Get **life cover** to protect
yourself and your family!



#EVERY INDIAN PROTECTED

ABSLI

Pratham Suraksha Plan

Life cover of ₹10–25 Lakhs
with all premiums back at maturity

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

Aditya Birla Sun Life
Insurance Company Ltd.

ADITYA BIRLA CAPITAL
LIFE INSURANCE

ABOUT ABSLI PRATHAM SURAKSHA PLAN

Take your first step towards protection with ABSLI Pratham Suraksha Plan. An affordable protection plan that offers dual benefits of life cover to secure your family's financial future and return of all premiums paid on survival till maturity. Because protecting your loved ones shouldn't mean compromising on your future goals.

KEY FEATURES OF ABSLI PRATHAM SURAKSHA PLAN



Dual benefits of Term life cover with return of premium on maturity



Female discount of 10% on all premiums payable for female lives



Flexibility to pay premium – Limited Pay for 7, 10, 12 years or Regular Pay



Choice of policy term 15 to 30 years based on your needs



Enhanced protection through our comprehensive riders

ELIGIBILITY CRITERIA

<table>
<tr><td>Coverage</td><td>All Individuals (Male | Female | Transgender)</td></tr>
<tr><td>Age at Entry (Minimum/Maximum)</td><td>18 Years / 50 Years</td></tr>
<tr><td>Age at Maturity (Minimum/Maximum)</td><td>33 Years / 70 Years</td></tr>
<tr><td>Premium Payment Term (PPT)
&
Policy Term (PT)</td><td>
<table>
<tr><th colspan="2">PPT</th><th>Minimum PT</th><th>Maximum PT</th></tr>
<tr><td rowspan="3">Limited Pay</td><td>7 years</td><td>15 years</td><td rowspan="4">30 years</td></tr>
<tr><td>10 years</td><td>15 years</td></tr>
<tr><td>12 years</td><td>17 years</td></tr>
<tr><td colspan="2">Regular Pay</td><td>15 years</td></tr>
</table>
</td></tr>
<tr><td>Premium Payment Modes and Modal Factors</td><td>Annual | Semi-Annual | Quarterly | Monthly
<table>
<tr><th>Mode</th><th>Annual</th><th>Semi-annual</th><th>Quarterly</th><th>Monthly</th></tr>
<tr><td>Modal Factor</td><td>0%</td><td>2%</td><td>4%</td><td>6%</td></tr>
</table>
</td></tr>
<tr><td>Sum Assured (Minimum/Maximum)</td><td>Rs. 10,00,000 / Rs. 25,00,000</td></tr>
</table>

Any reference to age above is as on last birthday.

PRODUCT BENEFITS

A) Death Benefit

In the event of death of the life insured during the term of the policy, provided the policy is in-force, the Death Benefit will be Sum Assured on Death payable in lump sum.

Sum Assured on Death is the highest of:

- 11 times the Annualized premium
- 105% of the Total Premiums Paid as on the date of death
- The absolute amount assured to be paid on death

Where,

1) Annualized premium shall be the premium amount payable in a year chosen by the policy-holder, excluding the taxes, rider premiums and loadings for modal premiums, if any. Any discount on the first-year premium, if any, is also excluded.
2) Total Premiums Paid means total of all the premiums received, excluding any loadings for modal premiums, any rider premium and taxes. Any discount on the first-year premium, if any, is also excluded.

B) Maturity Benefit

In the event the Life Insured survives until the end of the Policy Term, the Maturity Benefit payable under the Policy shall be the Sum Assured on Maturity.
For the purpose of this Policy, the Sum Assured on Maturity shall be the total premiums received under the Policy, in accordance with the terms and conditions of the Policy, excluding any loadings for modal premiums, any rider premium and taxes. Any discount on the first-year premium, if any, is also excluded.

