

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER On Top - "the linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year



UIN – 109L074V05

ABSLI Wealth Secure Plan

A unit-linked life insurance plan



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

Key Features



- ☐ Pay premiums for a limited term and get life cover for whole life
- ☐ Flexibility to choose from 3 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

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Plan Details - Eligibility



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Entry Age	30 days* to 65 years
Policy Term	Whole Life
Premium Paying Term*	For entry ages 30 days to 44 years : 5 to 30 years For entry ages 45 to 60 years: 8 to 30 years For entry ages 61 to 65 years: 10 to 14 years Attained age at the end of premium paying term must be 75 years or less
Premium Frequency	Annual Semi-annual Quarterly Monthly
Minimum Basic Premium	Minimum Rs. 30,000 p.a. if paid annually or semi-annually Minimum Rs. 60,000 p.a. if paid monthly or quarterly
Top-up Premium	Minimum Rs. 5,000
Investment Options	Lifecycle Systematic Transfer Self Managed

(* Risk commences from the first policy anniversary)

Death Benefit

In the unfortunate event the life insured dies while the policy is in effect, we will pay to the nominee

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

Fund Value as on date of intimation of death; 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 Death Benefit after partial withdrawals shall never be less than Annualized Premium multiplied by 10.

At all times, if policy has not been discontinued, the Death benefit shall never be less than 105% of total basic and top up premiums paid up to the date of death reduced to the extent of partial withdrawals made, both from the Basic Fund Value and Top-up Fund Values, during two-year period immediately preceding the death of the life assured.

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.

Where a policy is issued on a minor life, the policy will vest in life insured after attainment of majority of the life assured

In case where the death of the Life Insured takes place prior to risk commencement date, only the basic premiums paid (excluding GST, if any) shall be payable as the Death Benefit.

- **Guaranteed Additions**

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

- On 10th policy anniversary and on every 5th policy anniversary thereafter. Guaranteed Addition is 2.00% of the total basic and top-up premiums paid in the last 60 months
- In addition on 11th policy anniversary and every policy anniversary thereafter. Guaranteed Addition is 0.20% of the average Policy Fund Value in the last 12 months

- **Top Up Premium**

You may wish to invest additional amounts as top-up premiums anytime during the policy term as long as all due basic premiums have been paid. The minimum top-up premium is Rs. 5,000 and at any point the total top-up premiums paid cannot exceed the total basic premiums paid to date. Top-up premiums cannot be withdrawn for five years unless in case of complete surrender of the policy. Top-up Sum Assured will be 125% of the top-up premium being paid

- **Partial Withdrawals**

You are allowed to make unlimited partial withdrawals any time after (a) five complete policy years or (b) life insured attaining the age of 18; whichever is later. The partial withdrawals shall first be adjusted from 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. The top-up sum assured will remain unchanged after any withdrawal from the top-up fund value.

The minimum amount of partial withdrawal is Rs. 5,000. You are required to maintain a minimum Basic Fund Value of three times the basic premiums payable in a year plus any top-up premiums paid in the previous five years immediately preceding the date of withdrawal. The total amount of partial withdrawal during a policy year shall not exceed 25% of the total Policy fund value at the beginning of the policy year

- **Policy Surrender:**

In case of emergencies, the policy can be surrendered anytime during policy term. If the policy is surrendered after completion of five policy years, Fund Value will be paid immediately. If it is surrendered before lock in period, proceeds of the discontinued policy shall be payable at the end of lock-in period

- **Policy Loans**

Not available

- **Fund Switching:**

You also have full flexibility to switch monies from one segregated fund to another at any time provided the switched amount is for at least Rs. 5,000. .

- **Premium Redirection**

To meet your ever changing investment needs, you have full flexibility to redirect future premiums by changing your premium allocation percentages at any time

- **Reduction of Premium Payment Term**

You shall have an option to reduce the premium payment term provided the policy is in force for full sum assured and provided that such reduction is subject to boundary conditions of the product. This option shall be available only after the basic premiums have been paid in full for the first five policy years.

Free Look Period

You will have the right to return your policy to us within 15 days (30 days in case the policy issued under the provisions of IRDAI Guidelines on Distance Marketing⁽²⁾ of Insurance products) from the date of receipt of the policy, in case you are not satisfied with the terms & conditions of your policy. We will pay the Policy fund value plus non allocated premiums plus charges levied by cancellation of units once we receive your written notice of cancellation (along with reasons thereof) together with the original policy documents. Depending on our then current administration rules, we may reduce the amount of the refund by the proportionate risk premium and the expenses incurred by us on medical examination of the proposer and stamp duty charges in accordance to IRDAI (Protection of Policyholders Interest) Regulations, 2017.

⁽²⁾ Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through voice mode, SMS, electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to the Policy fund value, as available on the date of intimation of death.

