ADITYA BIRLA CAPITAL

LIFE INSURANCE

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

Key Features

- 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

Aditya Birla Sun Life Insurance Company Ltd.

ELIGIBILITY CRITERIA

Coverage	All Individuals (Male | Female | Transgender)
Age at Entry (Minimum/Maximum)	18 Years / 50 Years
Age at Maturity (Minimum/Maximum)	33 Years / 70 Years
Premium Payment Term (PPT) & Policy Term (PT)	See table below
Premium Payment Modes and Modal Factors	Annual | Semi-Annual | Quarterly | Monthly
Sum Assured (Minimum/Maximum)	Rs. 10,00,000 / Rs. 25,00,000

PPT		Minimum PT	Maximum PT
Limited Pay	7 years	15 years	30 years
	10 years	15 years	
	12 years	17 years	
Regular Pay		15 years	

Mode	Annual	Semi-annual	Quarterly	Monthly
Modal Factor	0%	2%	4%	6%

Any reference to age above is as on last birthday.

SAMPLE PREMIUMS

Sum Assured Rs. 25,00,000 | Annual Premium Frequency | Premium excluding taxes, extra premium and first year discount, if any.

Male Life

Age	PPT	Policy term 20 Years	Policy Term 30 Years
		Annual Premium	Annual Premium
25	7	₹ 20,550	₹ 22,925
	10	₹ 16,125	₹ 17,450
	12	₹ 15,800	₹ 15,475
	Regular Pay	₹ 14,825	₹ 13,350
30	7	₹ 24,275	₹ 29,075
	10	₹ 19,925	₹ 22,600
	12	₹ 19,850	₹ 20,300
	Regular Pay	₹ 17,050	₹ 16,075
35	7	₹ 33,350	₹ 40,050
	10	₹ 26,700	₹ 30,825
	12	₹ 26,275	₹ 27,475
	Regular Pay	₹ 22,725	₹ 21,275

Female Life

Age	PPT	Policy term 20 Years	Policy Term 30 Years
		Annual Premium	Annual Premium
25	7	₹ 18,495	₹ 20,633
	10	₹ 14,513	₹ 15,705
	12	₹ 14,220	₹ 13,928
	Regular Pay	₹ 13,343	₹ 12,015
30	7	₹ 21,848	₹ 26,168
	10	₹ 17,933	₹ 20,340
	12	₹ 17,865	₹ 18,270
	Regular Pay	₹ 15,345	₹ 14,468
35	7	₹ 30,015	₹ 36,045
	10	₹ 24,030	₹ 27,743
	12	₹ 23,648	₹ 24,728
	Regular Pay	₹ 20,453	₹ 19,148

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. More details on risk factors, terms and conditions please read sales prospectus carefully before concluding a sale.

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."

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/11/26-27/851

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.