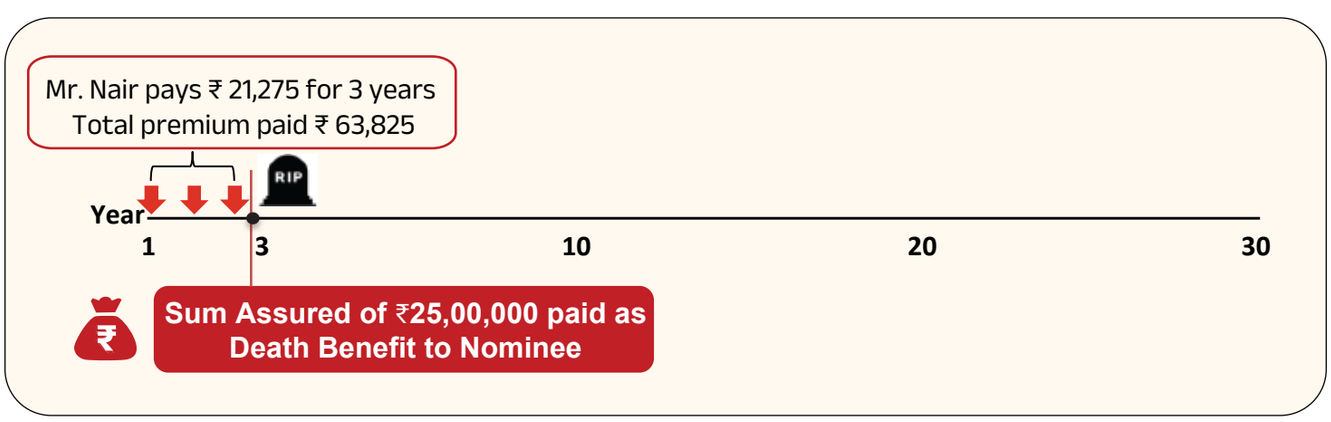
HOW DOES ABSLI PRATHAM SURAKSHA PLAN WORK FOR YOU?

1. On death of the Life Insured during the Policy Term

On death of the Life Insured during the Policy Term while the policy is in force, the nominee/beneficiary will receive the applicable Death Benefit in accordance with the policy terms and conditions. The policy will terminate upon payment of the Death Benefit, subject to the policy provisions.

Example: Mr. Nair, 35 years old, who opts for **ABSLI Pratham Suraksha Plan** for a Sum Assured of Rs. 25,00,000. He chooses a Regular Premium Policy with Policy Term of 30 years with an applicable premium of Rs. 21,275 annually.
On his unfortunate death in the 3rd Policy year, his nominee will receive a lumpsum Death Benefit amount of Rs. 25,00,000.

The same is illustrated below:



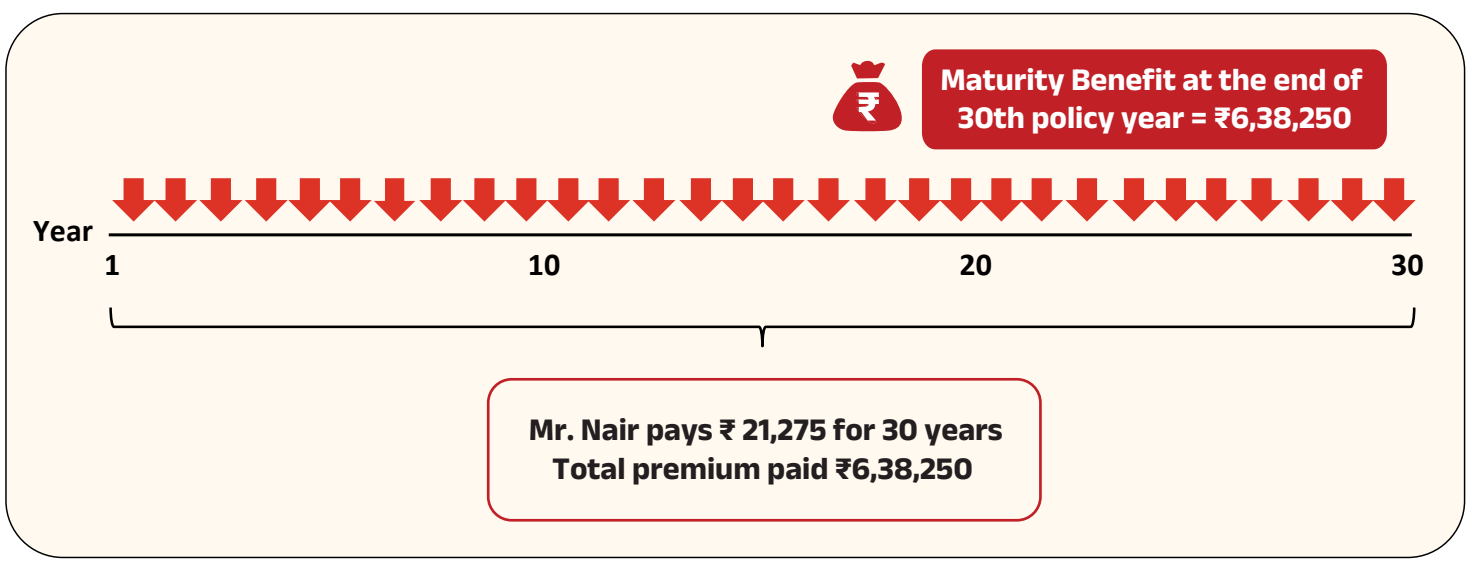
Premiums are exclusive of taxes, discounts or any loadings.

