

IN THIS POLICY, INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to withdraw/surrender the monies invested in Linked Insurance Products completely or partially till the end of the fifth year from inception.

Protecting your financial future and elevating your wealth

Aditya Birla Sun Life Insurance Fortune Wealth Plan

A Unit-Linked Non-Participating Individual Life Insurance Savings Plan

**Aditya Birla Sun Life
Insurance Co. Ltd.**



**ADITYA BIRLA
CAPITAL**

ABOUT THE PLAN

ABSLI Fortune Wealth Plan, a unit-linked non-participating individual life insurance savings plan designed to help you make the most of your hard-earned money while securing the future of your loved ones and building your wealth.

WHAT THIS PLAN OFFERS YOU



Flexibility to choose from 2 plan options to suit your aspirations: Classic Option and Assured Option



Flexibility to choose from a wide range of policy terms and premium paying terms



Guaranteed additions in the form of additional units



Flexibility to choose from 5 investment & 18 fund options to suit your investment needs



Life Cover throughout the Policy Term ensuring that your family is financially secured even in your absence



Flexibility of partial withdrawals to meet any emergency fund requirements



Tax Benefits may be applicable on Premiums paid and Benefits received as per prevailing tax laws

PLAN AT A GLANCE

Product Specifications		
Type of Plan	A Unit-Linked Non-Participating Individual Life Insurance Savings Plan	
Coverage	All Individuals (Male Female Transgender)	
Entry Age (age as on last birthday)	Classic Option Minimum – 30 days* Maximum – For 5 Pay: 50 years For 6 Pay & 7 Pay: 55 years For 8 Pay and above: 65 years	Assured Option Minimum – 18 years Maximum – For 5 to 8 Pay: 45 years For 9 Pay and above: 50 years
Maturity Age(age as on last birthday)	Classic Option Minimum: 18 years Maximum: For 5 to 7 Pay: 70 years For 8 Pay and above: 75 years	Assured Option Minimum: 28 years Maximum: 60 years
Minimum Annualized Premium	₹40,000 p.a. for annual mode ₹45,000 p.a. for semi-annual mode ₹50,000 p.a. for quarterly and monthly mode ₹5,00,000 p.a. if the age at entry is between 61 to 65 years, both inclusive	
Maximum Annualized Premium	No Limit (subject to Board Approved Underwriting Policy)	
Minimum Sum Assured	₹4,00,000	
Maximum Sum Assured	No Limit (subject to Board Approved Underwriting Policy)	
Premium Payment Term (PPT)	Limited Pay: 5 to 19 years Regular Pay: 10 to 20 years	
Minimum Policy Term	10 years (PPT+1)	
Maximum Policy Term	20 years	
Premium Payment Mode	Annual Semi-Annual Quarterly Monthly	
Premium Bands		
	Band	Annualized Premium (₹)
	Band 1	40,000 – 1,99,999
	Band 2	2,00,000 to 4,99,999
	Band 3	5,00,000 and above

*risk commences from the policy issue date.
For policies issued on minor lives of less than age 1 year (age last birthday), the date of issuance shall also be the date of commencement of risk.

PLAN BENEFITS

Benefits	Details
Death Benefit	Classic Option – In the unfortunate event the life insured dies while the policy is in effect, we will pay to the nominee/legal heir/policyholder the higher of • Fund Value as on date of intimation of death; or • Sum Assured The Sum Assured will be reduced to the extent of partial withdrawals made during the two-year period immediately preceding the death of the life insured from the Fund Value. However, the death benefit after partial withdrawals shall never be less than Annualized Premium multiplied by 10. At all times, if the policy has not been discontinued, the Death benefit shall never be less than 105% of Total Annualized Premiums received up to the date of death less any partial withdrawals made from the Fund Value, during two-year period immediately preceding the death of the life insured. Where a policy is issued on a minor life, the policy will vest in the life insured after attainment of majority of the life assured. Further any charges other than Fund Management Charges (FMC) recovered subsequent to the date of death shall be added back to the Fund Value as available on the date of intimation of death. Assured Option – In the unfortunate event the life insured dies while the policy is in force, we shall pay immediately to the nominee/legal heir higher of: • Sum Assured on the date of death; or • 105% of the Annualized Premiums paid (excluding GST, if any) Further any mortality charges recovered subsequent to date of death shall be added back to the fund value as available on the date of intimation of death. The policy will not terminate once this death benefit is paid to the nominee and it continues till policy maturity date. On continuation of the policy: • Risk cover ceases immediately • Future instalment premiums shall be paid by us when due to be paid • Policy Fund Value will remain invested in the segregated funds and as per investment option existing at the time of death of the Life Insured • Guaranteed Additions, when applicable shall be added to the Policy Fund Value as and when due • All policy charges shall be deducted as and when due, except mortality charge • Partial withdrawals, surrenders, switch between investment options, segregated fund switch or any premium redirection by the nominee is not allowed • Maturity benefit shall be paid to the nominee/legal heir In case of death of the Life Insured, the nominee (beneficiary) will not have any rights under the policy (i.e. switch between investment options, segregated funds switch, premium redirection, surrender and partial withdrawals) except receipt of policy benefits. • If policy is in discontinuance status: In situations, as per the policy discontinuance provision, where the company has transferred the Policy Fund Value net of discontinuance charges to the Linked Discontinued Policy Fund, the policy proceeds will be immediately released and paid upon the death of the life insured. Where the life insured and proposer/policyholder is different, on the death of the proposer/policyholder, his legal heirs, in accordance with the existing succession laws, will be considered as new proposer/policyholder. As there is no death benefit payable on the death of the proposer/policyholder, the policy status does not change, and the policy continues. Sum Assured is 10 times of Annualized Premium under both plan options.

