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.



Grow your wealth for an easy win in your second innings

Aditya Birla Sun Life Insurance Wealth Secure Plan

A non-participating unit linked life insurance plan

Aditya Birla Sun Life Insurance Company Limited

ADITYA BIRLA CAPITAL

LIFE INSURANCE

ABSLI WEALTH SECURE PLAN – AN OVERVIEW

In order to build a better life and realise your dreams, you always need to plan ahead. That's why you need a savings plan that helps you attain you 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 OF ABSLI WEALTH SECURE PLAN

The salient benefits of the plan are



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 under Section 123 and Section 11 read with Schedule II of the Income Tax Act, 2025

PLAN AT A GLANCE

Product Specifications	
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

BEFORE YOUR READ ANY FURTHER

ABSLI Wealth Secure Plan is a non-participating unit-linked life insurance plan. All unit-linked life insurance plans are different from traditional insurance plans and are subject to different risk factors. The name of this plan and that of the segregated funds do not in any way indicate the quality of the plan or future returns.

In this plan, the investment risk in the segregated funds chosen by you is borne by you. Segregated funds are subject to investment risks and unit prices may go up or down reflecting the market value of the underlying assets. Past performance is no guarantee of future results.

YOUR CHOICES AT INCEPTION

1. **Basic Premium[1] –** is equal to your Annualized premium which you commit to pay regularly during the premium paying term excluding taxes, rider premiums and underwriting extra premiums on riders if any. Your Basic Sum Assured will be determined based on the basic premium amount you commit to pay in a policy year.
2. **Basic Sum Assured –** is the minimum death benefit payable on the death of the life insured and is equal to 10 times of your Annualized Premium.
3. **Pay Mode –** you can pay basic premium in monthly, quarterly, semi-annual or annual instalments. Please ask your financial advisor for details about the range of convenient payment methods we offer.
4. **Investment Options -** you have a choice to invest your money in the 'LifeCycle' Option, the 'Systematic Transfer' Option or the 'Self-Managed' Option. LifeCycle Option is for individuals who would like their investments to alter over time based on their age and risk profile. Systematic Transfer Option is for individuals who would like to eliminate the need to time one's investments in the market. Self-Managed Option is for individuals who would like to have control over their investment.

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 ₹5,000 and at any point the total top-up premiums paid cannot exceed the total basic premiums paid to date. Top-up Sum Assured will be 125% of the top-up premium being paid.

Your Sum Assured[2] under the plan is the total of Basic Sum Assured and Top-up Sum Assured.

The Basic Premium and any Top-up Premium net of premium allocation charges will be used to purchase units in the various segregated fund/s offered under this plan and as chosen by you. The units purchased in the segregated fund is the monetary amount allocated to the segregated fund divided by its then prevailing unit price.

Basic Fund Value is equal to the number of units pertaining to basic premiums allocated to the segregated fund/s chosen by you multiplied by its then prevailing unit price
Top-up Fund Value, if any is equal to the number of units pertaining to top-up premiums allocated to the segregated fund/s chosen by you multiplied by its then prevailing unit price
Policy Fund Value under this plan is the total of Basic Fund Value and Top-Up Fund Value, if any. The Policy Fund Value represents the total value of your investments to date and is the balance of all units allocated to the segregated fund/s chosen by you multiplied by its then prevailing unit price.

[1]Where the life insured and proposer/policyholder is different, on death of the proposer/policyholder the premiums will not be automatically waived off. The legal heir/s of the proposer/policyholder has to continue paying premiums to maintain the policy.

[2]Sum Assured is reduced for partial withdrawals as explained later.

YOUR BENEFITS

Benefits	Details
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
Death Benefit[3]	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 • Top-up 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 payable after partial withdrawals shall never be less than Annualized Premium multiplied by 10. At all times, if the policy has not been discontinued, 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 and top up fund values, during the two year period immediately preceding the death of the life assured. In case where the death of the Life Insured takes place prior to risk commencement date, the basic premiums paid (excluding GST, if any) shall be payable as the Death Benefit. Where a policy is issued on a minor life, the policy will vest in life insured after attainment of majority of the life assured. [3]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.
Surrender Benefit	In case of emergencies, you can surrender your policy to us anytime during the policy term. Any such surrender will be treated according to the provisions as mentioned in Policy Discontinuance section.
Customisable Benefits	For added protection, ABSLI Wealth Secure Plan can be enhanced by the following riders for 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 • Death of the policyholder (only if other than the Life Insured) 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 paying term. Please refer to detailed brochures on riders, consult your financial advisor or visit our website for further details. • **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 (except ABSLI Accidental Death Benefit Rider Plus) 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 OPTIONS