Further any charges other than Fund Management Charges (FMC) recovered subsequent to the date of death shall be added back to the Policy fund value as available on the date of intimation of death.

Policy discontinuance –within lock in period

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REVIVAL WINDOW

- Upon expiry of the grace period 30 days, (15-days in case your basic premium is paid on a monthly basis) the fund value after deducting discontinuance charges shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease.

DISCONTINUANCE

- 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

- If policyholder opts to revive but does not revive the policy in revival period, proceeds of discontinued policy fund shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later
- If the policyholder does not exercise above option, the proceeds of the discontinuance fund shall be paid to policyholder at the end of the lock-in period, and the policy shall terminate.
- However, policyholder can surrender the policy anytime and the policy fund in the discontinued policy fund shall be payable at the end of lock-in period or date of surrender whichever is later

NON REVIVAL IMPACT

Please refer product brochure for more details

Policy discontinuance –post lock in period

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- Upon expiry of the grace period 30 days, (15-days in case your basic premium is paid on a monthly basis) in case of non-payment of premium, policy shall be converted into a **reduced paid up** policy with the paid-up sum assured. The policy shall continue to be in reduced paid-up status without rider cover, if any.

DISCONTINUANCE

REVIVAL WINDOW

- 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 or
 - Complete withdrawal of the policy.

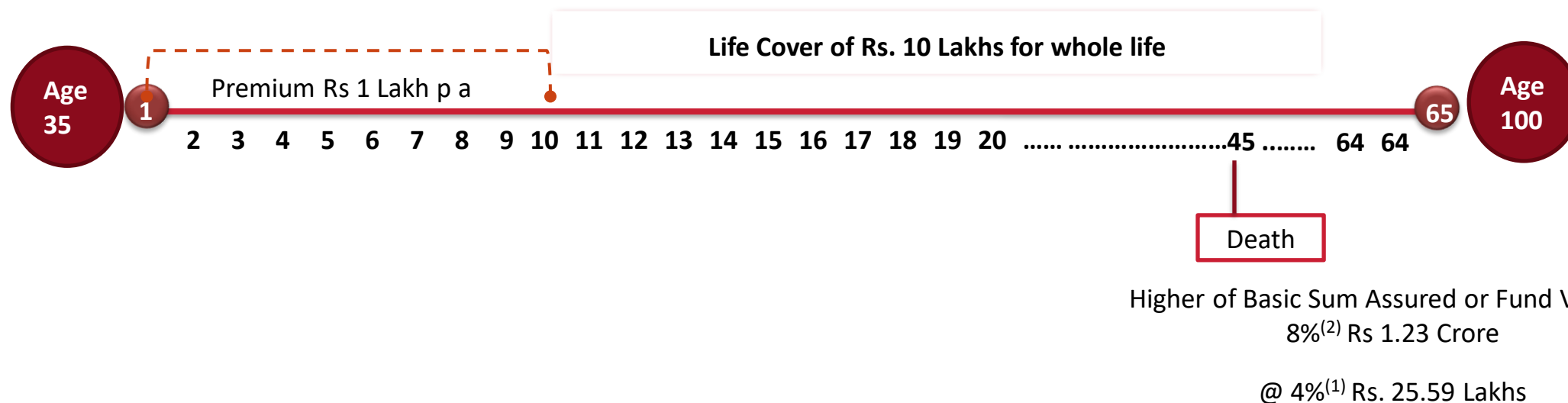
- If policyholder opts to revive but does not revive the policy in revival period, the fund value shall be paid to the policyholder at the end of the revival period.
- If the policyholder does not exercise above option, the policy shall continue to be in reduced paid up status. At the end of the revival 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 then the policy fund value shall be payable

NON REVIVAL IMPACT

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Illustration

Mr. Vora aged 35 years takes ABSLI Wealth Secure Plan. He pays Rs. 1,00,000/- p.a. for limited premium payment period of 10 years under Self Managed investment option with 100% investment in Maximiser Fund.



Premium excluding GST. The above values are illustrative and for a healthy male. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. The assumed rates of return 4%⁽¹⁾ and 8%⁽²⁾ 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.

Policy Charges



- **Premium Allocation Charge**

A premium allocation charge is levied on the basic and top up premiums when received as follows

6.00% of the basic premium payable in the policy years 1-2

5.50% of the basic premium payable in the policy years 3-6

5.00% of the basic premium payable from the 7th policy year onwards

A premium allocation charge of 2% is levied on any top-up premium when paid.

- **Fund Management Charge**

The daily unit price of the segregated fund is adjusted to reflect the 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, MNC, Maximiser, Multiplier, Super 20, Pure Equity and Value & Momentum.

- **Policy Administration Charge**

The policy administration charge is Rs. 20 per month for the first five policy years. It shall increase to Rs. 25 per month in the sixth year and inflate at 5% p.a. thereafter, subject to a maximum of Rs. 6,000 p.a. This charge is deducted at the start of every month by canceling units proportionately from each segregated fund you have at that time.

