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.



Secure your family's future with protection of a Term Plan and the growth potential of a ULIP

Aditya Birla Sun Life Insurance Salaried Suraksha ULIP

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

Aditya Birla Sun Life Insurance Co. Ltd.

ADITYA BIRLA CAPITAL
LIFE INSURANCE

ABSLI SALARIED SURAKSHA ULIP – An Overview

While you work tirelessly towards achieving your dreams, we also understand your inherent need of building a secured future for your loved ones. It is crucial to seize the right financial strategies to plan for your big milestones. Whether your goal is to pursue higher education, explore new ventures, saving for your dream wedding, or planning your child's future, we will help you achieve your dreams! We have your back to face the uncertainties of life head-on!

In your constant perseverance of building the best life for your loved ones, we wish to extend our unwavering support by introducing **ABSLI Salaried Suraksha ULIP**, a unit-linked non-participating individual life insurance plan, an exclusive solution tailored especially for Salaried individuals. This plan not only grows your wealth but also ensures comprehensive financial security for your family, empowering you to achieve the milestones you've always dreamed of.

Key Features of ABSLI SALARIED SURAKSHA ULIP

ABSLI Salaried Suraksha ULIP is a unit-linked non-participating individual life insurance savings plan that offers the following benefits:



Choice of Life Insurance cover as high as 125X basis the Age/PPT/PT chosen at policy inception



Return of 2X Premium Allocation Charges from end of 10th year to 13th year to boost your Fund Value



Return of 2X Mortality Charges from 11th policy year till the end of policy term



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



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



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

ABSLI SALARIED SURAKSHA ULIP at a Glance

Product Specifications

Type of Plan	A Unit-Linked Non-Participating Individual Life Insurance Savings Plan
Coverage	All Individuals (Male I Female I Transgender)
Minimum Entry Age (age as on last birthday)	18 years
Maximum Entry Age (age as on last birthday)	50 years
Maximum Maturity Age (age as on last birthday)	75 years
Minimum Premium	As per minimum Sum Assured
Maximum Premium	No Limit (subject to Board Approved Underwriting Policy)
Minimum Sum Assured	₹50,00,000
Maximum Sum Assured	No Limit (subject to Board Approved Underwriting Policy)
Premium Payment Term (PPT)	6 | 8 | 10 | 12 Years
Policy Term (PT)	15 | 20 | 25 | 26 | 27 | 28 | 29 | 30 Years
Premium Payment Mode	Annual
Sum Assured Bands	

Band	Sum Assured
Band 1	50,00,000 to 74,99,999
Band 2	75,00,000 to 99,99,999
Band 3	1,00,00,000 and above

YOUR CHOICES AT INCEPTION

Step 1: Choose your Annualized Premium that you wish to invest or the Sum Assured amount that you want the coverage for.

Step 2: Choose your Premium Payment Term & the Policy Term.

Step 3: Choose your Sum Assured Multiple based on your Age, Premium Payment Term & Policy Term.

Step 4: Choose your Investment Strategy and Fund Allocation.

KEY BENEFITS OFFERED UNDER THE PLAN

Benefits	Details
Death Benefit	**If the policy is in-force:** In case of Death of the Life Insured anytime during the Policy Term, while the policy is in-force, we will pay to the nominee/legal heir higher of: a. Fund Value as on date of intimation of death of the Life Insured; 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) c. 105% of the Total Annualized Premiums received up to the date of death less any partial withdrawals made from the Fund Value, during two-year period immediately preceding the death of the life insured. Fund Value is equal to the number of units pertaining to Annualized Premiums allocated to the Fund(s) chosen by you multiplied by the respective NAV of the Fund(s). Sum Assured is as selected by Life Insured based on the age at entry, Premium Payment Term, Policy Term & Sum Assured Band chosen at Policy inception. Further any charges other than Fund Management Charges (FMC) recovered subsequent to the date of death shall be added back to the Fund Value as available on the date of intimation of death. **If policy is in discontinuance status:** In situations, as per the policy discontinuance provision, where the company has transferred the Fund Value net of discontinuance charges to the Linked Discontinued Policy Fund, the policy proceeds will be immediately released and paid upon the death of the Life Insured.
Maturity Benefit	When the policy matures upon Life Insured surviving up to the end of the Policy Term, the Policyholder will receive the Fund Value as a lumpsum, unless the Policyholder has opted for settlement option. Provided that the policy is in-force, i.e. all due premiums have been received, the allocation charge and the Mortality Charge collected, excluding GST, over the Policy Term are returned to the Policyholder. If a policy becomes reduced paid-up, then it will not be eligible for future return of charges.
Return of Charges	▪ **Return of 2X Premium Allocation Charge:** 2 times the total Premium Allocation Charges (excluding GST) collected, shall be added back in the form of allocation of extra units in the fund. The addition will happen at the end of each of the years between 10 to 13 years. To elaborate, 2 times of the premium allocation charges deducted in policy year 1 will be added back to the fund at the end of in policy year 10, similarly 2 times of the premium allocation charge collected in policy year 2 will be added back to the fund at the end of policy year 11 and so on until the end of policy year 13. ▪ **Return of 2X Mortality Charges:** The product offers a return of 2 times the mortality charges starting from policy year 11. The addition is in the form of extra units in the fund. At the end of each month starting from policy year 11, a multiple of the mortality charge (excluding underwriting extra premium and GST), deducted in the month which is 120 months prior shall be added to the fund. For instance, 2 times of the mortality charge deducted in the first policy month shall be added back in the 121st month, 2 times of the mortality charge deducted in the second policy month shall be added back in the 122nd month and so on until the end of the policy term.
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)** In the unfortunate event of death of the Life Insured due to an Accident within 180 days of occurrence of the accident, we will pay 100% of the rider sum assured to the nominee. Also, we will refund the premiums collected after the date of Accident till date of death, with interest as declared by us from time to time, along with death benefit payable. • **ABSLI Waiver of Premium Rider (UIN: 109A039V01)** In case of the following conditions: • Policyholder becomes completely disabled due to an illness or accident • Policyholder is diagnosed with any of the specified critical illnesses We will fund all the future due premiums and all the other benefits will remain unaffected. This benefit is applicable only once during the entire premium payment term. • **ABSLI Comprehensive Critical Illness Rider (UIN: 109A041V01)** In the unfortunate event that the life insured is diagnosed to be suffering from critical illnesses as mentioned in the rider brochure, as per the variant, Rider Sum Assured is paid in lumpsum as per the conditions mentioned in the rider brochure. This rider offers 3 variants: Silver Variant covers 10 CIs, Gold Variant covers 25 CIs and Platinum Variant covers 64 CIs. Cover under any selected rider is limited to the Policy Term, provided this is within the cover limits specified for the riders. All the riders would provide cover independent to each other and in case any incidence of covered event qualifies for the benefit under more than one rider, the Policyholder will be entitled for the rider benefits under each of those riders. The Premium Payment Term and Policy Term of the riders are consistent with Premium Payment Term and Policy Term or outstanding Premium Payment Term and outstanding Policy Term of the base Unit Linked insurance product. - In no case, the rider premium relatable to health related or critical illness rider shall exceed 100% of premium under the Base product. All other riders put together shall be subject to ceiling of 30% of premium of Base product. - Any benefit arising under these riders shall not exceed the Sum Assured under the Base product at policy inception. For further details regarding the above-mentioned riders, please refer to respective rider brochure(s) available on our website.

