

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 and realising your dreams is now more flexible

Aditya Birla Sun Life Insurance 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

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



LIFE INSURANCE

Type of Plan	Unit Linked Life Insurance Plan																			
USPs	- Choice of 2 plan options viz Classic Option and Assured Option. - Classic Option, an ideal investment for fulfilling Wealth Creation Goals. - Assured Option, best suited for fulfilling Child’s / Loved One’s Dream even in your absence. - Choice of policy term of 10 to 40 years. - Flexibility to invest additional amounts anytime during the policy term as top-up premiums. - Two types of Guaranteed Additions available. - Flexibility to choose between the Smart Option, Systematic Transfer Option, Return Optimiser Option or the Self-Managed Option as an Investment Option. 18 Fund options available having different equity-debt proportion to choose from under Self-Managed Option. - Discount on the mortality charges for Premium Band 2 & 3 available.																			
Eligibility																				
Entry Age	<table><tr><th>Classic Option</th><th>Assured Option</th></tr><tr><td>Minimum - 30 days*</td><td>Minimum - 18 years</td></tr><tr><td>Maximum - For 5 Pay: 50 years For 6 Pay & 7 Pay: 55 years For 8 pay and above: 65 years</td><td>Maximum - For 5 to 8 Pay: 45 years For 9 pay and above: 50 years</td></tr></table> * Risk commences from the first policy anniversary				Classic Option	Assured Option	Minimum - 30 days*	Minimum - 18 years	Maximum - For 5 Pay: 50 years For 6 Pay & 7 Pay: 55 years For 8 pay and above: 65 years	Maximum - For 5 to 8 Pay: 45 years For 9 pay and above: 50 years										
Classic Option	Assured Option																			
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Max Maturity Age	Classic Option - 75 years (age last birthday) Assured Option - 60 years (age last birthday)																			
Premium Paying Term	40 years																			
Policy Term	10 to 40 years																			
Pay Mode	Annual Semi Annual Quarterly Monthly																			
Premium Band	<table><tr><th>Premium Band</th><th>Band 1</th><th>Band 2</th><th>Band 3</th></tr><tr><td>Basic Premium (₹)</td><td>4,00,000 to 1,99,999</td><td>2,00,000 to 4,99,999</td><td>5,00,000+</td></tr></table>				Premium Band	Band 1	Band 2	Band 3	Basic Premium (₹)	4,00,000 to 1,99,999	2,00,000 to 4,99,999	5,00,000+								
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Basic Premium (₹)	4,00,000 to 1,99,999	2,00,000 to 4,99,999	5,00,000+																	
Minimum Basic Premium	- Annual mode - ₹40,000 p.a. - Semi-annual mode - ₹45,000 p.a. - Quarterly & Monthly mode - ₹50,000 p.a. ₹500,00 p.a. if the age at entry is between 61 to 65 years, both inclusive.																			
Basic Sum Assured	Minimum Basic Sum Assured – ₹4,00,000																			
Top-up Premiums	Minimum: ₹5,000; Maximum: Total Top-up premiums paid cannot exceed the total basic premiums paid. Top-up premiums can be paid anytime except during the last five years of the policy term. Top-up once paid, cannot be withdrawn for 5 years unless the policy is surrendered.																			
Benefits																				
Guaranteed Additions	Guaranteed Additions in the form of additional units will be added to client's policy: - On 6th policy anniversary (11th policy anniversary for Band 1) and every policy anniversary thereafter, Guaranteed Addition as percentage of the average Fund Value in the last 12 months is as follows <table><tr><th>Policy Anniversary</th><th>Band 1</th><th>Band 2</th><th>Band 3</th></tr><tr><td>6 – 10</td><td>0%</td><td>0.6%</td><td>0.6%</td></tr><tr><td>11 – 15</td><td>0.2%</td><td>0.9%</td><td>0.9%</td></tr><tr><td>16 +</td><td>0.2%</td><td>1.0%</td><td>1.0%</td></tr></table> - On 10th policy anniversary and on every 5th policy anniversary thereafter, Guaranteed Addition is - Band 1: 2% of basic premiums paid in last 60 months - Band 2 & Band 3: 2.5% of basic premiums paid in last 60 months				Policy Anniversary	Band 1	Band 2	Band 3	6 – 10	0%	0.6%	0.6%	11 – 15	0.2%	0.9%	0.9%	16 +	0.2%	1.0%	1.0%
Policy Anniversary	Band 1	Band 2	Band 3																	
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11 – 15	0.2%	0.9%	0.9%																	
16 +	0.2%	1.0%	1.0%																	
Death Benefit	Classic Option: If the Life Insured dies while the policy is in effect, we shall pay to the nominee/policyholder the greater of - Basic Fund Value as on date of intimation of death; or - Basic Sum Assured In addition, the nominee/policyholder shall also receive the greater of - Top-up Fund Value as on date of intimation of death, if any; or - Top-up Sum Assured The basic sum assured will be reduced to the extent of partial withdrawals made during the two-year period immediately preceding the death of the life assured from the basic fund value. However the minimum Basic Sum Assured payable on death after partial withdrawals shall never be less than Basic Premium multiplied by 10. At no time the death benefit shall be less than 105% of the total basic premiums received up to the date of death under the base benefit including top-up premiums paid and excluding partial withdrawals made, both from the basic fund and top-up fund values, during the two-year period immediately preceding the death of the life assured. The top-up sum assured will remain unchanged after any withdrawal from the top-up fund value. For policies issued on the life of a minor of less than age 1 year (age last birthday), the date of commencement of risk will be the first policy anniversary. In such circumstances, ABSLI shall refund the Policy Fund Value. 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. In case of death of the Life Insured, if life insured is different from the proposer/policyholder, the proposer/policyholder will receive the policy proceeds. Assured Option: If the Life Insured dies while the policy is in effect, we shall pay to the nominee the Basic Sum Assured plus Top-up Sum Assured, if any. Death Benefit shall never be less than 105% of total basic and top-up premiums paid. 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. 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 installment premiums shall be paid by us when due to be paid. - Policy Fund value will remain invested in the segregated funds and 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. - Top-up premiums, 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. The Death Benefit shall always be determined as of the date we receive intimation of death of the Life Insured.																			
Maturity Benefit	The Maturity Benefit shall be the Basic Fund Value plus the Top-up Fund Value (if any) as of that date																			
Surrender Benefit	Policy can be surrendered anytime during the policy term. The Surrender Benefit - during the first 5 policy years shall be as explained in the Policy Discontinuance provisions - after 5 policy years shall be the Policy Fund Value as of that date.																			