Maturity Benefit	Under both Options, on survival of Life Insured up to the end of the Policy Term and provided all due premiums under the policy have been paid or is a Reduced Paid-Up Policy, We shall pay the Fund Value in a lump sum to You. Under Assured Option, if life insured dies during the policy term, then nominee will receive the Fund Value on maturity.
Investment Strategies	1. Systematic Transfer Option is an option for individuals who would like to eliminate the need to time one’s investments in the market. 2. Return Optimiser Option is an option for individuals who would like to have optimal participation in the capital markets while safeguarding their returns from any market related volatilities. 3. Self-Managed Option is an option for individuals who would like to have complete control over their investment. 4. Smart Option is an option for individuals who would like to take care of ever-changing financial needs as per their increasing age. 5. Life Cycle Option is an option for individuals who would like to create an ideal balance between equity and debt, based on their age.
Settlement Option	You may, at least fifteen (15) days prior to the maturity date opt for a Settlement Option, in which case we will continue to manage the funds for You and make periodic payments. The policy will continue after the maturity date for a period not exceeding five (5) years from the maturity date. If the settlement option is opted, you will have to instruct the Company on settlement period (up to 5 years) and the frequency (monthly, quarterly, semi-annual or annual) of payouts. Under settlement option, the balance number of units in the fund at the start of the settlement period will be divided in equal instalments for payout over the settlement period. The first instalment under Settlement Option is paid on the date of maturity. During the settlement period, Fund Management Charges shall continue to be levied. There shall be a risk cover equal to 105% of the Total Annualized Premiums paid and Mortality Charges will be deducted basis the Sum at Risk. You shall continue to bear all investment risks. Units will be cancelled at the prevailing NAV to make periodic payments of the Fund Value. During the settlement period, Partial Withdrawal is not allowed, however, Fund Switches is allowed. In case of the death of the Life Insured during the settlement period, the Fund Value subject to a minimum of 105% of Total Annualized Premiums paid, prevailing as on the date of death, will be paid. At any time, You may opt out of the settlement option, We shall close the Unit Account on the date of receipt of such request and pay the prevailing Fund Value.
Rider Benefits	For added protection, you can enhance Your risk coverage during the Rider Policy Term by adding following riders at a nominal extra cost. • ABSLI Accidental Death Benefit Rider Plus (UIN: 109A024V01) • ABSLI Waiver of Premium Rider (UIN: 109A039V01)