YOUR INVESTMENT STRATEGIES

Under **ABSLI Salaried Suraksha ULIP**, you can choose to invest your premiums in one of the five 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:** A standardized approach for 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.

1) Systematic Transfer Investment Option:

The Systematic Transfer Investment Option safeguards your wealth against the market volatilities and is available only if you have opted for a policy taken with annual mode as their Premium Payment mode. Your Annualized Premium (net of premium allocation charge) shall be first allocated to Liquid Plus fund and immediately thereafter and on each subsequent monthly anniversary, will be switched to one or more fund(s) of your choice. On each monthly anniversary, Fund Value of [1/(13- policy month)] of the units available in Liquid Plus fund will be switched to the fund, chosen by You, at its then prevailing NAV by cancelling the units in Liquid Plus fund.

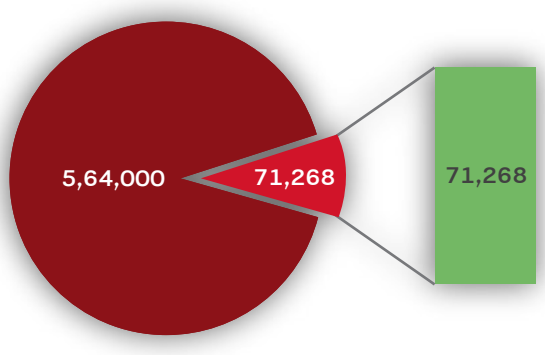
You may choose up to a maximum of four Funds out of Income Advantage, Enhancer, Maximiser, Super 20, Capped Nifty Index, Multiplier, Value & Momentum, Creator, MNC, ESG Fund and Small Cap Fund for your premiums to be transferred to. We record your allocation instructions as per the premium allocation percentages specified in the application form. Our only requirement is that the percentage allocated to chosen fund(s) be in increments of 1%, ranging from 5% to 100%. The total allocation across all funds must be 100%.

This option helps mitigate any risk arising from volatility and averages out the risks associated with the equity market, reducing the overall risk to your portfolio.

During the period when Systematic Transfer Investment option is in-force, Partial Withdrawal shall not be allowed from Liquid Plus fund. The Policyholder can opt to redirect future premiums under Systematic Transfer Option by giving a written request and specifying percentage allocation amongst available 4 fund options. If the Policyholder has selected Systematic Transfer Option then, the Policyholder can opt to switch from one or more segregated funds to another segregated fund(s) available under Systematic Transfer Option, provided the switched amount is at least ₹5,000. You will not have an option to redirect premiums or exercise switches during the period this option is applicable from liquid plus fund. You may opt out of or opt for the Systematic Transfer Investment option by giving a written request to the Company. Once accepted, the request shall be effective on or from the policy anniversary following the receipt of such request. In case You fail to pay the due Annualized premium within the grace period, the Systematic Transfer Investment option shall cease to apply, and the Annualized premium received after the expiry of grace period shall be allocated to the fund(s) chosen by You in the specified proportion or any other fund as chosen by You. Hence, You have an option to choose the fund of Your choice in case the Annualized Premium is paid after the expiry of grace period. The Systematic Transfer Investment option shall be automatically applied for all future Annualized Premiums received thereafter but within the grace period, unless advised otherwise.

2) Return Optimiser Investment Option:

The Return Optimiser Investment Option 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.



Under this option all your Annualized Premium (net of premium allocation charges) are invested in Maximiser fund and it will be tracked every day for each Policyholder for a pre-determined upside movement of 10% or more over the net invested amount (net of all charges). In the situation where the gain from the Maximiser fund reaches 10% or more of the net invested amount, the amount equal to the appreciation will be transferred to the Income Advantage fund at the prevailing unit price. This ensures that your gains are protected from any future market volatilities. In the situation where the gain is less than the pre-determined upside movement of 10%, the Fund Value will continue to remain in the Maximiser fund and no transfers will be made to the Income Advantage fund.

The Return Optimiser Investment Option can be explained with the help of an example:
For Age 30, Male, Annualized Premium – ₹2,00,000, Premium Payment Term – 6 Years, Policy Term – 20 years, SA Multiple – 115, at the end of the third policy year,

Total Annualized Premiums Paid (invested in Maximiser Fund)	₹6,00,000
Less charges deducted from Maximiser Fund (Premium Allocation Charge, Policy Administration Charge, Mortality Charge, Fund Management Charge and applicable GST)	₹1,07,268
Net invested amount in the Maximiser Fund	₹4,92,732

Suppose the Fund Value is now ₹5,64,000 which is higher than 5,42,005 (i.e. 110% of the net invested amount of 4,92,732) then ₹71,268 (i.e. 5,64,000 – 4,92,732) will be transferred to Income Advantage Fund.

If the Fund Value is less than ₹5,42,005 then there will be no transfer to Income Advantage Fund.

3) Self-Managed Investment Option:

Self- Managed Investment Option gives you access to our well-established suite of 18 funds, complete control in how to invest your premiums and full freedom to switch from one fund to another.

Our 18 funds range from 100% debt to 100% equity to suit your specific needs and risk appetite – Liquid Plus, Income Advantage, Assure, Protector, Builder, Enhancer, Creator, Magnifier, Maximiser, Multiplier, Super 20, Pure Equity, Value & Momentum, Capped Nifty Index, Asset Allocation, MNC, ESG Fund and Small Cap Fund. Accordingly, the Annualized Premium (net of premium allocation charge) shall be allocated to the fund(s) chosen by You. If you wish to diversify your risk, you can choose to allocate your premium in varying proportions amongst the 18 funds. We record your allocation instructions as per the premium allocation percentages specified in the application form. Our only requirement is that the percentage allocated to any fund be in increments of 1%, ranging from 5% to 100%. The total allocation across all funds must be 100%.

To meet your ever changing investment needs, you have full flexibility to redirect future premiums by changing your premium allocation percentages at any time. You also have full flexibility to switch monies from one fund to another at any time provided the switched amount is for at least ₹5,000.

4) Smart Investment Option:

Under the Smart Investment Option, your portfolio will be structured as per your maturity date and risk profile (Conservative, Moderate, Aggressive). We will invest your Annualized Premium (net of premium allocation charge) between the two funds – Maximiser (equity fund) and Income Advantage (debt fund) in a predetermined proportion based on the selected maturity date and risk profile (Conservative, Moderate, Aggressive). Over time the allocation is managed such that it will automatically switch from riskier assets to safer assets progressively as your plan approaches maturity.