Investment Options

Investment Option

At policy inception client must choose between the Smart Option, Return Optimiser Option, Systematic Transfer Option or the Self-Managed Option as an Investment Option.

Smart Option:

In this option, client's portfolio will be structured as per the maturity date and risk profile chosen. Basic Premiums will be invested between the two segregated funds – Maximiser (equity fund) and Income Advantage (debt fund) in a predetermined proportion based on the selected maturity date and risk profile. Thereon, we will manage and administer the investment portfolio on client's behalf, thus saving client's time and effort. Over time the allocation is managed such that it will automatically switch from riskier assets to safer assets progressively as the plan approaches maturity.

The proportion invested in Maximiser (equity fund) will be according to the schedule given below – the remaining amount will be invested in Income Advantage (debt fund):

Risk Profile	Years to maturity					
	5	6 – 10	11 – 15	16 – 20	21 – 30	31 – 40
Conservative	0%	5%	15%	30%	35%	50%
Moderate	0%	10%	25%	40%	50%	65%
Aggressive	0%	15%	35%	50%	65%	80%

Return Optimiser Option:

This option enables client to take an advantage of the equity market, protect the gains from the future market volatility and create a more stable sequencing of investment returns.

Systematic Transfer Option:

This option safeguards client's wealth against the market volatilities and is available only for annual mode. Fund transfer takes place on monthly or weekly basis. Client can choose upto a maximum of 4 segregated funds out of Enhancer, Creator, Maximiser, Multiplier, Super 20, Value & Momentum and Capped Nifty Index and MNC, small cap, ESG fund

Self-Managed Option:

This option offers 18 segregated funds ranging from 100% Debt to 100% Equity - Liquid Plus, Income Advantage, Assure, Protector, Builder, Enhancer, Creator, Magnifier, Maximiser, Multiplier, Super 20, Pure Equity, Value & Momentum, Capped Nifty Index, Asset Allocation, MNC, Small Cap, and ESG fund

Client can switch between different Investment Options during the policy term.