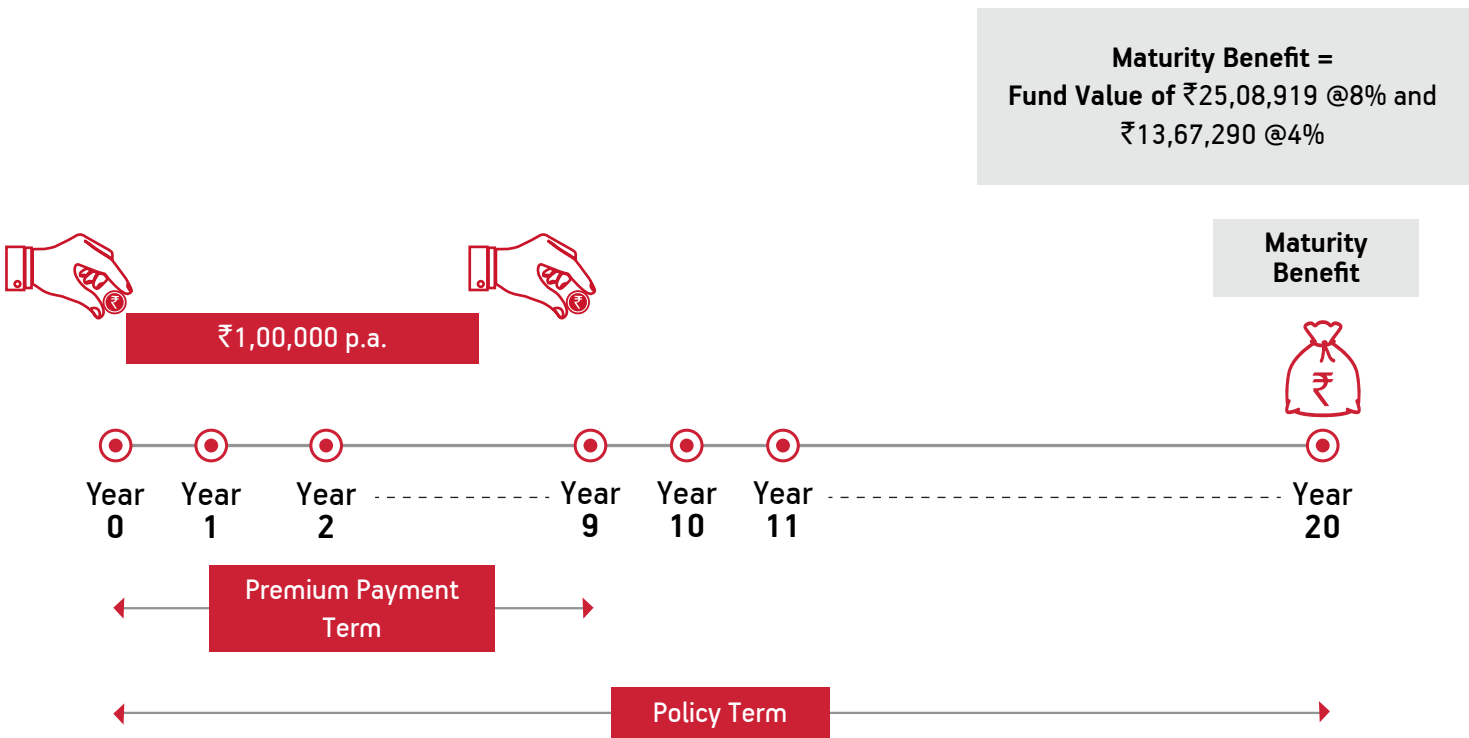
HOW DOES THE PLAN WORK?

Case Study – Classic Option

Scenario 1(a): Mr. Verma aged 35 years purchases ABSLI Fortune Wealth Plan with the details as given below:

Annualized Premium: Rs. 1,00,000 | Premium Payment Term: 10 years | Policy Term: 20 years | Investment Option: Self-Managed Option | Fund Chosen: Maximiser | Premium Payment Mode: Annual | Sum Assured: Rs. 10,00,000

Mr. Verma survives the entire policy term.