The proportion invested in Maximiser (equity fund) and Income Advantage (debt fund) will be according to the schedule given below:

Outstanding term to Maturity	Risk Profile and Exposure in % to funds					
	Aggressive		Moderate		Conservative	
	Maximiser	Income Advantage	Maximiser	Income Advantage	Maximiser	Income Advantage
21 & above	90%	10%	70%	30%	50%	50%
16-20	80%	20%	60%	40%	40%	60%
8-15	65%	35%	50%	50%	30%	70%
4-7	50%	50%	25%	75%	15%	85%
0-3	20%	80%	10%	90%	5%	95%

You can change your risk profile at any time with no additional cost. All premiums paid from that point onwards will be invested in the Maximiser and Income Advantage according to your new risk profile.

You will not have an option to redirect premiums or effect unit switches during the period this option is in force. You may opt out of this option anytime during the Policy Term, which will then be effective from the next policy anniversary. Post opting out, you will be allowed to exercise free Switches or Premium Redirection options. We will automatically rebalance your investment portfolio 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.

5) Life Cycle Investment Option

Under the LifeCycle Option, your portfolio will be structured as per your age and risk profile – all you need is to decide on your risk profile – Conservative, Moderate or Aggressive. We will automatically shift your investments from riskier assets to safer assets progressively with your age. We will invest your Annualized Premium (net of premium allocation charge) between the two 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 percentage allocation to Maximiser according to age and risk profile is as given below:

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

On each subsequent policy year, we will automatically rebalance the Fund Value between these fund options according to then applicable percentages.

You do not have an option to redirect premiums or effect unit switches during the period this option is in force. You may opt out of this option anytime during the Policy Term, which will then be effective from the next policy anniversary. Also post opting out, you will be allowed to exercise free Switches or Premium Redirection options.

FUNDS

Liquid Plus (ULIF02807/10/11BSLLIQPLUS109)
Objective: To provide superior risk-adjusted returns with low volatility at a high level of safety and liquidity through investments in high quality short term fixed income instruments – up to one year maturity.
Strategy: Fund will invest in high quality short-term fixed income instruments – up to one year maturity. The endeavour will be to optimize returns while providing liquidity and safety with very low risk profile.

Income Advantage (ULIF01507/08/08BSLIINCADV109)
Objective: To provide capital preservation and regular income, at a high level of safety over a medium term horizon by investing in high quality debt instruments.
Strategy: To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased would aim to minimize the credit risk and liquidity risk of the portfolio. The fund will maintain reasonable level of liquidity.

Assure (ULIF01008/07/05BSLIASSURE109)
Objective: To provide capital conservation, at a high level of safety and liquidity through judicious investments in high quality short-term debt.
Strategy: To generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile up to 5 years.

Protector (ULIF00313/03/01BSLPROTECT109)
Objective: To generate consistent returns through active management of a fixed income portfolio and focus on creating a long-term equity portfolio, which will enhance the yield of the composite portfolio with minimum risk appetite.
Strategy: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to preserve their capital and earn a steady return on investment through higher exposure to debt securities.

Builder (ULIF00113/03/01BSLBUILDER109)
Objective: To build capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.
Strategy: To generate better returns with moderate level of risk through active management of a fixed income portfolio and focus on creating a long-term equity portfolio, which will enhance the yield of the composite portfolio with low level of risk appetite.

Enhancer (ULIF00213/03/01BSLENHANCE109)
Objective: To grow capital through enhanced returns over a medium to long-term period through investments in equity and debt instruments, thereby providing a good balance between risk and return. It is suitable for individuals who want to earn higher return on investment through balanced exposure to equity and debt securities.
Strategy: To earn capital appreciation by maintaining a diversified equity portfolio and seek to earn regular returns on the fixed income portfolio by active management resulting in wealth creation for policy owners.

Creator (ULIF00704/02/04BSLCREATOR109)
Objective: To achieve optimum balance between growth and stability to provide long-term capital appreciation with balanced level of risk by investing in fixed income securities and high quality equity security. This fund option is for those who are willing to take average to high level of risk to earn attractive returns over a long period of time.
Strategy: To invest into fixed income securities & maintaining diversified equity portfolio along with active fund management of the Policyholder's wealth in long run.

Asset Allocation (ULIF03430/10/14BSLIASTALC109)
Objective: To provide capital appreciation by investing in a suitable mix of cash, debt and equities. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.
Strategy: To appropriately allocate money between equity, debt and money market instruments, to take advantage of the movement of asset prices resulting from changing financial and economic conditions.

Magnifier (ULIF00826/06/04BSLIIMAGNI109)
Objective: To maximize wealth by managing diversified portfolio.
Strategy: To invest in high quality equity security to provide long-term capital appreciation with high level of risk. This fund option is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

Maximiser (ULIF01101/06/07BSLIINMAXI109)
Objective: To provide long term capital appreciation by actively managing a well-diversified equity portfolio of fundamentally strong blue chip companies. Further, the fund seeks to provide a cushion against the sudden volatility in the equities through some investments in short-term money market instruments.
Strategy: To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research focused investment approach. While appreciating the high risk associated with equities, the fund would attempt to maximize the risk-return pay off for the long-term advantage of the Policyholder's. The fund will also explore the option of having exposure to quality mid cap stocks. The non-equity portion of the fund will be invested in good rated (P1/A1 & above) money market instruments and fixed deposits. The fund will also maintain a reasonable level of liquidity.

Multiplier (ULIF01217/10/07BSLIINMULTI109)
Objective: To provide long-term wealth maximization by actively managing a well-diversified equity portfolio, predominantly comprising of companies whose market capitalisation is close to ₹1000 crores and above.
Strategy: To build and actively manage a well-diversified equity portfolio of value & growth driven stocks by following a research driven investment approach. The investments would be predominantly made in mid cap stocks, with an option to invest 30% in large cap stocks as well. While appreciating the high risk associated with equities, the fund would attempt to maximize the risk-return pay-off for the long-term advantage of the Policyholder's. The fund will also maintain reasonable level of liquidity.

Pure Equity (ULIF02707/10/11BSLIPUREEQ109)

Objective: To provide long-term wealth creation by actively managing portfolio through investment in selective businesses. Fund will not invest in businesses that provide goods or services in gambling, lottery /contests, animal produce, liquor, tobacco, entertainment like films or hotels, banks and financial institutions.

Strategy: To build and actively manage a well-diversified equity portfolio of value & growth driven fundamentally strong companies by following a research-focused investment approach. Equity investments in companies will be made in strict compliance with the objective of the fund. The fund will not invest in banks and financial institutions and companies whose interest income exceeds 3% of total revenues. Investment in leveraged-firms is restrained on the provision that heavily indebted companies ought to serve a considerable amount of their revenue in interest payments.