PRODUCT BENEFITS

2. On survival of the Life Insured till the end of the Policy Term

On survival of the Life Insured till the entire Policy Term, the Policyholder will receive the applicable Maturity Benefit, as per the policy terms and conditions.

Example: On Mr. Nair's survival till Maturity, he will receive a Maturity Benefit of Total Premiums Paid during the Policy Term i.e. **Rs. 6,38,250** (Rs. 21,275 x 30 years).



Premiums are exclusive of taxes, discounts or any loadings

SAMPLE PREMIUMS

Male (Standard life, Non-smoker) | Sum Assured Rs. 25,00,000 | Policy Term 30 years| Annual Premium Frequency | Premium excluding taxes, extra premium and first year discount, if any.

Age at Entry	Premium Paying Term			
	7 years	10 years	12 years	Regular Pay
25 years	₹22,925	₹17,450	₹15,475	₹13,350
30 years	₹29,075	₹ 22,600	₹ 20,300	₹16,075
35 years	₹40,050	₹30,825	₹27,475	₹21,275
40 years	₹54,950	₹41,825	₹37,275	₹28,375

RIDERS

For enhanced protection, following riders can be opted along with this Plan.

Rider Name	Rider Benefit
ABSLI Accidental Death and Disability Rider (UIN: 109B018V03)	Provides Rider Sum Assured as an additional lump sum amount in case of death due to accident of the Life Insured or in the event of disability due to accident. This rider is only applicable for a Life Insured aged 18 years & above and the rider Policy Term cannot exceed the base Policy Term.
ABSLI Critical Illness Rider (UIN: 109B019V03)	Provides lump sum on survival of 30 days from the date of diagnosis of any of the specified critical illnesses. This rider is only applicable for a Life Insured aged 18 years and above and the rider Policy Term cannot exceed the base Policy Term.
ABSLI Surgical Care Rider (UIN: 109B015V03)	Provides lump sum benefit in case of hospitalization for a minimum period of 24 hours for undergoing medically necessary surgery in India. This rider is only applicable for a Life Insured aged 18 years and above and the rider Policy Term cannot exceed the base Policy Term.
ABSLI Hospital Care Rider (UIN: 109B016V03)	Provides daily cash benefit in case of hospitalization for a minimum period of 24 hours for medically necessary treatment of any Illness or Injury payable from the first day for the duration of hospitalization. This rider is only applicable for a Life Insured aged 18 years and above and the rider Policy Term cannot exceed the base Policy Term
ABSLI Accidental Death Benefit Rider Plus (UIN:109B023V02)	Provides Rider Sum Assured as an additional lump sum amount in case of death due to accident of Life Insured. Additionally, the rider premiums collected after the date of Accident till date of death, shall be refunded with interest, along with death benefit payable. This rider is only applicable for a Life Insured aged 18 years & above and the rider Policy Term cannot exceed the base Policy Term.
ABSLI Waiver of Premium (UIN: 109B017V03)	Waives off all future premiums of the base plan and the attached riders throughout the rest of the premium payment in case of diagnosis of Critical Illness or Disability

Policyholder can only opt for either ABSLI Accidental Death and Disability Rider or ABSLI Accidental Death Benefit Rider Plus

Cover under any selected rider is limited to the outstanding term or premium payment term, as per the cover limits applicable for the rider(s). All the above riders would provide cover independent to each other (including the base product) and in case any incidence of covered event qualifies for the benefit under more than one rider (including the base product), the Policyholder will be entitled for the rider benefits under each of those riders (including the base product)

Please refer to detailed brochures on riders, consult your financial advisor or visit our website for further details.

