

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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Anisha Advani / Cycling Enthusiast

PROTECTING and growing wealth for your second innings, now made easier

Aditya Birla Sun Life Insurance Wealth Secure Plan

A non-participating unit linked life insurance plan

- Pay premium for a limited term and get life cover for whole life till age 100 years
- Flexibility to add top-ups whenever you have 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



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In order to build a better life and realise your dreams, you always need to plan ahead. That is you need a savings plan that helps you attain your goals with your changing life stage and can be customised to match your needs while giving you peace of mind. Introducing Aditya Birla Sun Life Insurance Wealth Secure Plan that combines long term savings and whole life coverage specially designed for you to focus on your goals and maximise savings for your future.

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



Tax benefits⁽¹⁾ under section 80C and section 10(10D) of the Income Tax Act, 1961

⁽¹⁾Tax benefits are subject to changes in the tax law, please consult your tax advisor for more details.

Investment Options

LifeCycle Option

This option allows us to manage and administer your investment portfolio on your behalf and according to your risk profile

Systematic Transfer Option

With this investment option you can systematically participate and eliminate the need to time your investments into the market

Self-Managed Option

Self-Managed Option gives you access to our well-established suite of 16 investment funds, complete control in how to invest your premiums and full freedom to switch from one investment fund to another

Your Benefits



Guaranteed Additions

You are rewarded for policy continuance by additional units being added to your policy.

In the unfortunate event the life insured dies while the policy is in effect, the nominee will be paid the greater of Basic Fund Value as on date of intimation of death or Basic Sum Assured plus higher of the Top-Up Fund Value as on date of intimation of death or the Top-Up Sum assured applicable to your policy.



Death Benefit



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

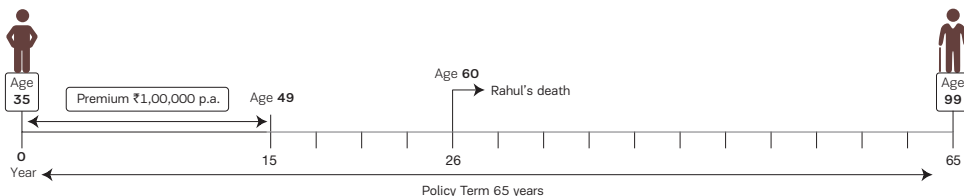
For more details on these charges, please refer to the product brochure.

How Does The Plan Work

Rahul is 35 years old and pays an annual premium of ₹1,00,000 (exc.GST) with premium paying term of 15 years and policy term of 65 years towards a Maximiser fund.

In case of Rahul's unfortunate death in the 26th year, the death benefit based on the assumed investment returns, are as per the table given below

Maturity Benefit / Death Benefit:



Investment Return	Total Maturity Benefit (Fund Value)	Death Benefit if death benefit is as on Age 60 (26th policy year)
@ 4% ⁽¹⁾	60,61,349	22,80,631
@ 8% ⁽²⁾	5,87,15,185	48,61,109

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.

Eligibility	
Policy Term	Whole life
Entry Age	30 days* to 65 years
Premium Paying Term (PPT)	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
Maximum PPT	Attained age at the end of premium paying term must be 75 years or less
Basic Premium	Minimum ₹ 30,000 p.a. if paid annually or semi-annually Minimum ₹ 60,000 p.a. if paid monthly or quarterly
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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