

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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Omendu Prakash / Artist

PROTECTING and realising your dreams is now more flexible

ABSLI Wealth Aspire Plan

A unit linked life insurance plan

- Flexibility to choose from : Plan options | Policy terms | Premium paying terms | 4 investment options
- Flexibility to add top-ups in case of additional savings
- Flexibility of partial withdrawals to meet any emergency fund requirements

Life Insurance

Aditya Birla Sun Life Insurance Company Ltd.
(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

1800-270-7000

In the pace that the world is moving today, security of your loved ones is a big concern. Your hard work is always directed towards accumulating sufficient wealth for them. Hence, it is important to organise your efforts in a way that works the best for you.

Aditya Birla Sun Life Insurance Wealth Aspire Plan ensures that you fulfil your responsibilities without any trouble by empowering you with a personalised wealth creation plan. It helps you accumulate substantial financial corpus using its wealth features and allows you to fulfil your duties by securing the future of your loved ones.

Key Features

- Flexibility to choose from 2 plan options to suit your aspirations
- Flexibility to choose from a wide range of policy terms
- Flexibility to choose from a wide range of premium paying terms
- Flexibility to choose from 4 investment options to suit your investment needs
- Flexibility to add top-ups whenever you have additional savings
- Flexibility of partial withdrawals to meet any emergency fund requirements

Investment Options

Smart Option - Under this option, your portfolio will be structured as per your maturity date and risk profile. Over time the allocation is managed such that it will automatically switch from riskier assets to safer assets progressively as your plan approaches maturity.

Systematic Transfer Option - This option safeguards your wealth against the market volatilities and is available only if you have opted for annual mode. Under STO, at inception you can choose to transfer the fund on monthly basis or weekly basis. You may choose up to 4 funds for your premium to be transferred to.

Return Optimiser Option - This option enables you to take advantage of the equity market, protect your gains from the future market volatility and create a more stable sequencing of investment returns.

Self-Managed Option - Under this option, you get access to our well-established suite of 15 segregated funds, complete control in how to invest your premiums and full freedom to switch from one segregated fund to another.

For the above 4 investment options kindly refer to sales brochures for detailed explanation.

Your Benefits



Guaranteed Additions - You are rewarded for policy continuance in the form of additional units

Kindly refer to sales brochures for detailed explanation.



Death benefit- Classic Option - In the unfortunate event the life insured dies while the policy is in effect, we will pay to the nominee/policyholder the greater of

- Basic Fund Value as on date of intimation of death; or
- Basic Sum Assured

In addition we will also pay the greater of

- Top-up Fund Value as on date of intimation of death, if any; or
- Top-up Sum Assured

The Sum Assured will be reduced by the partial withdrawals made. Please refer the brochure for details.

Assured Option- In the unfortunate event the life insured dies while the policy is in effect, we shall pay immediately to the nominee the Basic Sum Assured plus Top-up Sum Assured, if any.

The policy will not terminate once this death benefit is paid to the nominee and it continues till policy maturity date.

For definition on Sum Assured and complete details on death benefit, please refer product brochure.

 **Maturity Benefit** - You will receive the Fund Value at maturity. You can choose to receive the Maturity Benefit as lump sum or as periodic instalments over a period of 5 years from date of maturity through settlement option.

 **Surrender Benefit** - In case of emergencies, you can surrender your policy to us anytime during the policy term.

For more details on the above mentioned benefits, please refer to the product brochure.

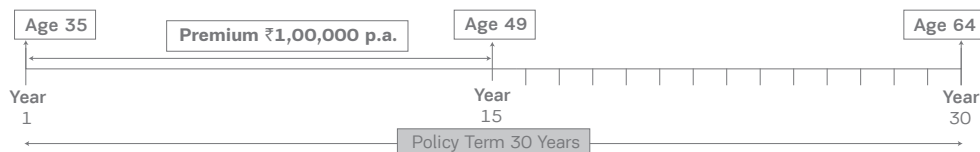
 **Our policy charges** - The charges under this plan are Premium Allocation Charge, Fund Management Charge, Policy Administration Charge and Mortality Charge.

For more details on these charges, please refer to the product brochure.

Illustration

Manoj is 35 years old and pays annual premium of ₹1,00,000 with premium paying term of 15 years and policy term of 30 years.

Maturity Benefit

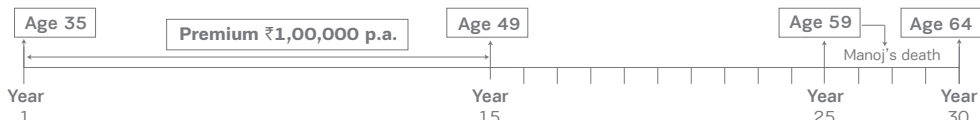


Investment Return	Guaranteed Additions	Maturity Benefit (Fund value)
@4%	₹96,011	₹24,78,622
@8%	₹1,57,925	₹61,96,271

Death Benefit

In case of Manoj's death, nominee will get:

In case of Manoj's unfortunate death in the 25th year the death benefit based on the assumed investment returns are as per the table given below.



Investment Return	Death Benefit
@4%	₹21,88,834
@8%	₹45,07,515

The above values are illustrative and for a healthy male. The assumed rates of return 4% and 8% are not guaranteed and they are not the upper or lower limits of what one might get back as the value of the policy is dependent on a number of factors including future investment performance

Plan at a glance

	Classic Option	Assured Option
Entry Age	Minimum - 30 days* Maximum - For 5 Pay: 50 years For 6 Pay and 7 Pay: 55 years For 8 Pay and above: 65 years	Minimum - 18 years Maximum - For 5 to 8 Pay: 45 years For 9 Pay and above: 50 years
Maturity Age	For 5 to 7 Pay: 18 to 70 years For 8 Pay and above: 18 to 75 years	28 to 60 years
Policy Term	Minimum – 10 years Maximum – 40 years	
Premium Paying Term (PPT)	5 to 40 years	
Minimum Basic Premium	₹40000 for annual mode ₹45000 for semi-annual mode ₹50000 for quarterly and monthly mode ₹500,000 p.a. if the age at entry is between 61 to 65 years, both inclusive.	
Minimum Sum Assured	₹4,00,000	
Top-up Premium	Minimum ₹5,000	

*Risk commences from the first policy anniversary.

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Contact our advisor or visit our website www.adityabirlasunlifeinsurance.com to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

**Protection
Plans**

**Health
Plans**

**Children's
Future**

**Retirement
Plans**

**Wealth Plans
with Protection**

**Savings Plans
with Protection**

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