Value & Momentum (ULIF02907/10/11BSLIVALUEM109)

Objective: To provide long-term wealth maximization by managing a well-diversified equity portfolio predominantly comprising of deep value stocks with strong price and earnings momentum.

Strategy: To build & manage a well diversified equity portfolio of value and momentum driven stocks by following a prudent mix of qualitative & quantitative investment factors. This strategy has outperformed the broader market indices over long-term. The fund would seek to identify companies, which have attractive business fundamentals, competent management and prospects of robust future growth and are yet available at a discount to their intrinsic value and display good momentum. The fund will also maintain reasonable level of liquidity.

Super 20 (ULIF01723/06/09BSLSUPER20109)

Objective: To generate long-term capital appreciation for Policyholder's by making investments in fundamentally strong and liquid large cap companies.

Strategy: To build and actively manage an equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in-depth research-focused investment approach. The fund will attempt to adequately diversify across sectors. The fund will invest in companies having financial strength, robust, efficient & visionary management, enjoying competitive advantage along with good growth prospects & adequate market liquidity. The fund will adopt a disciplined yet flexible long-term approach towards investing with a focus on generating long-term capital appreciation. The non-equity portion of the fund will be invested in high rated money market instruments and fixed deposits. The fund will also maintain reasonable level of liquidity.

Capped Nifty Index (ULIF03530/10/14BSLICNFIDX109)

Objective: To provide capital appreciation by investing in a portfolio of equity shares that form part of a Capped NIFTY Index.

Strategy: To invest in all the equity shares that form part of the Capped Nifty in the same proportion as the Capped Nifty. The Capped Nifty Index will have all 50 companies that form part of Nifty index and will be rebalanced on a quarterly basis. The index composition will change with every change in the price of Nifty constituents. Rebalancing to meet the capping requirements will be done on a quarterly basis.

MNC (ULIF03722/06/18ABSLIMUMNC109)

Objective: To provide capital appreciation by investing in equity and equity related instruments of multi-national companies.

Strategy: The fund will predominantly invest in companies where FII / FDI and MNC parent combined holding is more than 50%. This theme has outperformed the broader market indices over long-term. The companies chosen are likely to have above average growth, enjoy distinct competitive advantages, and have superior financial strengths. The fund will also invest in high quality money market instruments and maintain adequate liquidity.

ESG Fund (ULIF03810/11/23ABSLESGFND109)

Objective: To focus on investing in select companies from the Investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.

Strategy: To invest in companies demonstrating sustainable practices across Environment, Social and Governance theme. The ESG theme has outperformed the broader market indices over long-term. The companies chosen are likely to have strong growth, enjoy distinct competitive advantages, and have sustainable business models and financial strength. The fund will also invest in high quality money market instruments and maintain adequate liquidity.

Small Cap Fund (ULIF03910/11/23ABSLSMALCP109)

Objective: To provide long-term wealth maximization by actively managing a well-diversified equity portfolio, predominantly comprising of small cap companies (as per SEBI classification). Further, the fund would also seek to provide a cushion against the sudden volatility in equities through some investments in debt and money market instruments.

Strategy: Active Fund Management with potentially 100% equity exposure. Research based investment approach with a dedicated & experienced in-house research team. Identify undervalued stocks in the growth phase. Focus on niche players with competitive advantage, in the sunrise industry & potential of being tomorrow's mid cap. Emphasize on early identification of stocks. 50-100% will be invested in small cap companies and 0-50% in mid cap companies.

Schedule A

There are 18 funds available and these are Income Advantage, Assure, Enhancer, Magnifier, Maximiser, Super 20, Liquid Plus, Capped Nifty Index, Asset Allocation, Creator, Multiplier, Pure Equity, Protector, Builder, Value & Momentum, MNC, ESG Fund and Small Cap Fund and in case of Discontinuance of the policy within the lock in period the funds are invested in Linked Discontinued Policy Fund.

The portfolio of different funds is given below:

Fund	Fund Identification No.	Risk Profile	Asset Allocation*	Min.	Max.
Liquid Plus	ULIF02807/10/11BSLLIQPLUS109	Very Low	Debt Instruments Money Market & Cash Equities & Equity Related Securities	20% 0% 0%	100% 80% 0%
Income Advantage	ULIF01507/08/08BSLIINCADV109	Very Low	Debt Instruments Money Market & Cash Equities & Equity Related Securities	60% 0% 0%	100% 40% 0%
Assure	ULIF01008/07/05BSLIASSURE109	Very Low	Debt Instruments Money Market & Cash Equities & Equity Related Securities	20% 0% 0%	100% 80% 0%
Protector	ULIF00313/03/01BSLPROTECT109	Low	Debt Instruments Money Market & Cash Equities & Equity Related Securities	90% 0% 0%	100% 40% 10%
Builder	ULIF00113/03/01BSLBUILDER109	Low	Debt Instruments Money Market & Cash Equities & Equity Related Securities	80% 0% 10%	90% 40% 20%
Enhancer	ULIF00213/03/01BSLENHANCE109	Medium	Debt Instruments Money Market & Cash Equities & Equity Related Securities	25% 0% 20%	80% 40% 35%
Creator	ULIF00704/02/04BSLCREATOR109	Medium	Debt Instruments Money Market & Cash Equities & Equity Related Securities	50% 0% 30%	70% 40% 50%
Asset Allocation	ULIF03430/10/14BSLIASTALC109	High	Debt Instruments Money Market & Cash Equities	10% 0% 10%	80% 40% 80%
Magnifier	ULIF00826/06/04BSLIIMAGNI109	High	Debt Instruments Money Market & Cash Equities & Equity Related Securities	10% 0% 50%	50% 40% 90%
Maximiser	ULIF01101/06/07BSLIINMAXI109	High	Debt Instruments Money Market & Cash Equities & Equity Related Securities	0% 0% 80%	20% 20% 100%
Multiplier	ULIF01217/10/07BSLIINMULTI109	High	Debt Instruments Money Market & Cash Equities & Equity Related Securities	0% 0% 80%	20% 20% 100%
Super 20	ULIF01723/06/09BSLSUPER20109	High	Debt Instruments Money Market & Cash Equities & Equity Related Securities	0% 0% 80%	20% 20% 100%
Pure Equity	ULIF02707/10/11BSLIPUREEQ109	High	Debt Instruments Money Market & Cash Equities & Equity Related Securities	0% 0% 80%	20% 20% 100%
Value & Momentum	ULIF02907/10/11BSLIVALUEM109	High	Debt Instruments Money Market & Cash Equities & Equity Related Securities	0% 0% 80%	20% 20% 100%
Capped Nifty Index	ULIF03530/10/14BSLICNFIDX109	High	Debt Instruments Money Market & Cash Equities	0% 0% 90%	10% 10% 100%
MNC	ULIF03722/06/18ABSLIMUMNC109	High	Debt Instruments Money Market & Cash Equities	0% 0% 80%	20% 20% 100%
ESG Fund	ULIF03810/11/23ABSLESGFND109	High	Debt Instruments Money Market & Cash Equities & Equity Related Securities	0% 0% 80%	20% 20% 100%
Small Cap Fund	ULIF03910/11/23ABSLSMALCP109	High	Debt Instruments Money Market & Cash Equities & Equity Related Securities	0% 0% 80%	20% 20% 100%
Linked Discontin-ued Policy Fund	ULIF03205/07/13BSLILDIS109	Very Low	Goverment Securities Money Market & Cash Equities & Equity Related Securities	60% 0% 0%	100% 40% 0%

*In each segregated fund except Liquid Plus, the Short Term Debt Instruments (Money Market, Mutual Fund & Cash) asset allocation will not exceed 40%.

