



A TERM PLAN THAT OFFERS LIFE COVER UP TO AGE 85!

Life expectancy in India has been increasing for the past few years, where the figure for 2021 stands at 69.96¹ years. In view of this, it is imperative that one takes a plan which offers life cover for a longer duration.

With **ABSLI DigiShield Plan**, you can pay premiums for a limited period in your earning years and get a comprehensive life cover till age 85.

¹Source: <https://www.macrotrends.net/countries/IND/india/life-expectancy>.

A few more reasons to consider this plan:



100% of Sum Assured payable in case of death



Option to cover your spouse under the same policy using Joint Life Protection



Inbuilt Terminal Illness Benefit



Option to choose Accelerated Critical Illness Benefit (ACI) covering 42 specified critical illnesses



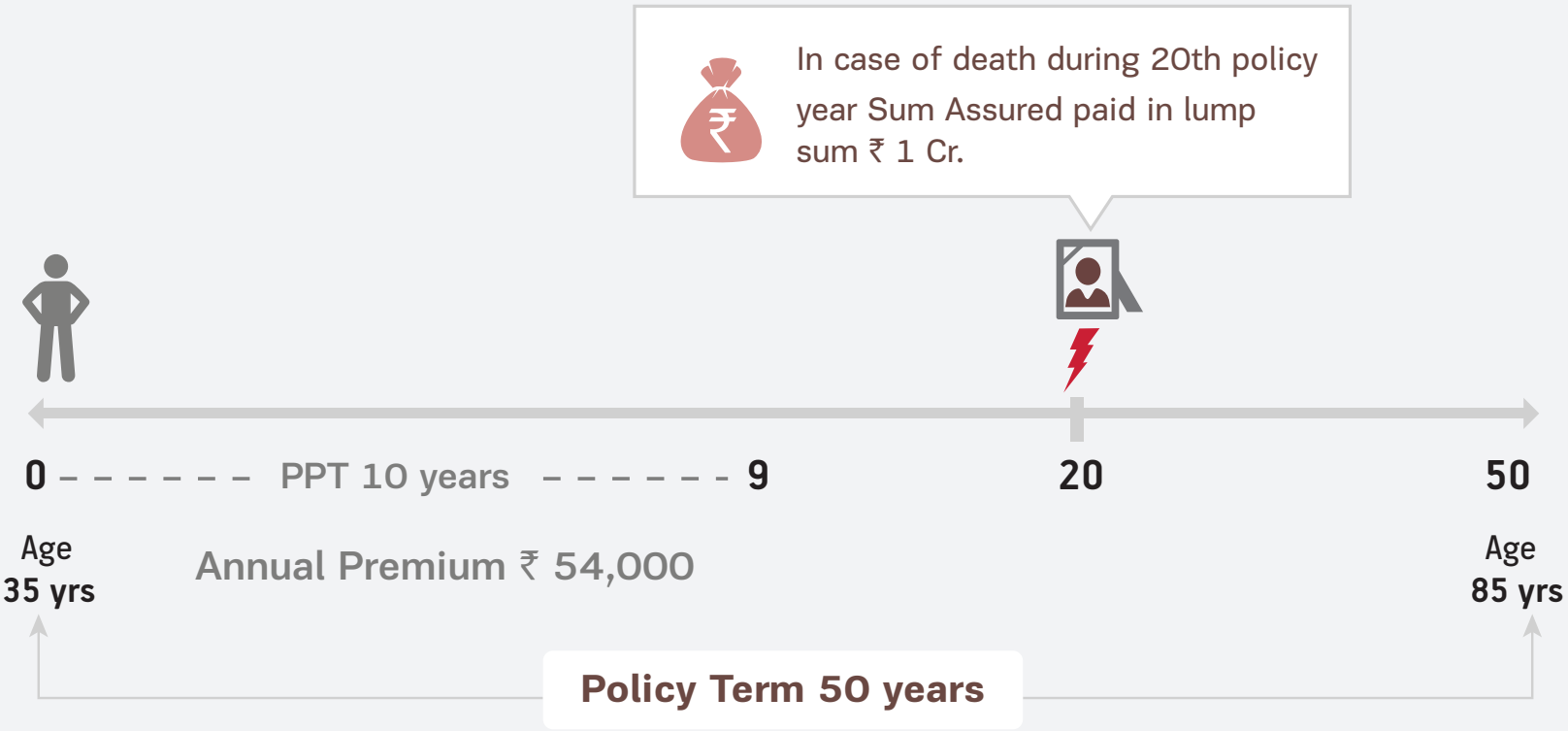
Option to enhance coverage at key milestones of life – marriage, childbirth, home loan

How does the plan work?

Plan Option 1: Level Cover Option

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

Age (Yrs)	Premium Paying Term	Sum Assured (Life Cover)	Policy Term (Coverage till Age 85)	Annual Premium (Excl GST)
35	10 years	₹1 Crore	50 years	₹54,000



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 Option	Single Pay	5 years	55 Years	Min: 18 years Max: 65 years ¹	85 Years	Min: ₹30 lakhs Max: No Limit, subject to BAUP
	5 Pay	PPT + 5 years				
	7 Pay					
	10 Pay					
	12 Pay					
	15 Pay					
	20 Pay					
	To Age 60					
	Regular Pay	10 years				

¹Max Entry Age for PPT 20 years - 60 years
Max Entry Age for PPT To Age 60 - 54 years

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 Road, Mumbai - 400 013. IRDAI Reg No.109 Website: <https://lifeinsurance.adityabirlacapital.com> and Toll Free no. 1800-270-7000 CIN: U99999MH2000PLC128110 UIN: 109N108V11 ADV/7/23-24/1008