

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 lifestyle and your wealth creation goals is now possible

A market-linked savings plan that returns policy charges and helps you build a legacy fund

Aditya Birla Sun Life Insurance Wealth Infinia

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

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



**ADITYA BIRLA
CAPITAL**

LIFE INSURANCE

ABSLI WEALTH INFINIA – AN OVERVIEW

A plan which provides you the flexibility to choose policy term as per your requirements i.e. whole of life or fixed term. Further you can choose from a combination of 5 investment strategies along with 18 funds giving you the complete control over your savings.

KEY FEATURES OF ABSLI WEALTH INFINIA



Flexibility to choose between two plan variants – Milestone Variant (coverage till Age 85) and Legacy Variant (coverage till Age 100) to help you grow your wealth and stay protected as per your life's needs



Wealth Boosters and **Loyalty Additions** added periodically during the Policy Term to enhance your Fund Value



Return of Mortality and Premium Allocation Charges at the maturity to boost your Fund Value



Systematic Withdrawal Facility to enable regular withdrawals from your Fund Value during the policy term to cater to your recurring monetary needs



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



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



Flexibility to choose from a wide range of **Policy Terms** and **Premium Paying Terms**



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

YOUR CHOICES AT INCEPTION

Step 1: Choose Your Variant: a) Legacy Variant b) Milestone Variant

Step 2: Choose your Annualized Premium

Step 2: Choose your Premium Payment Term, Policy Term and Premium Payment Mode

Step 3: Choose your Investment Strategy and Fund Allocation

PRODUCT SPECIFICATIONS

Variants	Legacy Variant	Milestone Variant								
Coverage	All Individuals (Male Female Transgender)									
Minimum Entry Age (age as on last birthday)	30 days*									
Minimum Maturity Age	100 years	18 years								
Maximum Entry Age (age as on last birthday)	5 Pay: 45 years 6 Pay: 55 years 7 Pay: 60 years Other Premium Paying Term options: 65 years	65 years								
Maximum Maturity Age (age as on last birthday)	100 years	85 years								
Minimum Premium	Single Premium: ₹5,00,000 Limited Premium/ Regular Premium: ₹2,00,000									
Maximum Premium	No Limit (subject to Board Approved Underwriting Policy)									
Minimum Sum Assured	Single Premium: ₹6,25,000 Limited Pay/ Regular Pay: ₹14,00,000									
Maximum Sum Assured	No Limit (subject to Board Approved Underwriting Policy)									
Premium Payment Term (PPT)	Single Pay Limited Pay: 5 to 20 years	Single Pay Limited Pay: 5 to 12 years Regular Pay: 10 to 30 years								
Minimum Policy Term	100 years minus entry age	10 years								
Maximum Policy Term	100 years minus entry age	30 years								
Premium Payment Mode	Annual Semi-Annual Quarterly Monthly Single									
Sum Assured Bands	<table><tr><th>Band</th><th>Single Premium/Annualized Premium</th></tr><tr><td>Band 1</td><td>2,00,000 to 4,99,999</td></tr><tr><td>Band 2</td><td>5,00,000 to 24,99,999</td></tr><tr><td>Band 3</td><td>25,00,000 and above</td></tr></table>		Band	Single Premium/Annualized Premium	Band 1	2,00,000 to 4,99,999	Band 2	5,00,000 to 24,99,999	Band 3	25,00,000 and above
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	Band 2	5,00,000 to 24,99,999								
	Band 3	25,00,000 and above								
Band 1 is not available under Single Premium Paying Term option.										