Under ABSLI Wealth Secure Plan, you decide how to invest your premiums in one of the three investment options - LifeCycle Option, Systematic Transfer Option or the Self-Managed Option. At any time after one year while your policy is in effect, you can change your investment option

1) LifeCycle 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**. Your portfolio will then be managed and administered by us, saving you the time and effort involved. We automatically shift your investments from riskier assets to safer assets progressively with your age.

We will invest your premiums 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. Details about these two funds are explained later.

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):

Risk Profile	Age (years)					
	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%

For example – if person A aged 35 years, opts for LifeCycle Option and a moderate risk profile, then based on the age and the risk profile the investment portfolio will change with time as below:

Age (years)	Percentage of investments in	
	Maximiser	Income Advantage
31-40	60%	40%
41-50	50%	50%
51-60	35%	65%
61-70	20%	80%
71+	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.

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 at no additional charge.

2) Systematic Transfer Investment Option:

The Systematic Transfer Option safeguards your wealth against the market volatilities and is available only if you have opted for annual mode. Under the Systematic Transfer Option, your premium (net of premium allocation charge) shall be first allocated to Liquid Plus fund option and thereafter 1/12th of the allocated amount shall be transferred to a segregated fund(s) of your choice. You may choose up to a maximum of four segregated fund out of Enhancer, Creator, Multiplier, Super 20, Income Advantage, Maximiser, MNC, Pure Equity and Value & Momentum for your premiums to be transferred to. The transfers to your chosen segregated fund(s) will take place monthly on 1st, 8th, 15th or 22nd of the month as selected by you.

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.

For example – if person A aged 35 years, opts for Systematic Transfer Option with transfers on 15th of every month to Super 20:

Premium/s net of premium allocation charges will be allocated in Liquid Plus Fund and thereafter on 15th of every month, 1/12th of initially allocated amount shall be automatically transferred to Super 20 Fund.

3) Self-Managed Option

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

Our 16 segregated funds range from 100% debt to 100% equity to suit your particular needs and risk appetite – Liquid Plus, Income Advantage, Assure, Protector, Builder, Enhancer, Creator, Asset Allocation, Magnifier, Maximiser, Multiplier, Super 20, Pure Equity, Value & Momentum, Capped Nifty Index and MNC. If you wish to diversify your risk, you can choose to allocate your premium in varying proportions amongst the 15 segregated 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 segregated fund be in increments of 5%, ranging from 5% to 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 segregated fund to another at any time provided the switched amount is for at least ₹5,000.

SEGREGATED 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 – upto one year maturity.
Strategy: Fund will invest in high quality short-term fixed income instruments – upto 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.

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 segregated 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 seeking, higher returns with a balanced equity-debt exposure.
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 policyholders. 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 policyholders. The fund will also maintain reasonable level of liquidity.

Super 20 (ULIF01723/06/09BSLSUPER20109)
Objective: To generate long-term capital appreciation for policyholders 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.

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.

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.

Schedule A

The portfolio of different funds is given below:

Segregated Fund	Segregated 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%
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 & Assure, 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 segregated fund and their respective unit price as of the last policy anniversary; and
- through the published unit prices of all segregated funds on our website as well as in the newspapers

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 ₹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.

OUR POLICY CHARGES

Premium Allocation Charge

A premium allocation charge is levied on the Basic and Top-Up Premium when received:

- 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.

We may change the fund management charge under any segregated fund at any time subject to a maximum of 1.35% p.a. in the future subject to IRDAI approval.

Policy Administration Charge

The policy administration charge is ₹20 per month for the first five policy years. It shall increase to ₹25 per month in the sixth year and inflate at 5% p.a. thereafter, subject to a maximum of ₹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.

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

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

Miscellaneous Charges

We currently charge ₹50 per request 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 ₹500 per request in the future. Any increase in the miscellaneous charges will be subject to IRDAI approval.