₹

Year 0

Year 1

Year 2

Year 9

Year 10

Year 11

Year 20

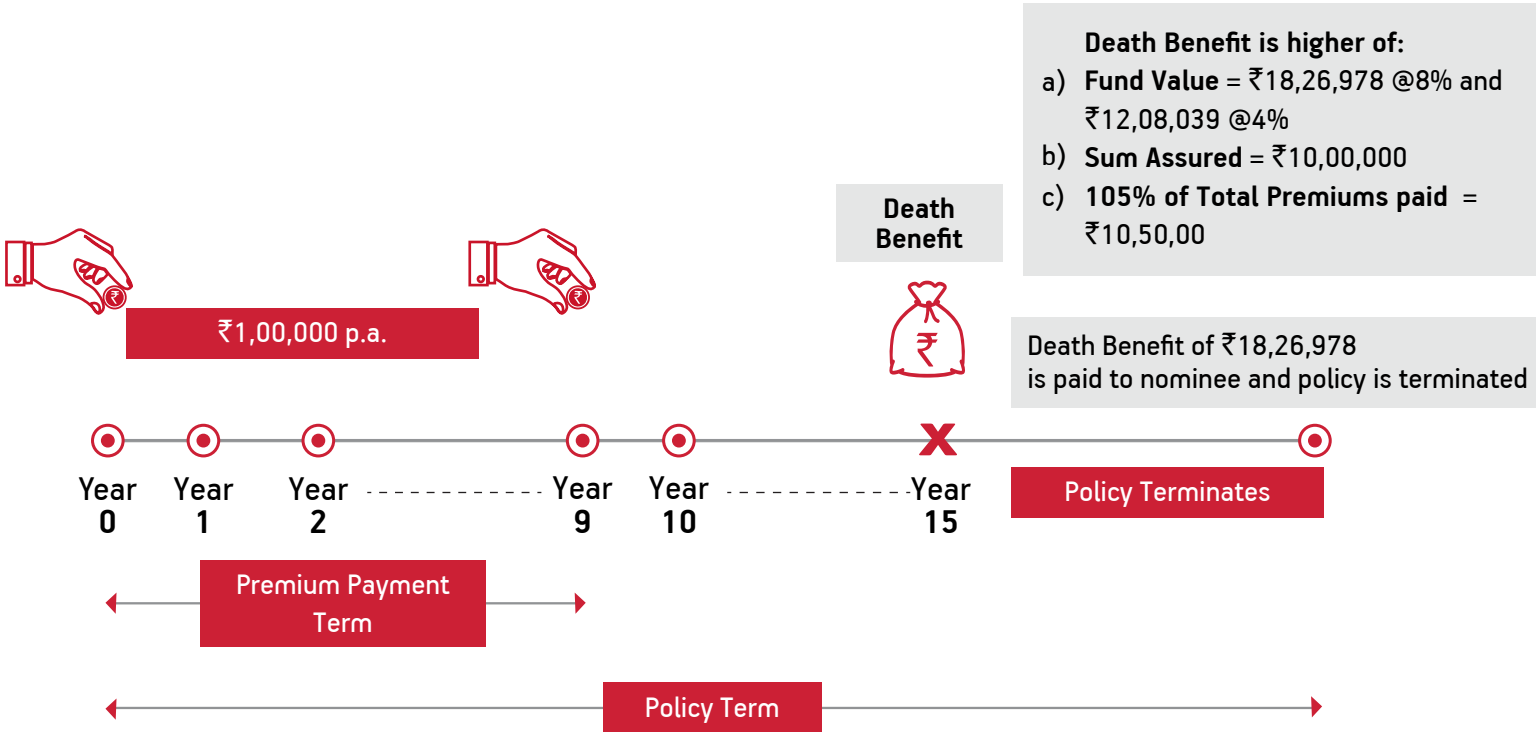
Premium Payment Term

Policy Term

Maturity Benefit =
Fund Value of ₹25,08,919 @8% and
₹13,67,290 @4%

Scenario 1(b):

In case of Mr. Verma’s unfortunate death in the 15th policy year, the death benefit will be calculated as mentioned below:



₹

Year 0

Year 1

Year 2

Year 9

Year 10

Year 15

Year 20

Premium Payment Term

Policy Terminates

Policy Term

Death Benefit is higher of:
a) Fund Value = ₹18,26,978 @8% and
₹12,08,039 @4%
b) Sum Assured = ₹10,00,000
c) 105% of Total Premiums paid =
₹10,50,00Death Benefit of ₹18,26,978
is paid to nominee and policy is terminated