YOUR BENEFITS

Benefits	Details																														
Death Benefit	For both the Variants, In case of Death of the Life Insured anytime during the Policy Term, while all due premiums under the policy have been paid, We will pay to the nominee/legal heir/Policyholder higher of: a. Fund Value as on date of intimation of death; or b. Sum Assured (reduced by partial withdrawals made during the two years immediately preceding the date of death of the Life Insured, if any); or c. 105% of the Total Annualized Premiums/Single Premium received by Us till the date of death of the Life Insured (reduced by all partial withdrawals, if any made during the two (reduced by all partial withdrawals, if any made during the two Insured, if any)																														
Maturity Benefit	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 or as a structured payout using Settlement Option. Additionally, all the Premium Allocation charges and Mortality charges collected, excluding GST, over the entire Policy Term will be returned to You, provided all due premiums under the policy have been paid. The charges returned are in the form of additional units added to the Fund Value.																														
Loyalty Additions	Loyalty Additions are benefits added in the form of additional units to the policy which shall be credited only if the Life Insured has paid all due premiums under the policy. Loyalty Addition will be calculated as a percentage of Fund Value. <table><tr><th colspan="4">Legacy Variant: Limited Pay</th></tr><tr><th>Premium Band</th><th>Band 1</th><th>Band 2</th><th>Band 3</th></tr><tr><td>Loyalty Additions</td><td>0.10% of Fund Value shall be added at the end of every policy year starting from year 11</td><td>0.20% of Fund Value shall be added at the end of every policy year starting from year 6</td><td>0.40% of Fund Value shall be added at the end of every policy year starting from year 6</td></tr><tr><th colspan="4">Milestone Variant: Limited Pay/ Regular Pay</th></tr><tr><td>Loyalty Additions</td><td>0.10% of Fund Value shall be added at the end of every policy year starting from year 11, increasing by 0.05% every year thereafter till the end of policy term</td><td>0.10% of Fund Value shall be added at the end of every policy year starting from year 6, increasing by 0.05% every year thereafter till the end of policy term</td><td>0.20% of Fund Value shall be added at the end of every policy year starting from year 6, increasing by 0.05% every year thereafter till the end of policy term</td></tr></table> Note: Loyalty Additions will not be applicable for policies with ‘Single Pay’ as their Premium Payment Term (for both Legacy and Milestone Variants).	Legacy Variant: Limited Pay				Premium Band	Band 1	Band 2	Band 3	Loyalty Additions	0.10% of Fund Value shall be added at the end of every policy year starting from year 11	0.20% of Fund Value shall be added at the end of every policy year starting from year 6	0.40% of Fund Value shall be added at the end of every policy year starting from year 6	Milestone Variant: Limited Pay/ Regular Pay				Loyalty Additions	0.10% of Fund Value shall be added at the end of every policy year starting from year 11, increasing by 0.05% every year thereafter till the end of policy term	0.10% of Fund Value shall be added at the end of every policy year starting from year 6, increasing by 0.05% every year thereafter till the end of policy term	0.20% of Fund Value shall be added at the end of every policy year starting from year 6, increasing by 0.05% every year thereafter till the end of policy term										
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Wealth Booster	We will contribute to your wealth creation by allocating additional units to your Fund starting from the end of 10th policy year and every 5 years thereafter provided all due premiums under the policy have been paid. Wealth Boosters will be calculated as a percentage of Fund Value as given below. <table><tr><th colspan="2">For Single Pay (Legacy Variant & Milestone variant)</th><th colspan="2">For Limited/Regular Pay (Milestone Variant)</th><th colspan="2">For Limited Pay (Legacy Variant)</th></tr><tr><th>Premium Band</th><th>Wealth Boosters</th><th>Premium Band</th><th>Wealth Boosters</th><th>Premium Band</th><th>Wealth Boosters</th></tr><tr><td>Band 1</td><td>NA</td><td>Band 1</td><td>2%</td><td>Band 1</td><td>2%</td></tr><tr><td>Band 2</td><td>2%</td><td>Band 2</td><td>3%</td><td>Band 2</td><td>2%</td></tr><tr><td>Band 3</td><td>4%</td><td>Band 3</td><td>4%</td><td>Band 3</td><td>4%</td></tr></table>	For Single Pay (Legacy Variant & Milestone variant)		For Limited/Regular Pay (Milestone Variant)		For Limited Pay (Legacy Variant)		Premium Band	Wealth Boosters	Premium Band	Wealth Boosters	Premium Band	Wealth Boosters	Band 1	NA	Band 1	2%	Band 1	2%	Band 2	2%	Band 2	3%	Band 2	2%	Band 3	4%	Band 3	4%	Band 3	4%
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Band 3	4%	Band 3	4%	Band 3	4%																										
Return of Mortality and Premium Allocation Charges	At the end of the Policy Term, we will enhance your Fund Value by adding back an amount equal to the total Mortality Charges and Premium Allocation Charges which were deducted in the policy provided all due premiums have been paid. Return of Mortality Charge & Premium Allocation Charge will be excluding any extra Mortality Charge & or any applicable taxes, cesses and levies on the Mortality Charge & Premium Allocation Charge deducted, as per prevailing tax laws.																														
Rider Benefits	For added protection, you can enhance your risk coverage during the 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) • ABSLI Comprehensive Critical Illness Rider (UIN: 109A041V01) For further details regarding the above-mentioned riders, please refer to respective rider brochure(s) available on our website.																														
Free-Look Period	You will have the right to return Your Policy to Us within 30 days from the date of receipt of the Policy, in case You disagree with the terms & conditions of Your Policy. We will refund the premium paid post receipt of written notice of cancellation (along with reasons thereof) together with the original Policy document from Your end. We may reduce the amount of the refund by proportionate risk premium for the period of cover and expenses incurred by us on medical examination, if any and stamp duty charges while issuing Your Policy in accordance with IRDAI (Protection of Policyholders’ Interests, Operations and Allied Matters of Insurers) Regulations, 2024.																														
Surrender	At any time during the Policy Term, You have the right to surrender the policy by advising the Company in writing. The surrender benefit is equal to the Fund Value less applicable discontinuance/surrender charges. Policy can be discontinued/surrendered at any time but the discontinued/surrendered value will be subject to the provisions of the Policy. For further details please refer to the product brochure available on our website.																														
Settlement Option	You may, at least 15 days prior to the Maturity Date, opt for a Settlement Option, pursuant to which the Company will continue to manage the funds for You for a maximum period of 5 years from the Maturity Date and make periodic payments. 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/Single Premium paid and Mortality. Charges will be deducted basis the Sum at Risk. During the settlement period, Partial Withdrawal is not allowed, however, Fund Switches is allowed																														

