

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.

Double Up on  
Financial Security:  
Protect like a Term  
Plan, Grow like a ULIP!

ABSLI Salaried Suraksha ULIP

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



ABSLI Salaried Suraksha ULIP, a unit-linked non-participating individual life insurance savings plan, an exclusive product tailored specially for salaried individuals, that grows your wealth through market linked returns along with providing ample protection to your loved ones with Life Insurance cover.

Key Features:

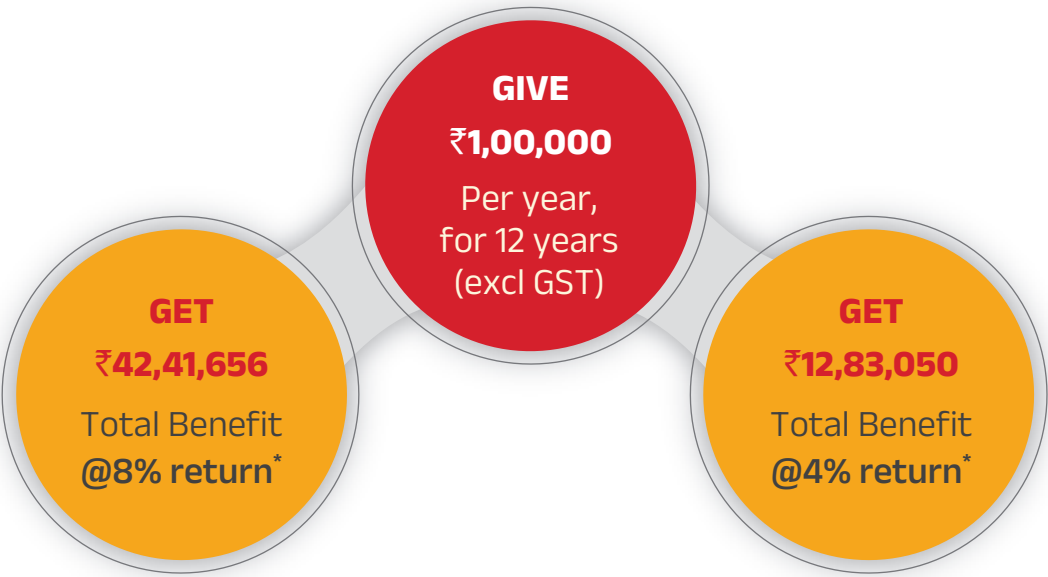
-  Choice of Life Insurance cover as high as 125X basis the Age/PPT/PT chosen at policy inception
-  Return of 2X Premium Allocation Charges from end of 10<sup>th</sup> year to 13<sup>th</sup> year to boost your Fund Value
-  Return of 2X Mortality Charges from 11<sup>th</sup> policy year till the end 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
-  Get enhanced protection through Comprehensive Critical Illness Rider, Accidental Death Benefit Plus Rider and Waiver of Premium Rider

How Does The Plan Work?

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.

Base Sum Assured: ₹1,00,00,000 | Sum Assured Multiple: 100X | Annualized Premium: ₹1,00,000  
Premium Payment Term: 12 years | Policy Term: 30 years | Premium Payment Mode: Annual  
Investment Option: Self-Managed Option | Fund Chosen: Maximizer

**Accidental Death Benefit Plus Rider** Premium: ₹9,800  
**Comprehensive Critical Illness Rider** variant: Silver | Comprehensive Critical Illness Rider Sum Assured: 30% of Base Product Sum Assured = ₹30,00,000 | Comprehensive Critical Illness Rider Premium: ₹21,300  
**Waiver Of Premium Rider** Premium: ₹3,828



**\*Includes the following:**  
**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

Aditya Birla Sun Life Insurance Co. Ltd.



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 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).

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a unit-linked non-participating individual life insurance savings plan. 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. This product shall also be available for sales through online channel. Policies sourced through POS channel will not have any medical examination. Tax benefits may be available as per prevailing tax laws. All policy benefits are subject to policy being in force. “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. In all situations, it is ensured that the Policyholder has an insurable interest in the Life Insured. 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. For more details on risk factors, terms and conditions, please read the sales brochure before concluding the sale. 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. Registered Office: One World Centre Tower 1, 16<sup>th</sup> Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. IRDAI Reg No.109. Toll Free No. 1-800-270-7000. Company Website: <https://lifeinsurance.adityabirlacapital.com>. CIN: U99999MH2000PLC128110 UIN: 109L145V01 ADV/5/24-25/192