- Switching to Self-Managed Option & Smart Option can be done anytime during the policy term
- Switching to Systematic Transfer Option can only take place on policy anniversary.
- Switching to Return Optimiser Option is not allowed.

Flexibility

Partial Withdrawals	The Partial Withdrawals are allowed under the product subject to the following conditions: - Life Insured is 18 years or more - No partial withdrawals are allowed in the first five policy years Partial withdrawals shall first be adjusted from the Top-up Fund Value (except any top up premiums paid in the previous five years immediately preceding the date of withdrawal); if any. Once the Top-up Fund Value is exhausted, partial withdrawals would be adjusted from Basic Fund Value. Minimum partial withdrawal amount is ₹5,000 Client is required to maintain a minimum Basic Fund Value equal to one basic premium payable in a year plus top-up premiums paid in the previous five years immediately preceding the date of partial withdrawal. The top-up sum assured will remain unchanged after any withdrawal from the top-up fund value. The total amount of partial withdrawal shall not exceed 25% of the total fund value at the beginning of the year.
Policy Discontinuance	The policyholder is given a grace period of 30-days (15 days in case the basic premium is paid on a monthly basis) to pay the due basic premium in full during which all the benefits will continue inclusive of deduction of charges. Discontinuance of the policy during the first five policy years - Upon expiry of the grace period, the fund value after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease. - All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium. On such discontinuance, ABSLI shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the option to revive the policy within the revival period of three years. - In case the policyholder opts to revive but does not revive the policy during the revival period, the proceeds of the discontinued policy fund shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied. - In case the policyholder does not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to the policyholder and the policy shall terminate. - However, the policyholder has an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later “Proceeds of the discontinued policies” means the fund value as on the date the policy was discontinued, after addition of interest. The income earned in the Linked Discontinued Policy Fund (less a fund management charge of 0.50% p.a.) will be subject to minimum guaranteed interest rate (currently 4% p.a.). Discontinuance of policy after completion of five policy years: - Upon expiry of the grace period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy. The policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the policy shall be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only. - On such discontinuance, ABSLI shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the following options: - To revive the policy within the revival period of three years, or Complete withdrawal of the policy. - In case the policyholder opts for (1) as above but does not revive the policy during the revival period, the fund value shall be paid to the policyholder at the end of the revival period. - In case the policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to the policyholder and the policy shall terminate. - However, the policyholder has an option to surrender the policy anytime and proceeds of the policy fund shall be payable. Where the policyholder revives the policy, the policy shall be revived restoring the risk cover, along with the investments made in the segregated funds as chosen by the policyholder, out of the discontinued fund, less the applicable charges in accordance with the terms and conditions of the policy. In situations as per the policy discontinuance provision, where the company has transferred the policy fund value net of discontinuance charge to the Linked Discontinuance Policy Fund, the policy proceeds will be immediately released to the nominee in case of earlier death of life insured.
Revival	Client will have 3 years from the discontinuance date to revive the policy by paying all the due and unpaid premiums.
Fund Switching	The client can choose to switch between segregated funds under Self-Managed option. The minimum switch amount is ₹5,000.
Premium Redirection	In Self-Managed Option, the client can change the premium allocation percentage any time during the policy term. The revised percentages shall be applicable for the future premiums including top-ups.