SURRENDER / PREMIUM DISCONTINUANCE / POLICY REVIVAL TERMS

1. What happens if you surrender the Policy?

The Policy can be surrendered only after it has acquired a Surrender Value. Where all pre miums due for the first Policy Year have been received and the Policyholder opts to surrender the Policy at any time, the Surrender Value payable shall be equal to the Special Surrender Value. If the Policy is surrendered during the first Policy Year, the Surrender Value shall become payable only at the end of the first Policy Year.
Where all due instalment premiums for the first two Policy Years have been received, the Surrender Value payable shall be the higher of the Guaranteed Surrender Value and the Special Surrender Value.

The Guaranteed Surrender Value (GSV) shall be determined as the applicable Guaranteed Surrender Value Factor applied to the Total Premiums Paid.
The applicable Guaranteed Surrender Value Factors are set out in the Policy Terms & Conditions.

The Special Surrender Value (SSV) is calculated as below:
SSV Factor 1×RPU Sum Assured at Maturity+SSV Factor 2 x RPU Sum Assured

Where,

1. SSV Factor 1 is based on Ax:n1 discount factors (i.e. taking into account expected future mortality rate assumption of 95% of IALM 12-14).
2. SSV Factor 2 is based on Ax1:n discount factors (i.e. taking into account expected future mortality rate assumption 95% of IALM 12-14).

The Special Surrender Value payable on surrender shall not exceed the Reduced Paid-Up Sum Assured on Maturity applicable as on the date of Surrender.
The factors have been determined using a discount rate of 7.11% (0.50% above the average of the 10-year G-Sec bond annualized yields, as calculated by Bloomberg (or any other equivalent provider, if not available by Bloomberg), recorded over the previous financial year 2025-26) as per clause 26.4.3.2 of Master Circular on Life Insurance Products, 2024.
The above factors (SSV Factor 1 and SSV Factor 2) shall be reviewed annually based on the prevailing yield on 10-year G-sec and the underlying experience, as per applicable provi sions laid down by IRDAI. The Company shall revise the SSV factors based on the then pre vailing market conditions. Any change in the methodology/formula for calculating the SSV factors shall be subject to IRDAI approval.

To know the Surrender Value applicable to Your Policy, you can get in touch with Your advisor, or the nearest Branch Office.

2. What happens when you discontinue paying your premiums?

A) Discontinuance of Payment of Premium before the Policy has acquired surrender value
If you do not pay One Full Year Premium for the first Policy Year this Policy shall become Lapsed Policy from the due date of first unpaid Instalment Premium and thereafter no benefits will be payable under the Policy. You will be given a period of 5 years from the lapse date to revive Your Lapsed Policy.

B) Discontinuance of Payment of Premium after the Policy has acquired surrender value
If the due Premium is not received before the expiry of the Grace Period, but Premiums for at least one (1) full Policy Year have been received, the Policy shall automatically acquire Reduced Paid-Up ("RPU") status and continue with reduced benefits as set out below.
Upon the Policy acquiring Reduced Paid-Up (RPU) status, the benefits payable under the Policy shall be adjusted as follows:
The Sum Assured shall be reduced to the Reduced Paid-Up Sum Assured and no further Premiums shall be payable under the Policy.
The Reduced Paid-Up Sum Assured and the Reduced Paid-Up Sum Assured on Maturity shall be determined by multiplying the Sum Assured and the Sum Assured on Maturity, respectively, by a factor equal to the ratio of:

(a) The number of Premium instalments paid up to the date the Policy acquires Reduced Paid-Up status; to
(b) The total number of Premium instalments originally payable under the Policy during the Policy Term.

After the Policy has acquired Reduced Paid-Up (RPU) status, the benefits payable under the Policy shall be as follows:

Death Benefit for RPU Policies:

In the event of death of the Life Insured during the Policy Term, the Death Benefit payable shall be the amount equal to the RPU Sum Assured on Death.