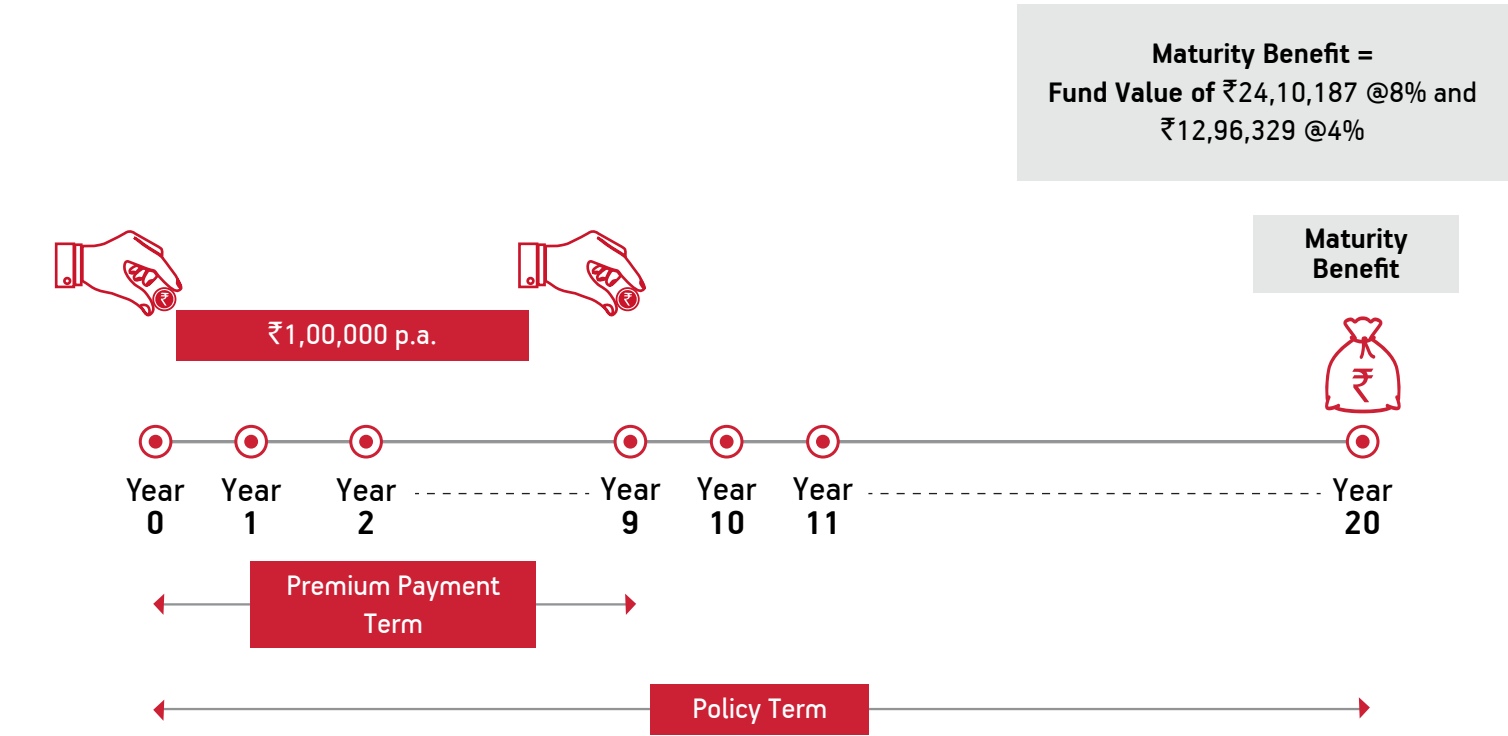
The Policy terminates on payment of Death Benefit.

Case Study – Assured Option

Scenario 1(a): Mr. Verma aged 35 years purchases ABSLI Fortune Wealth Plan with the details as given below:

Annualized Premium: Rs. 1,00,000 | Premium Payment Term: 10 years | Policy Term: 20 years | Investment Option: Self-Managed Option | Fund Chosen: Maximiser | Premium Payment Mode: Annual | Sum Assured: Rs. 10,00,000

Mr. Verma survives the entire policy term.



