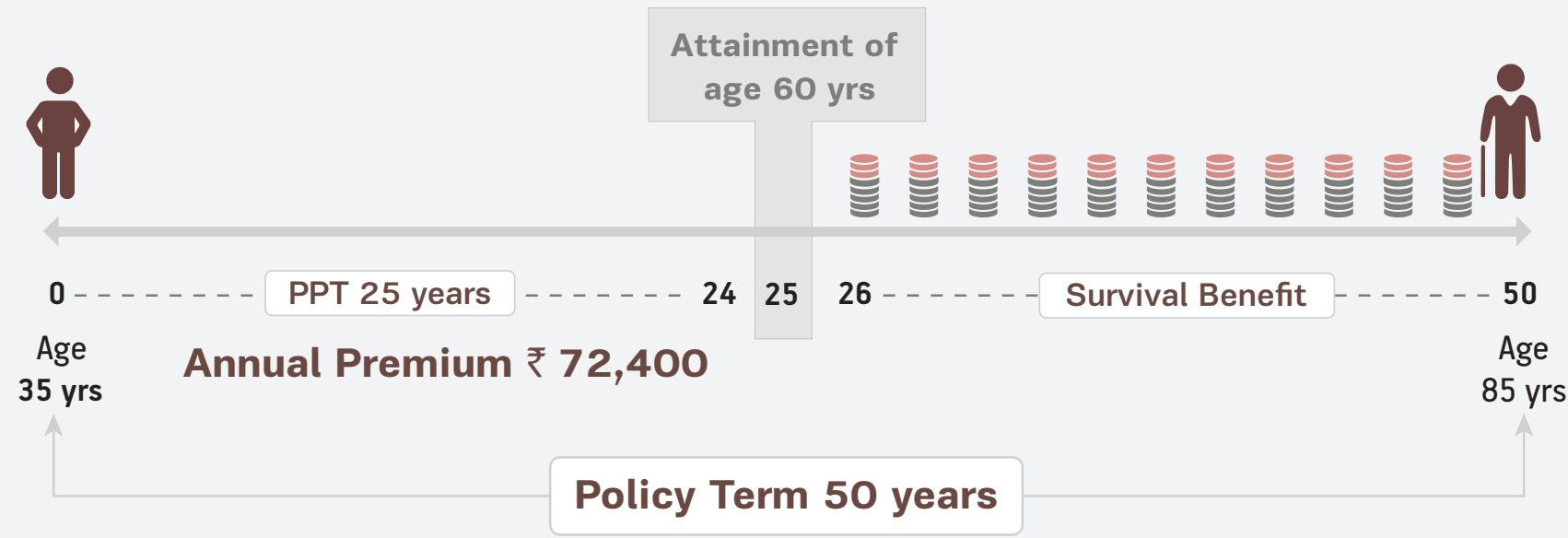


On Survival till attainment of age 60 years

- 0.12% of SA paid in monthly instalments: ₹ 12,000 per month (₹ 1.44 Lakhs per year)
- Total Benefit Paid: ₹ 36 Lakh (₹ 1.44 Lakhs for 25 years)

In case of death at the end of Policy Term:

- Sum Assured less Survival Benefit already paid: ₹ 64 Lakhs paid in lump-sum (₹ 1Cr minus ₹ 36 lakhs)



Premiums are exclusive of taxes.

Eligibility Criteria

Plan Options	Premium Payment Term	Minimum Policy Term	Maximum Policy Term	Min & Max Entry Age	Maximum Maturity Age	Min & Max Sum Assured
Level Cover with Survival Benefit	Single Pay	70 - Age at Entry	55 Years	Min: 18 years Max: 50 years ¹	85 Years	Min: ₹30 lakhs Max: No Limit, subject to BAUP
	5 Pay					
	7 Pay					
	10 Pay					
	12 Pay					
	15 Pay					
	20 Pay					
	To Age 60					

¹Max Entry Age for PPT 12years - 48years

Max Entry Age for PPT 15years - 45years

Max Entry Age for PPT 20years - 40years

Max Entry Age for PPT To Age 60 - 49years

ABSLI DigiShield Plan

SABKA WAALA TERM PLAN

Talk to your ABSLI Advisor today!

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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Plan Option 5 : Whole Life Option (Sum Assured Reduction Cover) is only an option under the product, the product has 9 other options. The customer has the choice of purchasing any one the option as per his/her need and choice. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding the sale. This Policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non-linked non-participating individual pure risk premium life insurance plan; upon Policyholder’s selection of Plan Option 9 (Level Cover with Survival Benefit) and Plan Option 10 (Return of Premium [ROP]) this product shall be a non-linked non-participating individual life savings 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 underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. Tax benefits are subject to changes in the tax laws. Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Ro ad, Mumbai - 400 013. IRDAI Reg No.109 Website: <https://lifeinsurance.adityabirlacapital.com> and Toll Free no. 1800-270-7000 CIN: U99999MH2000PLC128110 UIN: 109N108V11 ADV/7/23-24/1006

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