



Hemant Bandodkar / Traveller Family

PROTECTING your loved ones' future is now easy with customisable options

Aditya Birla Sun Life Insurance Life Shield Plan

A Non-Linked Non-Participating Term Insurance Plan

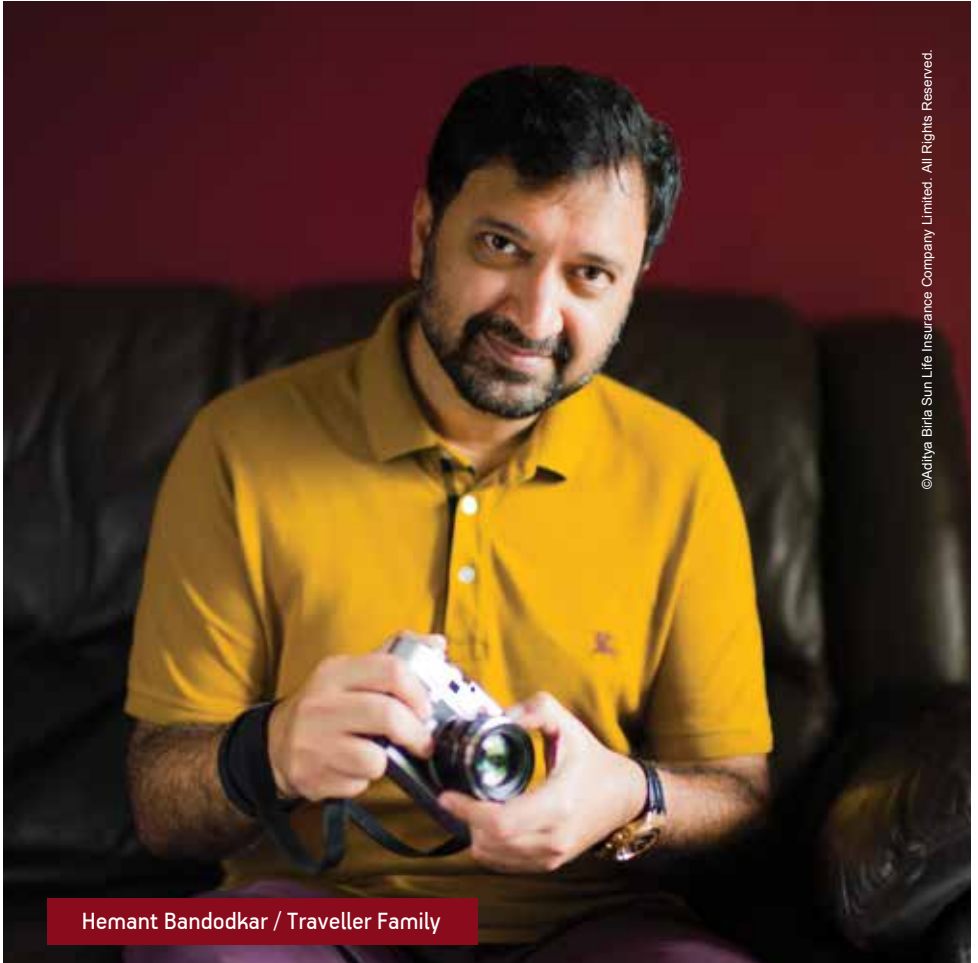
- 8 plan options to suit your different protection needs
- Option to cover your spouse under the same policy
- Return of premium option on maturity
- Waiver of premium benefit in case of disability or disease

**Aditya Birla Sun Life
Insurance Company Limited**

(A part of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**



Hemant Bandodkar / Traveller Family

Every family is different and so are their protection needs. One policy may not fit all. You need a policy that provides future security for your family in the way you prefer. Introducing Aditya Birla Sun Life Insurance Life Shield Plan. A plan that offers you the flexibility to choose from multiple plan options as per your family's needs, so that they don't compromise on their lifestyle, even in your absence.

Key Benefits



Multiple options to suit your different protection needs



Option to enhance coverage at key milestones of your life



Option to cover your spouse under the same policy



Return of premium option



Inbuilt Terminal Illness Benefit



Enhance your insurance with appropriate rider options

Your Benefits



Death Benefit

In the unfortunate event of the death of the life insured during the policy term, we shall pay to the nominee sum assured on death less any previously paid Terminal Illness Benefit. The policy shall be terminated once the Death Benefit is paid.

In case you are diagnosed with a Terminal Illness, 50% of the applicable Sum Assured on Death, subject to a maximum of Rs. 2.5 crore will be paid immediately, and all future due premiums are waived off. On subsequent death of the Life Insured during the policy term, the Sum Assured on Death shall be reduced by the amount of Terminal Illness Benefit already paid. Future due premiums are not liable to be paid on their premium due dates. Terminal Illness Benefit shall only be payable on the first diagnosis of any Terminal Illness of the Life Insured during the policy term.



Terminal Illness Benefit



Joint Life Protection

Under this option, two lives i.e., you (primary life insured) and your spouse (secondary life insured) are covered under the same policy. The sum assured applicable for your spouse shall be equal to 50% of your applicable sum assured. This option shall only be available where the sum assured of primary life insured is greater than or equal to Rs 50 lakhs.

