

Eligibility				
	Classic Option		Assured Option	
Entry Age (age last birthday)	30 days* to 55 years		18 to 50 years	
Maturity Age	18 to 75 years		33 to 65 years	
Policy Term & Premium Payment Term	Policy Term^ (PT)		Premium Paying Term (PPT)	
	15		10	15
	20 25 30 35		10	15
Basic Premium	Minimum ₹24,000 p.a.			
Basic Sum Assured	Minimum ₹2,40,000 p.a.			
Top-up Premium	Minimum ₹5,000			
Pay Mode	Annual, Semi-Annual, Quarterly & Monthly			

*Risk commences from the first policy anniversary.

^ Policy Term of 15 years is not available to entry ages below 3 years.

Life Insurance

Aditya Birla Sun Life Insurance Company Limited



**ADITYA BIRLA
CAPITAL**

adityabirlacapital.com

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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This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non-participating unit linked life insurance plan. Aditya Birla Sun Life Insurance and ABSLI Wealth Assure Plus 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 charges are guaranteed throughout the term of the policy unless specifically mentioned and subject to IRDAI approval. The value of the segregated 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 non - participating 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 segregated fund and factors influencing the capital market and the policyholder is responsible for his/her decisions. There is no guarantee or assurance of returns above the guaranteed returns from the segregated funds. Goods and Service Tax 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. The insurance cover will commence on the later of (i) date of acceptance of risk by the Company and (ii) date of realization of premium by the Company. Tax benefits are subject to changes in the tax laws. For more details on the risk factors, terms and conditions please read the sales brochure carefully before concluding the sale. **Aditya Birla Sun Life Insurance Company Limited (Formerly Birla Sun Life Insurance Company Limited) Registered Office:** One Indiabulls Centre Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. IRDAI Reg. No. 109. CIN: U99999MH2000PLC128110 UIN:109L120V02 ADV/11/19-20/1205 VER1/NOV/2019

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.

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.

Omendu Prakash / Entrepreneur

PROTECTING your wealth creation goals against death, disease and disability⁽¹⁾

Aditya Birla Sun Life Insurance Wealth Assure Plus

A non-participating unit linked life insurance plan

- Long-term wealth creation against death, critical illness and disability⁽¹⁾
- Flexibility to choose between 4 investment options to suit your needs
- Flexibility to choose between Classic and Assured Plan options
- Avail Tax Benefits⁽²⁾ u/s 80C & 10(10D)

⁽¹⁾Critical Illness or Total Permanent Disability.

⁽²⁾Tax benefits are subject to changes in tax laws.

Life Insurance

Aditya Birla Sun Life Insurance Company Limited



**ADITYA BIRLA
CAPITAL**

1800-270-7000

Introducing Aditya Birla Sun Life Insurance Wealth Assure Plus, which enables your wealth to grow over a long-term while protecting it against death, Critical Illness or Total Permanent Disability. With the benefits of MNC fund in your portfolio, it helps in generating good returns. Also, you get up to 2.4 times⁽³⁾ in the form of guaranteed additions. Thus, this plan provides a secured financial future to achieve your life goals at different stages.

⁽³⁾Policy Term: 35 years | Premium: ₹1 Lakh and above. Ratio may vary as per different parameters.

Your Choices

Plan Option - Choose between the 2 plan options at inception. The benefit to be paid to the nominee/policyholder in case of unfortunate death of life insured during the policy term

- Classic Option** - Sum Assured plus Policy Fund Value.
- Assured Option** - Sum Assured plus Policy Fund Value. Additionally on the occurrence of any Critical Illness or Total Permanent Disability the policy will continue till maturity and all the future installment premiums shall be paid by us on the premium due dates in the fund value.

Investment Options - You have a choice to invest your money in one of the 4 investment options.

Smart Investment Option - This option allows us to manage and administer your investment portfolio on your behalf and according to your risk profile.

Systematic Transfer Investment Option - This option helps mitigate any risk arising from market volatility and averages out the risks associated with the equity market.

Return Optimiser Investment 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 Investment Option - You decide how to invest your money amongst our 16 segregated funds.

Your Benefits

in the form of additional units will be added to your policy:

The guaranteed additions for premium Band 1 are given below:

Guaranteed Additions



Guaranteed Additions as % of one Basic Premium						
Policy Term	At the end of the Policy Year					
	10	15	20	25	30	35
15	10%	50%	-	-	-	-
20	10%	15%	50%	-	-	-
25	10%	15%	20%	50%	-	-
30	10%	15%	20%	25%	50%	-
35	10%	15%	20%	25%	30%	50%

For premium Band 2, the Guaranteed Additions will be enhanced by 10% of Basic Premium on policy maturity.



Death Benefit

Upon the unfortunate death of the life insured during the policy term, we shall pay to the nominee:

- Basic Sum Assured; plus
- Basic Fund Value as on the date of intimation of death.

In addition, we shall also pay:

- Top-up Sum Assured; plus
- Top-up Fund Value as on the date of intimation of death.

For definition on Sum Assured, please refer product brochure.

In case of the life insured suffering from any of the specified Critical illnesses or Total and Permanent Disability during the Policy Term all future premiums, if any, shall be paid by the Company. This benefit is only applicable if you have chosen Assured Option.

Waiver Of Premium On Critical Illness Or Total And Permanent Disability (TPD)

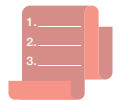


Maturity Benefit

You will receive the Basic Fund Value plus the Top-up fund Value as of that date at maturity.

The charges under this plan are Premium Allocation Charge, Fund Management Charge, Policy Administration Charge, Mortality Charge, Waiver of Premium (CI/TPD) Charge and Miscellaneous Charges.

Policy Charges



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



Customisable Benefits

For added protection, ABSLI Wealth Assure Plus can be enhanced by the following riders for a nominal extra cost:

- ABSLI Accidental Death Benefit Rider Plus (UIN:109A024V01)
- ABSLI Waiver of Premium Rider (UIN: 109A039V01)

Please refer to detailed brochures on riders, consult your financial advisor or visit our website for further details.

Your Benefit Illustration

Rohit, 35 years old has decided to choose the Classic Option, pay a premium of ₹100,000 annually for 10 years. His chosen Policy Term is 20 years with a Sum Assured of ₹10,00,000. Rohit chooses Self-managed Option and invests in Maximiser⁽⁵⁾ Fund.

⁽⁵⁾SFIN ULIF01101/06/07BSLIINMAXI109.

Maturity Benefit / Death Benefit (In the unfortunate event of Rohit's death in the 10th Policy Year):

Investment Return	Maturity Benefit	Death Benefit
4%	₹13,56,898	₹20,45,813
8%	₹24,58,859	₹23,07,996

*The benefit amount indicated is a non-guaranteed illustrative figure and is subject to policy terms and conditions. The returns indicated at 4% and 8% are illustrative and not guaranteed and do not indicate the upper or lower limits of returns under the policy.

Please visit our website or ask your Financial Advisor for the benefit illustration for your policy.