

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.

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Craft a Platinum Future with Unmatched Benefits and Investment Flexibility

Aditya Birla Sun Life Insurance Platinum Gain Plan

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

ABSLI Platinum Gain Plan, a unit-linked non-participating individual life insurance plan (ULIP), an exclusive product for an elite customer like yourself, that helps you in planning your finances better so that your future years are the best years of your life! This plan gives you risk coverage for the duration of the policy and the freedom to select from 18 fund options and 5 investment strategies, giving you total control over your savings.

Key Features:



Choice of 5 investment strategies and 18 funds to suit your varied investment needs



Return of Mortality and Premium Allocation Charges at the policy maturity



No Policy Administration Charges



Choice of Sum Assured Multiple – 7X and 10X



Wealth Boosters and Loyalty Additions to enhance your Fund Value

How Does The Plan Work?

Mr. Sharma aged 35 years purchases ABSLI Platinum Gain Plan with the details as given below:

Annualized Premium: ₹2,00,000
Premium Payment Term: 10 years
Policy Term: 20 years
Investment Option: Self-Managed Option
Fund Chosen: Maximizer
Premium Payment Mode: Annual
Sum Assured: ₹20,00,000.

Mr. Sharma survives the entire policy term.



Includes the following:

Loyalty Addition: 0.10% of Fund Value added every year from end of 11th year and shall increase by 0.05% every year thereafter till the end of policy term.

Wealth Booster: 2% of Fund Value added every 5 year starting from end of 10th year till the end of your Policy Term.

Return of Premium Allocation Charge & Mortality Charge: Premium Allocation Charge & Mortality Charge are returned to the policyholder at the end of the Policy Term.

Aditya Birla Sun Life
Insurance Co. Ltd.



ADITYA BIRLA
CAPITAL

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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This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a unit-linked non-participating individual life insurance savings plan. 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. This product shall also be available for sales through online channel. Policies sourced through POS channel will not have any medical examination. Tax benefits may be available as per prevailing tax laws. All policy benefits are subject to policy being in force. “We”, “Us”, “Our” or “the Company” or “ABSLI” means Aditya Birla Sun Life Insurance Company Limited. “You” or “Your” means the Policyholder. Policyholder and Life Insured can be different under this product. In all situations, it is ensured that the Policyholder has an insurable interest in the Life Insured. 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 the sales brochure before concluding the sale. 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. Registered Office: One World Centre 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: 109L142V01 ADV/11/23-24/2666

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