

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 surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.

Get Twofold Security:
Shield with Protection
of a Term Plan + Grow
your wealth with ULIP

ABSLI Param Suraksha

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



KEY BENEFITS



Opt for life insurance cover up to 30X*



Get 2X Premium Allocation Charges & 2X Mortality Charges back



Choose from 5 investment strategies and 19 funds



Enhanced protection through ADB¹ Plus Rider, CCI² Rider & WOP³ Rider

HOW DOES THE PLAN WORK?

Male | Age: 35 Years | Annualized Premium: ₹1,00,000 | Premium Payment Term: 8 years
Policy Term: 15 years | Investment Option: Return Optimiser Option | Sum Assured Multiple: 20X | Sum Assured: ₹20,00,000

₹1,00,000

Per year,
for 8 years

GIVE

Total Benefit
@8% return[#]
₹15,19,761

@4% return[#]
₹9,64,670

GET



¹**Accidental Death Benefit Plus Rider** Sum Assured: ₹20,00,000 | Accidental Death Benefit Plus Rider Premium: ₹1,960



²**Comprehensive Critical Illness Rider** Variant: Platinum (64 CI Cover) | Comprehensive Critical Illness Rider Sum Assured: 100% of base Sum Assured = ₹20,00,000 | Comprehensive Critical Illness Rider Premium: ₹14,380



³**Waiver of Premium Rider** Premium: ₹3,397

Life insurance coverage is available in this product.

*Maximum Sum Assured Multiple varies basis Age & PT chosen at inception of the policy.

[#]These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance.

As per section 10(10D) of the Income-tax Act, 1961, 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 Param Suraksha 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 quality 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).

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). GST and any other applicable taxes will be added (extra) to Your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. “We”, “Us”, “Our” or “the Company” or “ABSLI” means Aditya Birla Sun Life Insurance Company Limited. “You” or “Your” means the Policyholder. For other terms and conditions, request your Agent Advisor or intermediaries for giving a detailed presentation of the product before concluding the sale. For more details on risk factors, terms and conditions, please read sales brochure before concluding the sale. Should you need any further information from us, please contact us on the below mentioned address and numbers. Please refer rider brochure for more details. ABSLI Accidental Death Benefit Plus Rider (UIN: 109A024V01). ABSLI Waiver of Premium Rider (UIN: 109A039V01). ABSLI Comprehensive Critical Illness Rider (UIN: 109A041V01).

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. Toll free: 1-800-270-7000 Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN:109L149V01 ADV/8/24-25/1207

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