Maturity Benefit for RPU Policies:

In the event the Life Insured survives until the end of the Policy Term, the Maturity Benefit payable shall be the amount equal to the RPU Sum Assured on Maturity.

3. What happens when you wish to revive your Policy?

The Company shall consider requests from the Policyholder to revive a Policy which has Lapsed or has become a Reduced Paid-up Policy for non-payment of Installment Premium, within a Revival Period of five (5) years from the due date of first unpaid premium and subject to the following conditions:

a) Such requests shall be received in writing, and before the Policy Maturity Date.
b) The Life Insured is required to furnish, at his / her own expense, satisfactory evidence of health and continuity of insurability. We may call for additional information /docu ments to process the Revival request.
c) All due Instalment Premiums till the date of Revival along with interest and/or late fees, if any, at prevailing rate of interest along with applicable taxes, if any shall be paid in full. The Company may revise this interest rate from time to time. The provisions of Sec 45 of the Insurance Laws (Amendment) Act, 2015, as amended from time to time will also be applicable in case of Revival of the Policy. Refer Annexure C.
d) The monthly interest is determined at June 1st of every calendar year as (x+1%)/12 rounded to the nearest 0.5%, where x is the base rate of the State Bank of India. Cur rently, as declared on June 1st, 2026 the Company is charging a compound interest of 1% per month. Any change in basis of determination of interest rate for Revival can be done only after prior approval of IRDAI.
e) The Company may revive or refuse to revive the Policy, based on the prevailing Board approved underwriting guidelines. The Revival will take effect only on it being specifi cally communicated by the Company to Policyholder.
f) The Revival of the Policy may be on terms different from those applicable to the Policy before it Lapsed/became Reduced Paid-Up Policy, based on prevailing board approved underwriting guidelines.

On Revival, all the benefits under the Policy, which prevailed before the date of first unpaid premium will automatically be reinstated and restored to their full value.

POLICY LOANS

a) The Policyholder can take Policy Loan under the Policy after completion of the first Policy Year, once the Policy has acquired Surrender Value at the time of request for Loan, subject to the following conditions:
b) The minimum Loan amount is Rs.5,000 and the maximum amount of Loan that may be granted under the Policy is up to 80% of the Surrender Value available less any outstanding Policy Loan as on that date.
c) The outstanding Loan balance is the amount of Loan unpaid plus all accrued but unpaid Loan interest as on a particular date.
d) At any time during the Policy Term when the Policy is in force and all due Instalment Premi ums under the Policy have been paid, and if the outstanding Loan plus Loan interest becomes equal to or exceeds the Surrender Value available under the Policy as on that date, the Company will inform the Policyholder of the same with a 90-days advance notice to repay such outstanding Loan balance along with applicable interest.
e) In the event that the Policyholder does not repay the outstanding Loan amount plus all accrued but unpaid interest within 90 days from the day of issuance of such notice, the Company shall have the right to foreclose the Policy.
f) If a Policy is a Reduced Paid-up Policy, and if the outstanding Loan plus Loan interest exceeds the Surrender Value available under the Policy as on that date, the full or part of the Loan and/or Loan interest is not repaid within the notice period, the Policy will not be termi nated immediately. In such cases ABSLI shall send a notice to the Policyholder. If Policyhold er doesn't repay the Loan or fail to respond to the notice, ABSLI shall have right to terminate the Policy.
g) The interest on Loan applicable on the Loan amount will be declared by the Company on June 1st of every calendar year and is equal to the base rate of the State bank of India plus 100 basis points. The current Loan interest rate, applicable on June 1st, 2026 is 10.90% p.a. (compounded) Any change in basis of determination of interest rate for Policy Loan can be done only after prior approval of IRDAI.
h) Any payment due under the Policy on the death of the Life Insured, Survival or the Maturity Date or withdrawal of Accrued Paid Up Additions or as Surrender Value shall be reduced by any outstanding Policy Loan balance at that time and the residual value shall be paid to the Nominee or Policyholder as the case may be.
i) The Company shall issue a Loan re-payment schedule at the time Policyholder opts for the Loan against Policy.
j) The Policyholder can repay part or full amount of Policy Loan and Loan interest there-under at any time during the Policy Term.