Your protection need varies at different life stages owing to occurrence of joyous events such as marriage & birth of children. You may opt to increase your life cover on occurrence of each of the events without undergoing for any fresh medical examination.



Enhanced Life Stage Protection



Maturity Benefit

In the event the life insured survives to the end of the policy term, no benefit is payable on maturity except when the Return of Premium Plan Option is chosen and then the sum of all the premiums shall be paid on the policy maturity date and the policy will be terminated thereafter.



Customisable Benefits¹

For added protection, ABSLI Life Shield Plan can be enhanced by the following riders for a nominal extra cost.

- ABSLI Critical Illness Rider¹ (UIN: 109B019V03)
- ABSLI Surgical Care Rider¹ (UIN: 109B015V03)
- ABSLI Hospital Care Rider¹ (UIN: 109B016V03)
- ABSLI Accidental Death & Disability Rider¹ (UIN: 109B018V03)
- ABSLI Accidental Death Benefit Rider¹ Plus (UIN: 109B023V02)

¹There are exclusions attached to the riders. Please refer rider brochure for more details

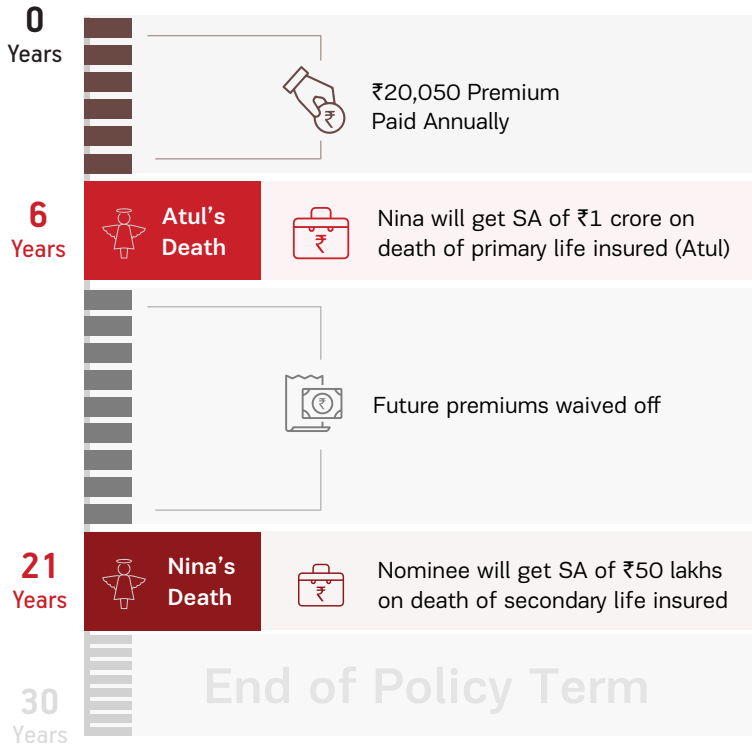
For more details on the plan benefits, please refer to the product brochure.

How does the plan work?

Scenario 1

Level Term Assurance with Joint Life Protection

Primary Life Insured: Male - Atul, Non-smoker, Age: 35 yrs | Secondary Life Insured: Nina, Age: 30 yrs | Premium Paying Term: Regular | Policy Term: 30 yrs | Annual Premium: ₹ 20,050 (excl. GST) | Sum Assured (SA) : Atul (₹1 crore) Nina (₹50 lakhs)



Scenario 2

Return of Premium Option

Male | Age: 35 yrs | Premium Paying Term: Regular pay | Policy Term: 25 yrs | Annual Premium: ₹ 32,326 (excl. GST) | Sum Assured: ₹ 1 Crore

0
Years



₹32,326 (Excl. GST)
Premium
Paid Annually

25
Years



Atul will get ₹ 8,08,150
on maturity

Product Specifications			
Entry Age (age last birthday)	For Plan Option: 1 3 5 7: 18 to 65 years For Plan Option: 2 4 6 8: 18 to 50 years		
Maximum Maturity Age	85 years		
Premium Paying Term	Single Pay Limited Pay – 6, 8, 10 Years Regular Pay		
Policy Term	Plan Options 1 to 6		
	Premium Payment Options	Min Policy Term (in years)	Max Policy Term (in years)
	Regular Pay Single Pay	10	55
	Limited Pay 6 & 8 Years	10	55
	Limited Pay 10 Years	15	55
	Plan Options 7 & 8		
Premium Payment Options	Min Policy Term (in years)	Max Policy Term (in years)	
Regular Pay Limited Pay - 6, 8, 10 Years Single Pay	20	55	
Premium Mode	Annual Semi-annual Quarterly Monthly		
Sum Assured	Minimum – Rs. 25,00,000 Maximum – No Limit (subject to underwriting guidelines)		

Aditya Birla Sun Life Insurance Company Limited

(A part of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

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

"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."

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non-linked non - participating term insurance plan. All terms and conditions are guaranteed throughout the policy term. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for sub-standard lives, smokers or people having hazardous occupations, etc. The insurance cover for the life insured will commence on the policy issue date. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding the sales. Tax benefits are subject to changes in the tax laws.

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. Website: www.adityabirlasunlifeinsurance.com and Toll-free no. 1800-270-7000. IRDAI Reg no.109 CIN: U99999MH2000PLC128110 UIN: 109N109V06 ADV/3/21-22/2324

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.