Charges				
Premium Allocation Charge				
	Policy Year / Premium Band	Band 1	Band 2	Band 3
	1	7%	6%	4.5%
	2+	5%	4%	3%
	For top-up premiums, premium allocation charge is 2.00%.			
Policy Administration Charge				
	This charge will be deducted monthly by canceling units from the segregated fund. The charge as per premium bands is as shown below, subject to a maximum of ₹6,000 p.a.			
	Band 1 - For Year 1-5: ₹450 p.a. For Year 6 onwards: ₹600 p.a. inflating at 5% from year 7 onwards.			
	Band 2 & Band 3 - For Year 1-5 : 1.2% of Basic Premium For Year 6 onwards : Nil			
Fund Management Charge				
	1.00% p.a. for Liquid Plus, Income Advantage, Assure, Protector and Builder; 1.25% p.a. for Enhancer, Creator, Capped Nifty Index, Asset Allocation; 1.35% p.a. for Magnifier, Maximiser, Super 20, Multiplier, Pure Equity, Value & Momentum, MNC, small cap, and ESG fund			
Mortality charge				
	This charge will be deducted monthly by canceling units from the segregated fund. The charge per 1000 of Sum at Risk will depend on the gender and attained age of the life insured. For premiums in band 2 and band 3, a discount of 15% and 25% respectively is applicable on the mortality charge.			
Miscellaneous Charge				
	₹50 per request for partial withdrawals, fund switch or any additional servicing request			
Rider				
	Below riders are available to enhance the risk cover.			
	ABSLI Accidental Death Benefit Rider Plus (UIN:109C023V02) ABSLI Waiver of Premium Rider (UIN: 109C017V03) ABSLI Comprehensive Critical Illness Rider (UIN: 109A041V01)			

Disclaimers:

- Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors’ influencing the capital market and the insured is responsible for his or her decision.
- This is a non-participating unit linked life insurance. Aditya Birla Sun Life Insurance,
 - ABSLI Wealth Aspire (UIN: 109L100V05),
 - Liquid Plus (ULIF02807/10/11BSLLIQPLUS109),
 - Income Advantage(ULIF01507/08/08BSLIINCADV109),
 - Assure(ULIF01008/07/05BSLIASSURE1090,
 - Protector(ULIF00313/03/01BSLPROTECT109),
 - Builder(ULIF00113/03/01BSLBUILDER109),
 - Enhancer(ULIF00213/03/01BSLENHANCE109),
 - Creator(ULIF00704/02/04BSLCREATOR109),
 - MagnifierULIF00826/06/04BSLIIMAGNI109),
 - Maximiser(ULIF01101/06/07BSLIINMAXI109),
 - Multiplier(ULIF01217/10/07BSLIINMULTI109),
 - Super 20(ULIF01723/06/09BSLSUPER20109),
 - Pure Equity(ULIF01723/06/09BSLSUPER20109),
 - Value & Momentum(ULIF02907/10/11BSLIVALUEM109),
 - Asset Allocation (ULIF03430/10/14BSLIASTALC109),
 - Capped Nifty Index (ULIF03530/10/14BSLICNFIDX109),
 - MNC (ULIF03722/06/18ABSLIMUMNC109),
 - ESG fund(ULIF03810/11/23ABSLESGFND109), and
 - Small Cap(ULIF03910/11/23ABSLSMALCP109)

are only the names of the Company, Policy, Investment Option and Investment Funds respectively and do not in any way indicate the quality of the Policy, Investment Funds or their future prospects or returns

- Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document.
- The various funds offered under this contract are the names of the funds and do not any way indicate the quality of these plans, their future prospects and returns.
- The Past performance of the Unit linked fund(s) of the company is not necessarily indicative of the future performance of any of these Unit linked fund(s).
- Tax benefits are subject to changes in tax laws.
- Refer to product brochure for more details.

Aditya Birla Sun Life Insurance Co. Ltd.



LIFE INSURANCE

Life Insurance coverage is available in this product.

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.

“The Trade Logo “Aditya Birla Capital” Displayed Above Is Owned By ADITYA BIRLA MANAGEMENT CORPORATION PRIVATE LIMITED (Trademark Owner) And Used By ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED (ABSLI) under the License.” Linked Life insurance products are different from the traditional life insurance products and are subject to the risk factors. The premium paid in ULIP are subject to investment risk associated with equity markets. Aditya Birla Sun Life Insurance Company Limited is only the name of the Company and ABSLI Wealth Aspire is only name of the ULIP and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and applicable charges from your insurance agent or the intermediary, or policy documents. Various funds offered under the contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Past performance of the Unit Linked fund of the company is not necessarily indicative of the future performance of any of these Unit linked fund(s). For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale.

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. Customer Helpline Numbers: 1-800-270-7000 Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN: 109L100V05 ADV/6/24-25/498

BEWARE OF SPURIOUS / FRAUD PHONE CALLS

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.