TERMINATION OF THE POLICY

The policy will terminate on the earliest of the following events:
(a) The date of settlement of the Death Benefit; or
(b) The date of payment of the Surrender Benefit, if any; or
(c) The date on which the outstanding Loan amount (principal plus interest, if any) exceeds the Surrender Value in case of Reduced Paid Up Policies; or
(d) If the policy has not acquired a Surrender Value, the date on which the revival period ends; or
(e) The date of maturity of the policy; or
(f) The date of payment of free look cancellation amount.

TERMS & CONDITIONS

Free-Look Period

You have a Free Look Period of 30 days from the date of receipt of the Policy document to review the terms and conditions of the Policy. If You disagree with any of the terms and conditions of this Policy or otherwise, You have an option to cancel the Policy by sending a written notice of cancellation to Us stating the reasons for Your objection within the Free Look Period. Upon Your request and if no claim has been made under the Policy, We will refund the Premium paid. We may reduce the amount of the refund by proportionate risk premium for the period of cover and expenses incurred by us on medical examination, if any and stamp duty charges while issuing Your Policy in accordance with IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

Grace Period

If the Installment Premium is not received by Us by the due dates specified in the Policy Schedule, You will be given a Grace Period of 30 days (15 days in case of monthly frequency) to make the payment of due Premium(s), during which time the risk cover and all benefits under the Policy will continue to remain in force.
If We do not receive the Instalment Premium in full within the Grace Period, the Policy benefits may Lapse fully or be deemed Reduced Paid-up in accordance with Premium Discontinuance and Reduced Paid-Up provisions as specified above. On death during the Grace Period, the due unpaid Instalment Premium(s) will be deducted from the claim amount payable.

Goods and Services Tax (GST)

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

Tax Benefits

Policyholder may be entitled to certain applicable tax benefits on the premiums paid and benefits received under the Policy. Please note that all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits. It is advisable to seek an independent tax advice.

EXCLUSIONS

Suicide

In the event of death of Life Insured due to suicide within 12 months from the Date of commencement of risk under the Policy or from the date of Revival of the Policy, as applicable, the Policy shall terminate immediately and the Company shall pay the following to the Nominee or beneficiary of the Policyholder, provided the Policy is in-force and all due Installment Premiums under the Policy have been paid:

- Where the Policy has acquired the Surrender Value, higher of Surrender Value or Total Premiums Paid plus loadings for modal premiums paid excluding applicable taxes till date of death.
- Where the Policy hasn't acquired the Surrender Value, Total Premiums Paid plus loadings for modal premiums paid excluding applicable taxes) till date of death.

OTHER CLAUSES

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 www.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 www.lifeinsurance.adityabirlacapital.com.

Prohibition of Rebates – Section 41 of the Insurance Act, 1938, as amended from time to time

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

Fraud & Mis-statement would be dealt with in accordance with 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.

RISK FACTORS AND DISCLAIMERS

This Policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI).

This product is a non-linked non-participating individual savings life insurance plan. All terms & conditions are guaranteed throughout the Policy Term. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for smokers etc. This brochure contains only 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. Life Insurance coverage is available under this product.

ABOUT ADITYA BIRLA SUN LIFE INSURANCE

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 March 31, 2026, total AUM of ABSLI stood at Rs.110,505 Cr. ABSLI recorded a gross premium income of Rs.24,779 Cr with Individual Business FYP with Single Premium at 10% of Rs. 4,725 Cr registering a growth of 15%. Renewal Premium grew by 17% with gross Individual and Group segment. ABSLI has a nationwide distribution presence through 450+ branches, 12 bancassurance partners, 6 distribution channels, over 70,000+ direct selling agents, other Corporate Agents, and Brokers through its website. The company has over 32,000+ employees and 29.57 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 68,400 employees, the businesses of ABCL have a nationwide reach with over 1,740 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 about Rs. 5.91 Lakh Crore, and the consolidated lending book crossed Rs 2 Lakh Crore as of March 31, 2026.

Aditya Birla Sun Life Insurance Company Ltd.

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

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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: 109N156V01. ADV/11/26-27/850

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.