



A TERM PLAN THAT RETURNS
YOUR PREMIUMS!

People often worry that the premium they pay for a term plan is gone forever. Not anymore!

With **ABSLI DigiShield Plan**, you can get 100% of your premiums back on maturity along with an affordable life cover to support your family.

A few more reasons to consider this plan:



100% of Sum Assured payable in case of death



Total Premiums returned at maturity in case of survival till the end of the Policy Term



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?

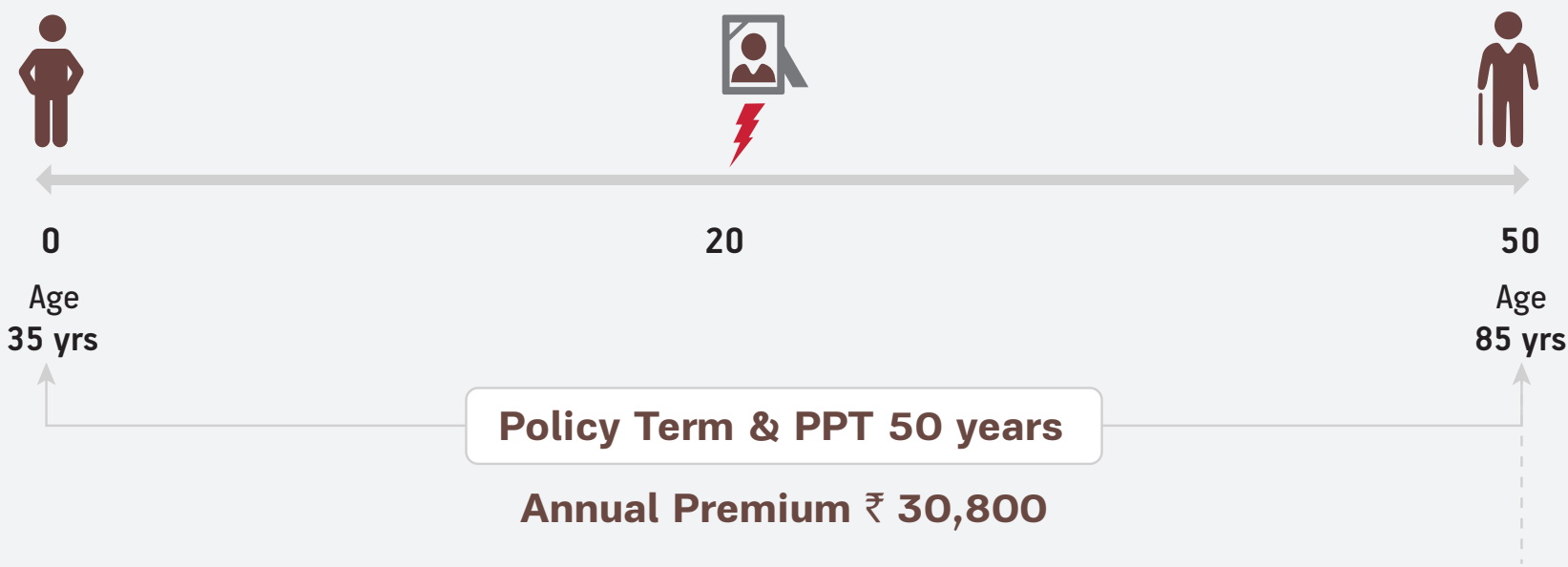
Plan Option 10: Return of Premium (ROP)

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

Age (Yrs)	Pay Term	Sum Assured (Life Cover)	Policy Term (Coverage till Age 85)	Annual Premium (Excl GST)
35	Regular Pay	₹1 Crore	50 years	₹30,800



In case of death during 20th policy year,
• Sum Assured paid in lump sum ₹ 1 Cr.



Premiums are exclusive of taxes.

In case of survival till Maturity,
all Premiums paid are returned:
₹ 15.40 Lakhs.

Eligibility Criteria

Plan Options	Premium Payment Term	Minimum Policy Term	Maximum Policy Term	Min & Max Entry Age	Maximum Maturity Age	Min & Max Sum Assured
Return of Premium (ROP)	Regular Pay	10 years	55 years	Min: 18 years Max: 65 years	85 years	Min: ₹30 lakhs Max: No Limit, subject to BAUP

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/7/23-24/985

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IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

