

Anju Kurien / Cancer Survivor

PROTECTING your savings and lifestyle against cancer is now possible

Aditya Birla Sun Life Insurance Cancer Shield Plan

A traditional non - participating health insurance plan

- Covers all stages of Cancer
- Option to receive monthly income for 5 policy years on diagnosis of Major Stage of Cancer
- Waiver of premium for 5 years on diagnosis of Early Stage of Cancer

Life Insurance

Aditya Birla Sun Life Insurance Company Ltd.
(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

1800-270-7000

The word cancer can strike fear into anybody's mind. Simply because this life-threatening disease not only adversely impacts the body but also puts one's financial health under tremendous strain. With rapidly changing lifestyles, the risk of cancer is growing at an alarming rate in India. And the best way to fight cancer is to prepare for it. Like all the uncertainties in life now you can plan for cancer at every stage with Aditya Birla Sun Life Insurance Cancer Shield Plan. It's a promise that we will always be by your side.

Key Benefits



Covers all stages of Cancer i.e. Early Stage of Cancer and Major Stage of Cancer



Option to choose level or increasing cover



Option to receive monthly income for 5 policy years on diagnosis of Major Stage of Cancer



Waiver of premium for 5 years on diagnosis of Early Stage of Cancer



Tax Benefits as per Section 80D of the Income Tax Act, 1961 as per current tax laws⁽¹⁾

⁽¹⁾Tax benefits are subject to changes in tax laws. Please consult your tax advisor for more details

Your Plan Benefits



Policy Benefit

- Early Stage of Cancer - On diagnosis of Early Stage of Cancer, 30% of the Sum Assured on Illness will be paid.
- Major Stage of Cancer - At the Major Stage of Cancer, 100% of the Sum Assured on Illness less any previously paid claim for Early Stage of Cancer under the policy will be paid.

Sum Assured on Illness is the highest of:

- 10 times the Annualized premium; or
- 105% of Total Premiums Paid till the date of a valid claim; or
- Effective Sum Assured

The only illness covered under this plan is Cancer.

Annualized Premium is the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes

Once a claim under the Early Stage of Cancer Benefit is approved, all future premium payments for the policy will be waived for lower of 5 years or remaining policy term, starting from the next premium due date following the date of diagnosis of the Early Stage Cancer. The coverage for Major Stage of Cancer under the policy will continue until the policy terminates. This benefit will be effective, once the investigations relating to the Early Stage of Cancer are completed and the diagnosis of cancer is confirmed.



Premium Waiver Benefit



Income Benefit Option

You will have an option to choose this benefit at policy inception only and once chosen cannot be opted out. Under the Income Benefit Option, a monthly income equivalent to 1% of the Sum Assured on Illness would be paid out once a claim for Major Stage Cancer has been admitted. This monthly income benefit will be payable for a fixed period of next 5 years even beyond the policy expiry date. In case of death of the policyholder, nominee will continue to receive the income benefit.

The plan will terminate at the earliest of the following:

- The date when claim for Major Stage of Cancer is paid provided Income Benefit Option has not been opted or;
- The policy expiry date; or
- The date when the last instalment is paid if Income Benefit Option is opted; or
- The date on which the reinstatement period ends after your policy has been lapsed; or
- On cancellation of the policy by the policyholder; or
- On the date of intimation of death of the Life Insured

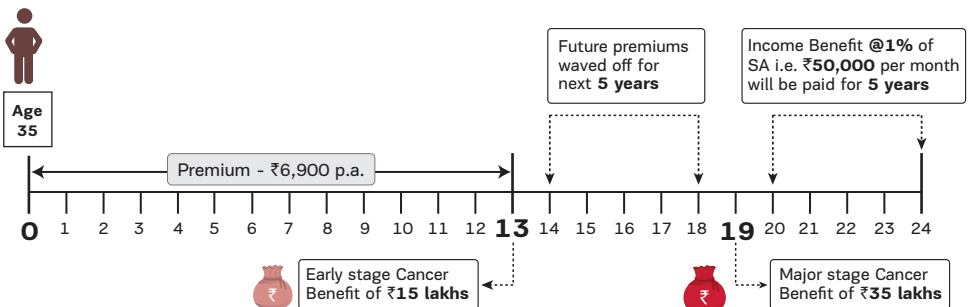


Termination

For more details on exclusions, please refer exclusion section in policy brochure.

How does the plan work

Rahul, age 35, has taken a ABSLI Cancer Shield Plan with a Sum Assured of ₹50 lakhs & Income Benefit Option (Level Income) for a Policy Term of 20 years and pays annual premium of ₹6,900 (exclusive GST)



The above values are illustrative and for a healthy male.

Eligibility	
Entry Age	18 – 65 Years
Maturity Age or Cover Ceasing Age	85 Years
Policy Term	Minimum - 5 Years / Maximum - 50 Years
Premium Paying Term	Regular Pay
Premium Paying Mode	Annual Semi-Annual Quarterly Monthly
Sum Assured	Minimum - ₹ 10 Lakhs / Maximum - ₹ 50 Lakhs

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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.

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Plans

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