- **Miscellaneous Charges**

Rs. 50 per request is charged for change in investment option, premium re-direction, fund switch partial withdrawal or any additional servicing request. We do however reserve the right to charge up to Rs. 500 per request in the future.

- Mortality Charge**

Mortality charge is deducted at the start of every month for providing you with the risk cover. It is charged by cancelling units proportionately from each segregated fund you have at that time. The charge per 1000 of Sum at Risk) will depend on the gender and attained age of the life insured

Charge per 1000 of Sum at Risk

Attained Age	Age 25	Age 35	Age 45	Age 55	Age 65
Male	1.546	1.753	3.040	7.064	16.267
Female	1.502	1.605	2.505	5.494	13.197

- Discontinuance Charge**

The discontinuance charge is guaranteed to never increase and is levied against the Policy Fund Value upon discontinuance. The charge on discontinuance or surrender of the policy is:

Policy Year of Discontinuance	Annualized Premium up to Rs. 50,000/-	Annualized Premium above Rs. 50,000/-
1	Lower of 20% of AP, 20% of BFV, Rs 3,000	Lower of 6% of AP, 6% of BFV, Rs 6,000
2	Lower of 15% of AP, 15% of BFV, Rs 2,000	Lower of 4% of AP, 4% of BFV, Rs 5,000
3	Lower of 10% of AP, 10% of BFV, Rs 1,500	Lower of 3% of AP, 3% of BFV, Rs 4,000
4	Lower of 5% of AP, 5% of BFV, Rs 1,000	Lower of 2% of AP, 2% of BFV, Rs 2,000
5+	Nil	Nil

Systematic Transfer Option

- ☐ Safeguards your wealth against the market volatilities
- ☐ Available only if you have opted for annual mode
- ☐ Basic premium (net of premium allocation charge) shall be first allocated to Liquid Plus fund option
- ☐ Thereafter monthly 1/12th of the allocated amount shall be transferred to upto 4 segregated fund(s) of your choice viz. Enhancer, Creator, Multiplier, Super 20, Income Advantage, Maximiser, MNC, Pure Equity and Value & Momentum as per the investment proportion for the chosen funds.
- ☐ Transfers to your chosen segregated fund(s) will take place monthly on 1st, 8th, 15th or 22nd of the month as selected by you
- ☐ It helps to mitigate any risk arising from volatility and averages out the risks associated with the equity market, reducing the overall risk to your portfolio

Please refer product brochure for more details

Self-Managed Option

- ☐ Gives you access to our well established suite of 16 segregated funds viz Liquid Plus, Income Advantage, Assure, Protector, Builder, Enhancer, Creator, MNC ,Magnifier, Maximiser, Multiplier, Super 20, Pure Equity, Value & Momentum, Capped Nifty Index, Asset Allocation.
- ☐ Complete control on how to invest your premiums
- ☐ Full freedom to switch from one segregated fund to another
- ☐ Diversify your risk, by allocating your premium in varying proportions amongst the 16 segregated funds.
- ☐ Full flexibility to redirect future premiums by changing your premium allocation percentages at any time

Please refer product brochure for more details

Investment options



LifeCycle Option

- ☐ Under this option portfolio will be structured as per your age and risk profile. You need to decide on your risk profile – **Conservative, Moderate or Aggressive**. Your investments will be automatically shifted from riskier assets to safer assets progressively with your age.
- ☐ Your 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 risk profile and your age when the premium is invested.
- ☐ 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):

	Age (years)					
Risk Profile	1 - 30	31 - 40	41 - 50	51 - 60	61 - 70	71+
Conservative	50%	40%	30%	15%	0%	0%
Moderate	70%	60%	50%	35%	20%	5%
Aggressive	90%	80%	70%	55%	40%	25%

- ☐ Your investment portfolio will be automatically rebalanced on each policy anniversary to ensure that it maintains the predetermined proportion in Maximiser and Income Advantage as per the risk profile you have selected at no additional charge.

Please refer product brochure for more details

- The premiums 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 policy owner is responsible for his or her decision.
- This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non-participating unit linked life insurance savings . Aditya Birla Sun Life Insurance, ABSLI Fortune Elite (UIN: 109L074V05), 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), Magnifier(ULIF00826/06/04BSLIIMAGNI109), 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) 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.
- The charges are guaranteed throughout the term of the policy unless specifically mentioned and subject to IRDAI approval. Aditya Birla Sun Life Insurance and ABSLI Wealth Secure Plan are only the names of the Company and Policy respectively and do not in any way indicate their quality, prospects or returns. 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. 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 in 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). 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. The premium paid in 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. GST 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 for the life insured will commence on the policy issue date. For further details please refer to the policy contract. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding the sale

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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.

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Thank You

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