Goods and Service Tax (GST)

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

IRDAI Approval

Only when specified and within stated limits, we may increase a particular charge at any time in the future. We, however, need to get prior approval from the IRDAI before such charge increase is effective. Otherwise, all other charges in this policy are guaranteed to never increase during the tenure of the policy.

Policy Discontinuance

Throughout the Policy Term, you are given a grace period of 30-days (15-days in case your basic 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 installment 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 premium anytime during the first five policy years, the Policy fund value after deducting the applicable discontinuance charges as below shall be credited to the discontinued policy fund and the risk cover, if any, shall cease.

b. All such discontinued policies shall be provided a revival period of three years from due date of first unpaid premium. On such discontinuance, ABSLI shall communicate the status of the policy, within three months of the due date of first unpaid premium, to the policyholder and provide the option to revive the policy within the revival period of three years.

   i. In case the policyholder opts to revive but does not revive the policy during the revival period, the policy fund value in the discontinued policy fund shall be paid to the policyholder 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 invested in the discontinued policy fund till the end of revival period. The Fund management charges of discontinued policy fund will be applicable during this period and no other charges will be applied.

   ii. In case the policyholder does not exercise any option as set out above, the policy shall continue without any risk cover, if any, and the policy fund value shall remain invested in the discontinued policy fund. At the end of the lock-in period, the policy fund value in the discontinued policy fund shall be paid to the policyholder and the policy shall terminate.

   iii. However, the policyholder has an option to surrender the policy anytime and then policy fund value in the discontinued policy fund shall be payable at the end of lock-in period or date of surrender whichever is later

The income earned in the Linked Discontinued Policy Fund net of fund management charge of 0.50% p.a. will be subject to a minimum guaranteed interest rate as prescribed by IRDAI. Currently, such minimum guaranteed interest rate is 4% per annum.

Where the policyholder revives the policy, the policy shall be revived restoring the risk cover, along with the investments made in the segregated funds as chosen by the policyholder, out of the discontinued policy fund, less the applicable charges.

ABSLI, at the time of revival:

i. Shall collect all due and unpaid premiums without charging any interest or fee.
ii. Shall levy policy administration charge and premium allocation charge as applicable during the discontinuance period. No other charges shall be levied.
iii. Shall add back to the policy fund, the discontinuance charges deducted at the time of discontinuance of the policy.

In situations as per the policy discontinuance provision, where the company has transferred the policy fund value net of discontinuance charge to the Linked Discontinued Policy Fund, the policy fund value will be immediately released to the nominee in case of earlier death of life insured.

(B) Discontinuance of the policy after completion of five policy years

i. Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of 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.
ii. 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 following options:
    1. To revive the policy within the revival period of three years, or
    2. Complete withdrawal of the policy.
iii. In case the policyholder opts to revive the policy but does not revive the policy during the revival period, the policy fund value shall be paid to the policyholder at the end of the revival period.
iv. In case the policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the policy fund value shall be paid to the policyholder and the policy shall terminate.
v. However, the policyholder has an option to surrender the policy anytime and then the policy fund value shall be payable.

Where the policyholder revives 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 premiums under base plan without charging any interest or fee.
ii. Shall levy premium allocation charge as applicable

The discontinuance charge applicable on policy discontinuance or surrender is as follows -

Policy Year of Discontinuance	Annualized Premium up to ₹50,000/-	For Annualized Premium more than ₹50,000/-
In Policy Year 1	Lower of 20% of AP, 20% of BFV, ₹3,000	Lower of 6% of AP, 6% of BFV, ₹6,000
In Policy Year 2	Lower of 15% of AP, 15% of BFV, ₹2,000	Lower of 4% of AP, 4% of BFV, ₹5,000
In Policy Year 3	Lower of 10% of AP, 10% of BFV, ₹1,500	Lower of 3% of AP, 3% of BFV, ₹4,000
In Policy Year 4	Lower of 5% of AP, 5% of BFV, ₹1,000	Lower of 2% of AP, 2% of BFV, ₹2,000
In Policy Year 5	Nil	Nil

Where AP is Annualized Premium payable in a policy year and BFV is Basic Fund Value.

No discontinuance charge shall be levied on top-up premiums

Policy Loans

Policy loans are not allowed in this plan.