OTHER FEATURES

Investment Strategies

- 1. Systematic Transfer Investment Option:** An option which replicates a rupee cost averaging method by systematically moving your money from a debt to equity fund every month.
- 2. Return Optimiser Investment Option:** A strategy that 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.
- 3. Self-Managed Investment Option:** A strategy where your money will be invested in Your choice of fund(s).
- 4. Smart Investment Option:** Striking the right balance between debt and equity by rebalancing your portfolio basis years to maturity remaining in your policy.
- 5. Life Cycle Investment Option:** An option to manage Your funds by creating an ideal balance between equity and debt fund of Your choice, through systematic allocation based on your age.

Fund Switching

If you have selected Self-managed Investment Option then, you can switch from one fund to another fund, provided the switched amount is at least ₹5,000. There is no limit on the number of switches that can be exercised in a policy year and all switches are free of charge. Switches shall not be allowed during the period of discontinuance in first five years of the policy. Switches are allowed during the settlement period. Switches are allowed in case the policy acquires reduced paid up status post lock in period.

Premium Redirection

You can opt to change the percentage allocated to various funds under the Self-Managed Investment option by giving us a written request and specifying percentage allocation amongst available 18 fund options. A maximum of 12 Premium Redirections are allowed in a policy year and all are free of charge.

Reduction of Premium

On completion of first five policy years, You will have an option to decrease the premium up to 50% of the original Annualized Premium, subject to minimum premium limit, provided all due premiums have been paid.

It is subject to following conditions:

- a. It can be opted only once during the term of the contract, and premium once reduced cannot be subsequently increased
- b. Sum Assured will be reduced by the same proportion as the reduction in premium.
- c. The rider attached to the policy (if any) shall lapse if the Reduction of Premium option is chosen.
- d. Charges & the benefits will be applicable as per the new reduced Sum Assured and new reduced premium, wherever applicable.

Increase or Decrease of Premium Payment Term

You will have an option to reduce or increase the Premium Payment Term provided all due premiums under the policy have been paid and provided that such reduction/increase is subject to boundary conditions as mentioned in the Section – ‘ABSLI Wealth Infinia Plan at a Glance’.