Money Market Instruments are debt instruments of less than one year maturity. It includes collateralised borrowing & lending obligation, certificate of deposits, commercial papers etc. Investment in Money Market Instrument supports for better liquidity management.

TRACKING AND ACCESSING YOUR INVESTMENTS

You can monitor your investments

- On our website (https://lifeinsurance.adityabirlacapital.com);
- Through the semi-annual statement detailing the number of units you have in each fund and their respective unit price as of the last policy anniversary; and
- Through the published unit prices of all funds on our website

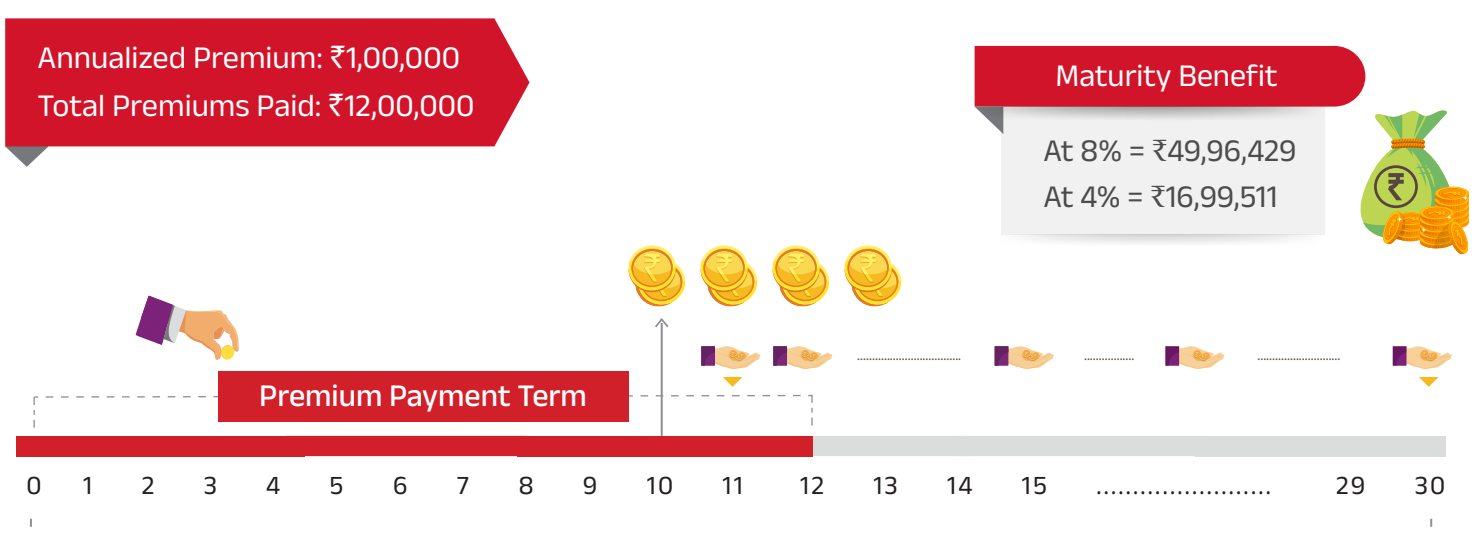
HOW DOES THE PLAN WORK

Case Study

Scenario 1(a): Mr. Agnihotri aged 35 years purchases ABSLI Salaried Suraksha ULIP with the details as given below:

He chooses Sum Assured as his starting input point. Sum Assured: ₹1,00,00,000 | Sum Assured Multiple: 100X | Annualized Premium: ₹1,00,000 | Premium Payment Term: 12 years | Policy Term: 30 years | Investment Option: Self-Managed Option | Fund Chosen: Maximizer | Premium Payment Mode: Annual

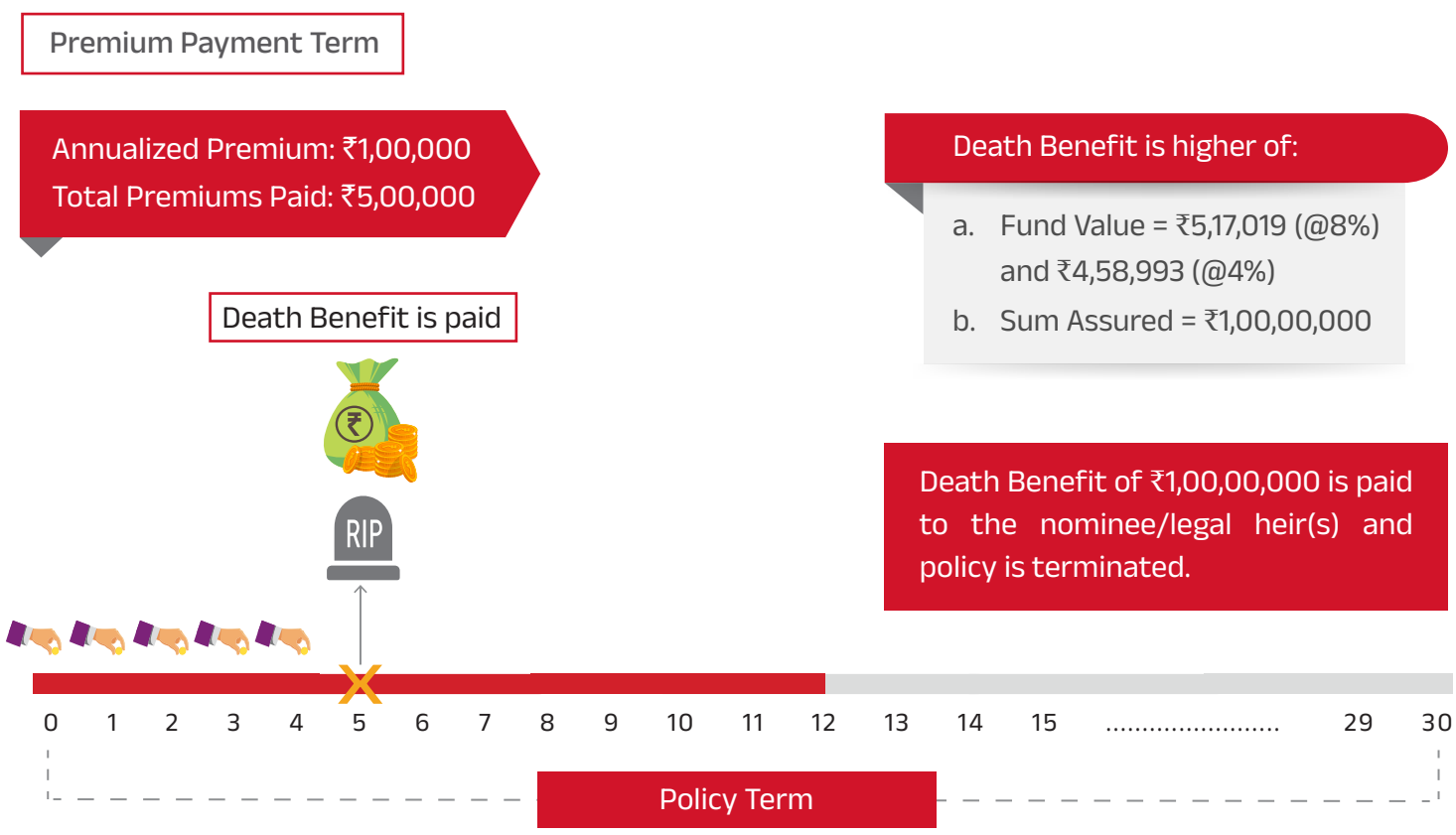
Mr. Agnihotri survives the entire policy term. Return of charges will be added back to the fund value in the form of additional units.