₹

Year 0

Year 1

Year 2

Year 9

Year 10

Year 11

Year 20

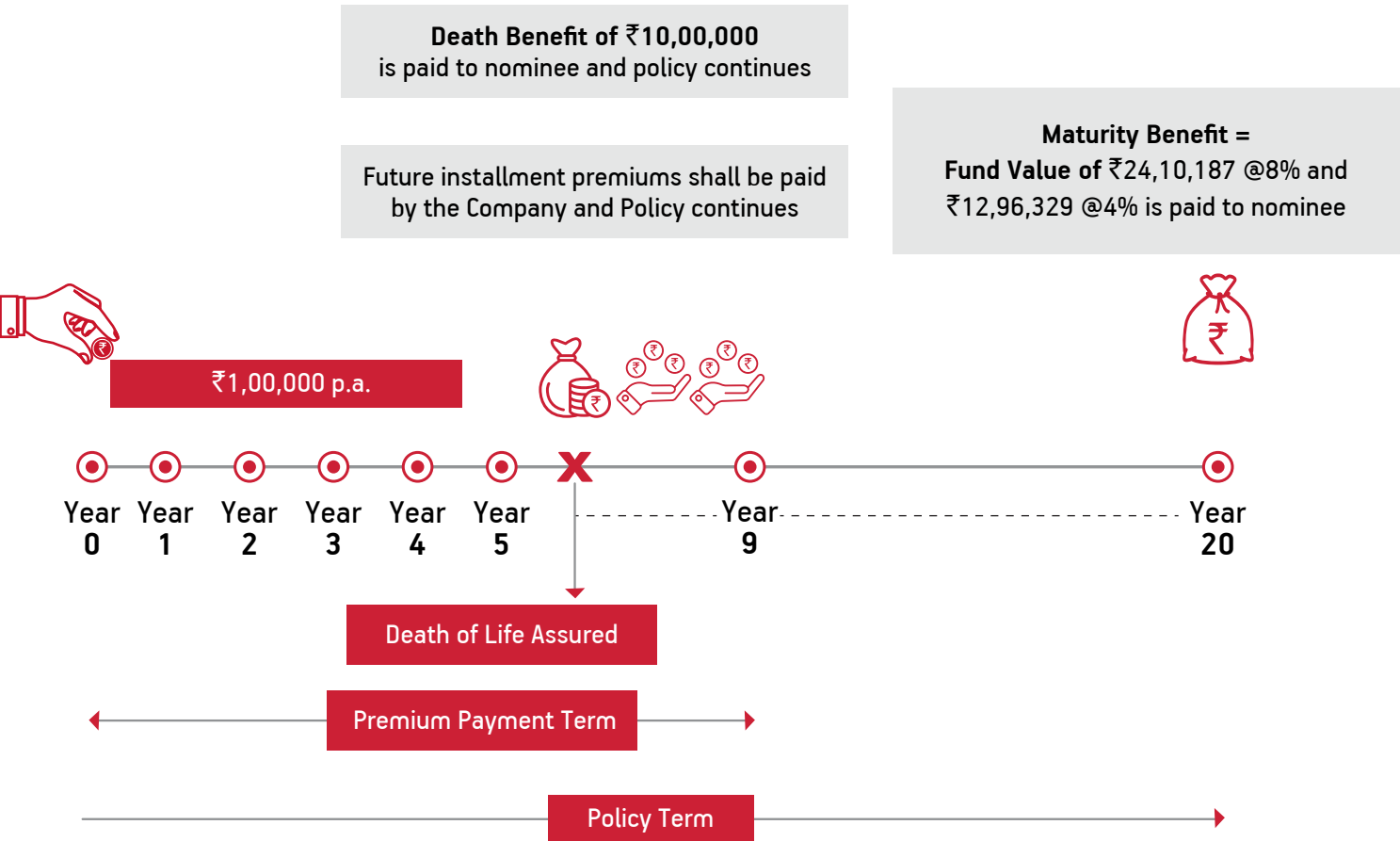
Premium Payment Term

Policy Term

Maturity Benefit =
Fund Value of ₹24,10,187 @8% and
₹12,96,329 @4%

Scenario 1(b):

In case of Life Assured’s unfortunate death in the 6th policy year, the death benefit will be calculated as mentioned below:

Future installment premiums shall be paid
by the Company and Policy continuesMaturity Benefit =
Fund Value of ₹24,10,187 @8% and
₹12,96,329 @4% is paid to nominee

₹

Year 0

Year 1

Year 2

Year 3

Year 4

Year 5

Year 9

Year 20

Premium Payment Term

Policy Term

DISCLAIMERS

This is a unit-linked non-participating individual life insurance savings plan. This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). Aditya Birla Sun Life Insurance and ABSLI Fortune Wealth Plan are only the names of the Company and Policy respectively and do not in any way indicate their quality, future prospects or returns. The name of the funds offered in this plan does not in any way indicate their quality, future prospects or returns. The value of the fund reflects the value of the underlying investments. These investments are subject to market risks and change in fundamentals such as tax rates etc affecting the investment portfolio. Please know the associated risks and the applicable charges, from your insurance agent or the Intermediary or policy document. The premium paid in unit linked life insurance policies are subject to investment risk associated with capital markets and the unit price of the units may go up or down based on the performance of fund and factors influencing the capital market and the policyholder is responsible for his/her decisions. GST and any other applicable taxes levied as per extant tax laws shall be deducted from the premium or from the allotted units as applicable. 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 may be available as per prevailing tax laws. For more details and clarification call your ABSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true. Please read the Product Brochure for detailed description on the benefits mentioned above. “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. For more details on risk factors, terms and conditions, please read sales brochure before concluding the sale. Should you need any further information from us, please contact us on the below mentioned address and numbers.

**Aditya Birla Sun Life
Insurance Co. Ltd.**



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Contact our advisor or visit our website <https://lifeinsurance.adityabirlacapital.com> to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

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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