This option shall be available only after the Annualized Premiums have been paid in full for the first five policy years.

Systematic Withdrawal Facility

Systematic Withdrawal Facility (SWF) is an automated partial withdrawal facility which can be opted by you anytime during the policy term. Systematic Withdrawals will start after your policy has completed 5 policy years and provided the attained age of the Policyholder is 18 years or above These withdrawals will be in the form of a pre-decided percentage of the Fund Value and will be paid till the end of the Policy Term. You will need to choose the following:

- a. Systematic Withdrawal Percentage (5% or 10% of Fund Value at the end of the year) p.a.
- b. Payout frequency (annual, semi-annual, quarterly or monthly). The payouts shall be paid on the last working day as per the chosen payout frequency.
- c. Policy year from which the Systematic Withdrawal Facility will be payable.

You will not be allowed to exercise this option during the period of discontinuance and the settlement period. You may opt-in or out of the Systematic Withdrawal Facility anytime during the Policy Term. You may change the Systematic Withdrawal Percentage anytime during the Policy Term.

The Sum Assured will be reduced to the extent of the partial withdrawals made during the two-year period immediately preceding the death of the Life Insured from the Fund Value.

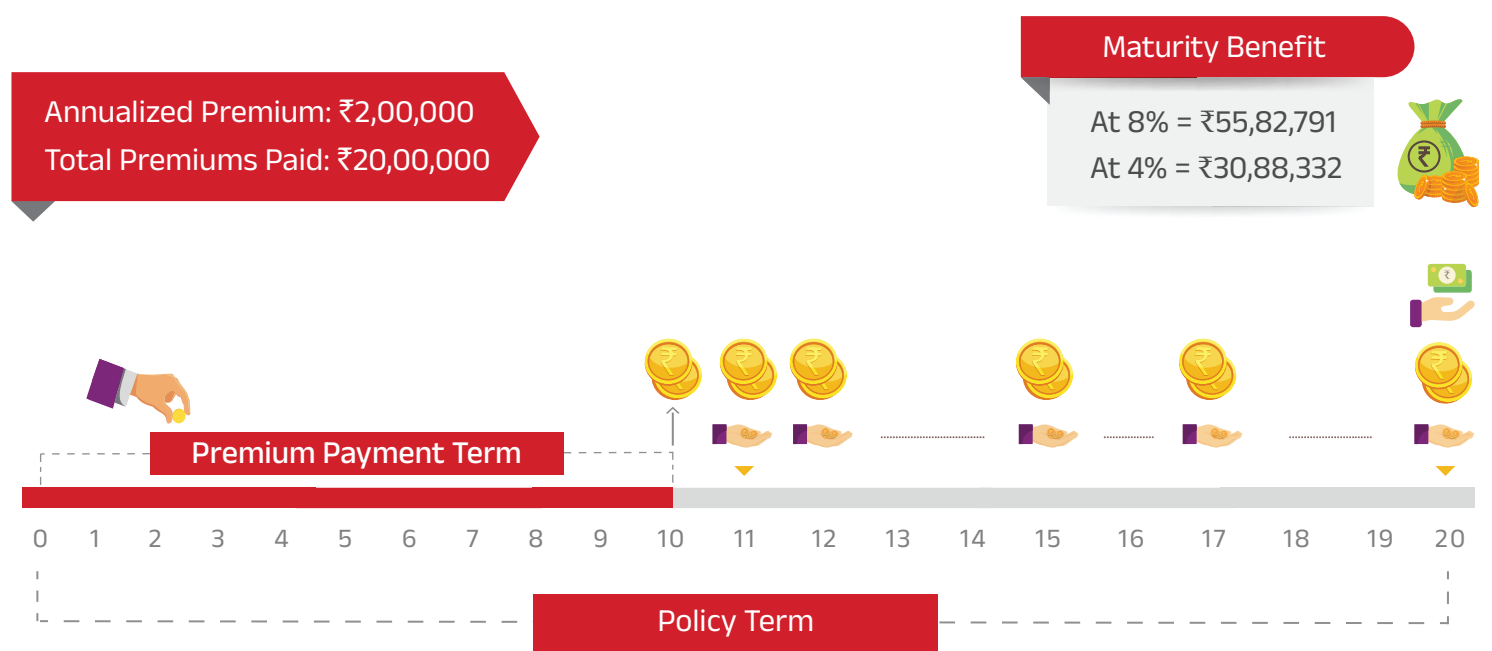
HOW DOES THE PLAN WORK?