Return of 2X Premium Allocation Charge	2X Premium Allocation Charge returned at the end of years 10 to 13 and added to the Fund Value
Return of 2X Mortality Charge	2X Mortality charge returned from Year 11 till end of Policy Term and added to the Fund Value

Scenario 1(b):

In case of Mr. Agnihotri's unfortunate death in the 5th policy year, the death benefit will be calculated as mentioned below:



The Policy terminates on payment of Death Benefit.

OTHER FLEXIBILITIES

Fund Switching	If you have selected Self-managed/Systematic Transfer Investment Option then, you can switch from one fund to another fund, provided the switched amount is at least ₹5,000. Switches are not available under Systematic Transfer Option when the funds are in Liquid Plus fund. 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.
Change in Investment Option	You can choose to allocate your Annualized Premium in either of the 5 investment options, • Self-Managed Investment Option • Smart Investment Option • Systematic Transfer Investment Option • Return Optimiser Investment Option • Life Cycle Investment Option. You can change from one investment option to another investment option after the first policy year and only one Investment Option can be selected at a time.
Risk Profile Switching Under Smart Investment Option & Life Cycle Investment Option	Risk Profile Switching is applicable only under Smart Investment & Life Cycle Investment Option where you can switch to a different risk profile, free of charge, at any time during the policy term. The fund is automatically rebalanced after the Risk Profile Switch, according to the applicable percentages under the Smart Investment & Life Cycle Investment option at that time. All Annualized Premiums paid from that point onwards will be invested in Maximiser and Income Advantage based on the new risk profile.
Premium Redirection	You can opt to redirect future premiums under the Self-Managed option by giving a written request and specifying percentage allocation amongst available 18 fund options. You can opt to redirect future premiums under Systematic Transfer Option by giving a written request and specifying percentage allocation amongst available 4 fund options. Premium Redirection is not available under Systematic Transfer Option when the funds are in Liquid Plus fund. 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.
Reduction of Sum Assured	The Policyholder on completion of first five policy years, has an option to decrease the Sum Assured (and correspondingly the Sum Assured Multiple) by up to 50% of the Sum Assured chosen at inception, subject to a minimum Sum Assured under the product, 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 Sum Assured once reduced cannot be subsequently increased. b. Annualized Premium will remain unchanged. c. The attached Rider to the policy (if any) shall lapse if the Reduction of Sum Assured option is chosen. Charges and the benefits shall be applicable as per the new reduced Sum Assured, wherever applicable.
Addition/Closure of Fund	With the prior approval from the IRDAI we may from time to time add new funds under your policy. We will inform you of such addition no later than 60 days after it is made available under your policy. With the prior approval from the IRDAI we may at any time close a fund available in your policy. We will inform you in writing of such closure no later than 60 days before we close the fund, and You will be requested to select an alternative fund. Unless we receive specific instructions from you by the time, we close the fund, all units in the fund will be switched to the most conservative fund then available in your policy. Income Advantage is currently our conservative fund. However, we can declare from time to time another fund as the most conservative in your policy.
Unit Encashment Conditions	The units are encashed based on the Net Asset Value per unit applicable as per the current regulatory guidelines. The redemption of Units shall be effected by cancelling the units from the particular ABSLI Fund based on the specific written request by You. In case of premiums or fund switch request received along with the cash, demand draft or local cheque payable at par at any of the offices of the company by duly authorized officials up to the cut off time of 3.00 PM, the unit price determined at the close of that business day shall be applicable. For outstation cheques/ demand draft, the closing NAV of the day on which cheque / demand draft is credited to any of the company's bank account shall be applicable. In case of request for encashing units from a fund is received at any of the offices of the company by duly authorized officials up to the cut off time of 3.00 PM, the unit price determined at the close of that business day shall be applicable. For the premium investment, fund switch or encashment requests received after the cut-off time, the unit price determined at the close of the next business day will be applicable. Number of units allocated in the fund equals the monetary amount invested in the fund divided by its unit price. Units will be allocated: a. When Annualized Premium is received; b. When a Policyholder decides to switch monies from one fund to another. Number of units redeemed from the fund equals the monetary amount encashed from a fund divided by its unit price. Units are redeemed: a. When a request for partial withdrawal is received; b. When a request for switch is received. Unless specifically instructed by You, units will be redeemed from all funds in the policy in proportion to their value at that time. On each monthly processing date, policy charges will be covered by redeeming units from all funds from the policy in proportion to the value at that time. Termination of the policy will result in redemption of all units in all funds under the policy at that time. The above-mentioned cut-off timings are subject to change according to applicable regulations.

Partial Withdrawal	You are allowed to make unlimited partial withdrawals from the Fund Value at any time after five complete policy years provided the attained age of Policyholder is 18 years or above. The minimum amount of partial withdrawal is ₹5,000 and maximum of 25% of the Fund Value. You are required to maintain a minimum Fund Value of one Annualized Premium. The total amount of partial withdrawal during a policy year shall not exceed 50% of the Fund Value at the time of partial withdrawal(s). The partial withdrawal limit is set to ensure that it does not result in termination of the policy. There is no charge for exercising partial withdrawal facility. You shall not be allowed to exercise this option during the period of Policy discontinuance and the settlement period.
Settlement Option	You may, at least fifteen (15) days prior to the maturity date opt for a Settlement Option, in which case we will continue to manage the funds for You and make periodic payments. The policy will continue after the maturity date for a period not exceeding five (5) years from the maturity date. If the settlement option is opted, you will have to instruct the Company on settlement period (up to 5 years) and the frequency (monthly, quarterly, semi-annual or annual) of payouts. Under settlement option, the balance number of units in the fund at the start of the settlement period will be divided in equal instalments for payout over the settlement period. The first instalment under Settlement Option is paid on the date of maturity. 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 paid and Mortality Charges will be deducted basis the Sum at Risk. You shall continue to bear all investment risks. Units will be cancelled at the prevailing NAV to make periodic payments of the Fund Value. During the settlement period, Partial Withdrawal is not allowed, however, Fund Switches is allowed. In case of the death of the Life Insured during the settlement period, the Fund Value subject to a minimum of 105% of Total Annualized Premiums paid, prevailing as on the date of death, will be paid. At any time, You may opt out of the settlement option, We shall close the Unit Account on the date of receipt of such request and pay the prevailing Fund Value.