Current Tax Benefits

As per extant tax laws, this plan offers tax benefits under Section 123 and Section 11 read with Schedule II of the Income Tax Act, 2025, subject to fulfillment of the other conditions of the respective sections prescribed therein.

You are advised to consult your tax advisor for details.

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.

Addition / Closure of Segregated Fund

With the approval from the IRDAI we may from time to time add new segregated 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 approval from the IRDAI we may at any time close a segregated fund available in your policy. We will inform you in writing of such closure no later than 60 days before we actually close the segregated fund.

Allocation / Redemption of Units

On each business day, the instructions for investing in or encashing units from a segregated fund must be received and accepted by 3.00 p.m. Instructions accepted by us up to the cut-off time are executed using the unit price determined at the end of that business day. Instructions accepted by us after the cut-off time will be executed using the unit price determined by us at the end of the next business day.

Instruction to invest is deemed accepted by us when we receive cash, demand draft or local cheque at any of our offices by duly authorized officials. For outstation cheque, instruction to invest is deemed accepted by us only on the day we receive credit in any of our bank accounts. The number of units allocated equals the monetary amount invested in a segregated fund divided by its unit price at that time. Units are allocated when we receive a premium, when guaranteed additions are added to the Policy fund value or when we execute your request to switch units from another segregated fund (as applicable to your policy).

The number of units redeemed equals the monetary amount encashed from a segregated fund divided by its unit price at that time. Units are redeemed when we execute your request for a partial withdrawal or when we execute your request to switch units to another segregated fund (as applicable to your policy).

On each monthly processing date, policy charges will be covered by redeeming units from all segregated funds under your policy in proportion to their value at that time.

Unit Price

On each business day and for each segregated fund, we determine the unit price by dividing the net asset value (NAV) of the segregated fund at the valuation time by the number of units in existence for the segregated fund in question. We publish the unit price of all segregated funds on our website https://lifeinsurance.adityabirlacapital.com

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) divided by (the number of units existing at valuation date before creation or redemption of any units).

Exclusions

Suicide:
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.

Reduction of Premium Payment Term:

The policyholder shall have an option to reduce the premium payment term provided the policy is inforce 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.

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 liable for a penalty 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 .

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, 2024, total AUM of ABSLI stood at Rs.90,682 Crore (22% Increase YOY). ABSLI recorded a gross premium income of Rs.3,986 Crore in Q1 FY25 and registering a y-o-y growth of 28% in Gross Premium with Individual Business FYP with Single Premium at 10% at Rs 644 Crore. ABSLI has a nationwide distribution presence through 380+ branches, 11 bancassurance partners, 6 distribution channels, over 56000+ direct selling agents, other Corporate Agents and Brokers through its website. The company has over 25,000 employees and 20.03 lakh active customers.

About Aditya Birla Capital Limited

Aditya Birla Capital Limited ("ABCL") is the holding company for the financial services businesses of the Aditya Birla Group. Through its subsidiaries/JVs, ABCL provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycle. Powered by over 50,000 employees, the businesses of ABCL have a nationwide reach with over 1,505 branches and more than 200,000 agents/channel partners along with several bank partners.

As of June 30, 2024, Aditya Birla Capital Limited manages aggregate assets under management of Rs. 4.63 Lakh Crore with a consolidated lending book of Rs 1.27 Lakh Crore through its subsidiaries/JVs.

Aditya Birla Capital Limited is a part of the US$66 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500. Anchored by an extraordinary force of over 187,000 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, over 50% of the Group's revenues flow from overseas operations that span over 40 countries in North and South America, Africa, Asia, and Europe.

For more information, visit www.adityabirlacapital.com.

RISK FACTORS AND DISCLAIMERS

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI):

This is a non-participating unit linked life insurance plan. 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, 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 charges are guaranteed throughout the term of the policy unless specifically mentioned and subject to IRDAI approval. 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. 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 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. This brochure contains the salient features of the plan. For further details please refer to the policy contract. Tax benefits are subject to changes in the 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.

Aditya Birla Sun Life Insurance Company Limited

ADITYA BIRLA CAPITAL

LIFE INSURANCE

Life Insurance coverage is available in this product.

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 Wealth Secure Plan 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: 109L074V05 ADV/8/24-25/1349

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.