Case Study

Scenario 1(a): Mr. Sharma aged 35 years purchases ABSLI Wealth Infinia (Milestone Variant) 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.



- Loyalty Addition:** 0.10% of Fund Value added every year from end of 11th year and shall increase by 0.05% every year
- Wealth Booster:** 2% of Fund Value added every 5 year starting from end of 10th year
- Return of Premium Allocation & Mortality Charge:** Premium Allocation & Mortality Charges are returned to the policyholder at the end of the policy Term

These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance.

Premium Allocation Charge

A Premium Allocation Charge is levied on the instalment premium received by Us and before it is allocated in the funds. This charge is guaranteed for the entire policy term. The Premium Allocation Charge is as follows:

Policy Year	% of Single/ Annualized Premium received		
	Single Pay	Milestone Variant – Limited Pay/Regular Pay	Legacy Variant – Limited Pay
1	4%	6%	6%
2-3	NIL	5%	5%
4-10	NIL	4%	5%
11+	NIL	NIL	NIL

An amount equal to Premium Allocation Charge deducted in the policy will be added back to the Fund Value at maturity, provided all due premiums based on the altered premium/premium payment term, if any have been received and the Policyholder survives till maturity.

Fund Management Charge

Fund Management Charge (as a percentage of the Net Asset Value) is deducted by adjusting the daily Net Asset Value of each Fund. It is as follows:

- 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 MNC, Magnifier, Maximiser, Multiplier, Super 20, Pure Equity, ESG Fund, Small Cap Fund and Value & Momentum
- 0.50% p.a. for Linked Discontinued Policy Fund

We may change the Fund Management Charge under any fund at any time subject to a maximum of 1.35% p.a. in the future subject to IRDAI approval.

Policy Administration Charge

NIL

Mortality Charge

Mortality charge is based on the Sum at Risk and is deducted from the Fund Value on each Monthly Processing Date by redemption of Units in the Funds.

The Sum at Risk is any excess of Death Benefit over Fund Value. The charge per 1000 of Sum at Risk will depend on the gender and attained age of the Life Insured.

Following are sample Mortality Charges per 1000 of Sum at Risk

Attained Age	Age 25	Age 35	Age 45	Age 55	Age 65
Male*	0.74	0.96	2.06	6.01	12.75
Female	0.75	0.83	1.58	4.44	10.26

*The Mortality charge for Transgender will be same as male lives.

Mortality charges are guaranteed throughout the policy term.

Miscellaneous Charges

Nil

Surrender/Discontinuance Charge

The charge on discontinuance or surrender of the policy will be:

Policy Year of Discontinuance	Single Pay	Limited Pay/ Regular Pay
1	Lower of 1% of SP, 1% of FV, ₹6,000	Lower of 6% of AP, 6% of FV, ₹6,000
2	Lower of 0.7% of SP, 0.7% of FV, ₹5,000	Lower of 4% of AP, 4% of FV, ₹5,000
3	Lower of 0.5% of SP, 0.5% of FV, ₹4,000	Lower of 3% of AP, 3% of FV, ₹4,000
4	Lower of 0.35% of SP, 0.35% of FV, ₹2,000	Lower of 2% of AP, 2% of FV, ₹2,000
5+	Nil	Nil

AP: Annualized Premium payable in a year, SP: Single Premium, FV: Fund Value

Aditya Birla Sun Life Insurance Co. Ltd.



LIFE INSURANCE

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.” For more details on risk factor terms and conditions, please read sales brochure before concluding the sale. 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 Infinia 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 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).

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, Company Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN: 109L129V01 ADV/5/24-25/464

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.