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 Withdrawal will start from the policy year chosen by you, until the end of 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.

YOUR POLICY CHARGES

Premium Allocation Charge

A Premium Allocation Charge is levied on the Annualized 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 (p.a.) is as follows:

Policy Year	% of Annualized premium received
1	12.00%
2	6.00%
3	4.00%
4	3.00%
5+	Nil

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 and 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

Policy Year	% Annualized Premium charged per month
Year 1 to 4	Nil
Year 5 and subsequent years	0.32% per month of the annualized premium increasing at 5% per annum on each policy anniversary.

The policy administration charge will be subject to the cap of ₹500 per month. This charge is guaranteed for the entire duration of the policy term.

Mortality Charge

Mortality charge is based on the Sum at Risk and is deducted at the start of each month by cancellation of units proportionately from each Fund under the policy at the time.

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*	0.66	0.85	1.84	5.37	11.39
Female	0.66	0.74	1.40	3.96	9.17

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

Mortality charges are guaranteed throughout the policy term. Please visit our website or ask your financial advisor for the rates applicable to you.

Miscellaneous Charges

Nil

Goods and Service Tax (GST)

GST, as applicable, will be extra and levied as per the extant tax laws.

Policy Discontinuance

Anytime during the policy term, if you fail to pay your policy's Annualized Premium on the due date, you will be given a Grace Period of 30-days (15-days in case your Annualized Premium is paid on a monthly basis) to pay the due premium, during which all the benefits will continue with the deduction of charges.

If we do not receive the entire due instalment premium by the end of the grace period, the following provisions shall apply.

(A) Discontinuance during the first five policy years

a. Upon expiry of the Grace Period, in case of discontinuance of policy due to non-payment of instalment premium, the Fund Value after deducting the applicable discontinuance /surrender charges as given below shall be credited to the **Linked Discontinued Policy Fund** and the risk cover, if any, shall cease immediately.
b. Your policy shall be provided a revival period of three years from due date of first unpaid premium. On the date of discontinuance, We shall communicate to you, the status of the policy, within three months of the due date of first unpaid instalment premium, and provide the option to revive the policy within the revival period of three years.
   i. In case you have opted to revive but do not revive the policy during the revival period, the proceeds in the **Linked Discontinued Policy Fund** shall be paid to you at the end of the revival period or lock-in period whichever is later. In case of revival period ending after lock-in period, the policy fund will remain in the Linked Discontinued Policy Fund till the end of revival period. The Fund Management Charges will be applicable during this period and no other charges will be levied.
   ii. In case you do not exercise the option as set out above, your policy shall continue without any risk cover and rider cover, if any, and the Fund Value shall remain invested in the Linked Discontinued Policy Fund. At the end of the lock-in period, the proceeds in the Linked Discontinued Fund shall be paid to you and your policy will terminate.
   iii. However, you will have an option to surrender the policy anytime and the proceeds in the Linked Discontinued Policy Fund shall be payable at the end of lock-in period or date of surrender whichever is later.

"Proceeds of the discontinued policies" means the Fund Value as on the date the policy was discontinued, after addition of interest. The income earned in the Linked Discontinued Policy Fund (less a Fund Management Charge of 0.50% per annum) will be subject to minimum guaranteed interest rate as prescribed by IRDAI. Currently, such minimum guaranteed interest rate is 4% per annum.

In case you revive your policy, Your risk cover will be restored, along with the investments made in the funds as chosen by you, out of the Linked Discontinued Policy Fund, less the applicable charges as given below in accordance with the terms and conditions of the policy.

ABSLI, at the time of revival:

i. Shall collect all due and unpaid premiums without charging any interest or fee.
ii. Shall levy Premium Allocation Charge as applicable during the discontinuance period. No other charges shall be levied.
iii. Shall add back to the Fund Value, the discontinuance / surrender charges deducted at the time of discontinuance of the policy.

In situations as per the Policy discontinuance provisions, where the company has transferred the Fund Value net of discontinuance charges to the Linked Discontinued Policy Fund, the Fund Value will be immediately released to the nominee in case of earlier death of Life Insured.

(B) Discontinuance after the first five policy years

a. Upon expiry of the Grace Period, in case of discontinuance of policy due to non-payment of premium after the lock-in period, your policy shall be converted into a reduced paid up policy with the Reduced paid-up Sum Assured i.e. original Sum Assured multiplied by the total number of Annualized Premiums paid to the original number of Annualized Premiums payable as per the terms and conditions of the policy. All charges as per terms and conditions of the policy shall be deducted during the revival period. However, the Mortality Charges shall be deducted based on the reduced paid up Sum Assured only.
b. On such discontinuance, we shall communicate to you, the status of the policy, within three months of the first unpaid instalment premium, and provide the following options:
   i. To revive the policy within the revival period of three years, or
   ii. To completely withdraw/ surrender the policy.
c. In case you opt to revive the policy but do not revive the policy during the revival period, the Fund Value shall be payable at the end of the revival period.
d. In case you do not exercise any option as set out above, Your policy will continue to be in Reduced paid up mode. At the end of the revival period the Fund Value shall be paid to you and your policy will terminate immediately.
e. However, you will have an option to surrender the policy anytime and the Fund Value shall be payable upon receipt of such request of surrender.

Where you revive the policy, the policy shall be revived restoring the original risk cover in accordance with the terms and conditions of the policy.

ABSLI, at the time of revival:

i. Shall collect all due and unpaid instalment premiums under base plan without charging any interest or fee.
ii. Shall levy premium allocation charge as applicable.
iii. Shall levy no other charges.

Revival of policy will be subject to following conditions:

i. You give the Company a written request to revive the policy; and
ii. You pay the Company all due and unpaid Annualized Premiums till date; and
iii. You give the Company evidence of insurability of the Life Insured as per the Board approved underwriting policy.

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

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

AP: Annualized Premium payable in a year; FV: Fund Value

Termination of Policy

The policy will be terminated at the earliest of:

- The date when there is complete withdrawal as per the Policy Discontinuance Provision; or
- The date when the Fund Value becomes zero; or
- The date of settlement of the Death Benefit; or
- The date when the Surrender Benefit is paid; or
- The date when the Maturity Benefit is paid; or
- The date of payment of free-look cancellation amount

Force Majeure

Force Majeure Event shall mean to include any acts of terrorism, fire, flood, earthquake, elements of nature or acts of God, war, riots, civil disorders, biological or chemical contamination, epidemics, pandemics, cyber-attack or technological breakdowns including but not limited to server failure, systems failure, nuclear risks, any government regulations or order or directives, strikes, lock-outs and labour disputes or any other events which are outside our reasonable control.

Upon occurrence of any such Force Majeure event, policy servicing and other administrative activities may get impacted and to that extent the performance obligation or delivery of such services shall be wholly or partially remain suspended during the continuance of such Force Majeure conditions. We shall not be liable to pay any damages or compensation for any non-performance due to force majeure event. The Company shall make reasonable effort to resume the services as applicable under the Policy upon returning of the normalcy once the Force Majeure Event ceases to exist.

Policy Loans

Policy loans are not allowed in this plan.

Tax Benefits

You may be entitled to certain applicable tax benefits on your premiums and rider benefits. Please note that all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. It is advisable to seek an independent tax advice.

Grace Period

If the Instalment Premium is not received by Us by the due dates, You will be given a Grace Period of 30 days (15 days in case the premium paying mode is monthly) to make the payment of due Instalment Premium(s), during which time all the benefits will continue inclusive of the risk cover and deduction of charges under the Policy will continue to remain in force. If the instalment Premium is not received by the end of the grace period, the policy will be treated as per provisions in discontinuance Section.

Free-look Period

You will have the right to return the Policy to Us within 30 days 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 Instalment Premiums plus all Charges levied (excluding the Fund Management Charge) by cancellation of Units once We receive Your written notice of cancellation (along with reasons thereof) together with the original Policy documents. We will reduce the amount of the refund by the proportionate risk premium and expenses incurred by Us on medical examination of the Life Insured and stamp duty charges in accordance with the IRDAI (Protection of Policyholders Interest) Regulations, 2024.

Unit Price

At the end of every business day, we will determine the value of each fund.

The net asset value (NAV) is determined based on (the market value of investments held by the fund plus the value of any current assets less the value of any current liabilities & provisions, if any) divided by (the number of units existing at valuation date before creation or redemption of any units)

We publish the unit price of all funds on our website https://lifeinsurance.adityabirlacapital.com

Exclusions

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 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 Fund Value as available on the date of intimation of death.

Nomination

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on the nomination, please refer to our website https://lifeinsurance.adityabirlacapital.com .

Assignment

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time. For more details on the assignment, please refer to our website https://lifeinsurance.adityabirlacapital.com

Prohibition of Rebates – Section 41 of the Insurance Act, 1938

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to ten lakh rupees.

Fraud and Mis-statement

As per the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. For more details on Section 45 of the Insurance Act, please refer to our website https://lifeinsurance.adityabirlacapital.com .

Important Notes & Disclaimer:

- This is a unit-linked non-participating individual life insurance savings plan.
- This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI).
- Aditya Birla Sun Life Insurance and ABSLI Salaried Suraksha ULIP are only the names of the Company and Policy respectively and do not in any way indicate their quality, future prospects or returns.
- The name of the funds offered in this plan does not in any indicate their quality, future prospects or returns.
- The value of the 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. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document.
- 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 fund and factors influencing the capital market and the Policyholder is responsible for his/her decisions.
- 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, smokers or people having hazardous occupations etc.
- This brochure contains only the salient features of the plan. For further details, please refer to the policy contract.
- This product shall also be available for sales through online channel.
- In the Unit Linked Policy, the investment risk in the investment portfolio is borne by the Policyholder.
- Tax benefits may be available as per prevailing tax laws. For more details and clarification call your ABSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.
- “We”, “Us”, “Our” or “the Company” or “ABSLI” means Aditya Birla Sun Life Insurance Company Limited.
- “You” or “Your” means the Policyholder.
- Policyholder and Life Insured can be different under this product.

For other terms and conditions, request your Agent Advisor or intermediaries for giving a detailed presentation of the product before concluding the sale. Should you need any further information from us, please contact us on the below mentioned address and numbers.

About Aditya Birla Sun Life Insurance Company Limited

Aditya Birla Sun Life Insurance Company Limited ("ABSLI") is a part of Aditya Birla Capital Ltd ("ABCL"). ABSLI was incorporated on August 4th, 2000, and commenced operations on January 17th, 2001. ABSLI is a 51:49 a joint venture between the Aditya Birla Group and Sun Life Financial Inc., an international financial services organization in Canada.

ABSLI offers a range of products across the customer's life cycle, including children future plans, wealth protection plans, retirement and pension solutions, health plans, traditional term plans and Unit Linked Insurance Plans ("ULIPs").

As of June 30, 2025 total AUM of ABSLI stood at 103,817 Cr. ABSLI recorded a gross premium income of Rs.3,594 Cr with Individual Business FYP with Single Premium at 10% of Rs. 795 Cr registering a growth of 23.4%. Renewal Premium grew by 18% with gross Individual and Group segment.

ABSLI has a nationwide distribution presence through 440+ branches, 12 bancassurance partners, 6 distribution channels, over 65,000+ direct selling agents, other Corporate Agents and Brokers through its website. The company has over 30,000+ employees and 28.44 lakh active customers.

About Aditya Birla Capital Limited

Aditya Birla Capital Limited ("ABCL") is a listed systemically important non-deposit taking Non-Banking Financial Company (NBFC) and the holding company of the financial services businesses. ABCL and its subsidiaries/JVs provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycles. Powered by over 61,600 employees, the businesses of ABCL have a nationwide reach with over 1,690 branches and more than 200,000 agents/channel partners along with several bank partners.

ABCL and its subsidiaries/JVs manage aggregate assets under management of over Rs. 5.53 Lakh Crore with a consolidated lending book of over Rs 1.65 Lakh Crore as of June 30, 2025.

Aditya Birla Capital Limited is a part of the US$67 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500. Anchored by an extraordinary force of over 227,500 employees belonging to 100 nationalities, the Group is built on a strong foundation of stakeholder value creation. With over seven decades of responsible business practices, the Group's businesses have grown into global powerhouses in a wide range of sectors - from metals to cement, fashion to financial services and textiles to trading. Today, about 42% of the Group revenues flow from overseas operations that span 41 countries across six continents.

For more information, visit www.adityabirlacapital.com

Aditya Birla Sun Life Insurance Co. Ltd.

ADITYA BIRLA CAPITAL
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 11 read with Schedule II of Income Tax Act, 2025, 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." 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 Salaried Suraksha ULIP 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 quaity 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
Website: https://lifeinsurance.adityabirlacapital.com IRDAI Reg No.109 CIN: U99999MH2000PLC128110
UIN: 109L145V01 ADV/9/25-26/1064

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus orinvestment of premiums. Public receiving such phone calls are requested to lodge a police complaint.