



Fortify Your Life Cover with an Extra Layer of Protection

Aditya Birla Sun Life Insurance Suraksha Term Rider

A Linked, Non-Participating Individual, Pure Risk Premium Rider

**Aditya Birla Sun Life
Insurance Company Ltd.**



LIFE INSURANCE

ABSLI SURAKSHA TERM RIDER – AN OVERVIEW

Your base life insurance plan provides vital protection, but is it truly sufficient? Strengthen your financial safety net with a Term Insurance Rider, an affordable and effective way to boost your life cover, offering your family added security when they need it most.

Add **Suraksha Term Rider** to your base policy and get additional life coverage up to the sum assured of your base policy.

KEY FEATURES



Additional Life cover over and above the base policy at nominal premium



Lower premium for female lives



Inbuilt Terminal Illness



Coverage till 80 Years



Tax Benefits as per the prevailing tax laws

ELIGIBILITY CRITERIA

Coverage	All Individuals (Male Female Transgender)
Entry Age	18 – 65 years
Maximum Maturity Age	80 Years
Rider Term	Minimum: 6 Years Maximum: 55 Years
Premium Paying Term	Limited Pay: 5 6 7 8 10 12 15 20 years
Premium Payment Modes	Annually Half-Yearly Quarterly Monthly and will be the same as Base Plan
Rider Sum Assured	Minimum: Rs. 5,00,000 Maximum: As per BAUP (Board Approved Underwriting Policy)

Note: The rider sum assured can be equal to or less than 100% of the base plan's sum assured. In no case, Suraksha Term Rider premium should exceed 30% of premium of the base product.

HOW RIDER WORKS

- a. The rider can be opted under the base policy on an individual basis and covers Life Insured only.
- b. Rider can be opted at base policy inception.
- c. Rider due premiums are required to be paid along with the base policy premium.

BENEFITS

Death Cover

- Death Benefit

On death or diagnosis of Terminal Illness (whichever happens first) of the life insured during the rider policy term, provided the rider policy is in force, the rider death benefit will be the sum Assured on Death payable as lumpsum. Rider sum assured will be accelerated in case the Life Insured is diagnosed with Terminal Illness.

Sum Assured on Death or terminal illness will be the highest of :

- 105% of Total Rider Premiums paid as on the date of death of the Life Insured (i.e. on approval of terminal illness claim)
- Rider Sum Assured

- Terminal Illness Benefit

In the event that the Life Insured is diagnosed with a Terminal Illness during the term of the rider, provided the rider is in in-force, rider sum assured will be accelerated and shall be payable as Terminal Illness Benefit in lump-sum.

The Terminal Illness Benefit is 100% of the sum assured on death as applicable at the time of diagnosis of Terminal Illness. This benefit shall only be payable on the first diagnosis of any Terminal Illness of the Life Insured during the policy term.

The Terminal illness benefit is inbuilt into the rider.

MATURITY BENEFIT

No Maturity Benefit Payable

SURVIVAL BENEFIT

No Survival Benefit Payable

SURRENDER BENEFIT

Surrender Value is available upon receipt of 100% of total rider premiums payable under the rider. Rider will not be eligible for any surrender value in the lock -in period of base ULIP Plan.

The surrender benefits/policy cancellation value for the rider where 100% rider premium is received will be below:

$$35\% \times \text{Total Rider Premiums Paid} \times (\text{Outstanding Rider Term}) / \text{Original Rider Term})$$

Total Rider Premiums Paid means total of all the rider premiums received, excluding any underwriting extra premium, any loadings for modal premiums if any, and excluding taxes.

Outstanding rider term is calculated as the number of whole years from the date of surrender to the end of the rider term.

If term rider is surrendered, without the base plan being surrendered, then surrender value on rider benefit is available upon receipt of all premiums under the rider policy.

For Linked base plan, if the Policy Fund Value becomes zero, the rider surrender value if applicable, shall be paid to the policyholder on termination of base plan.

PAID UP BENEFIT

The policy lapses on premium discontinuance without any paid-up value.

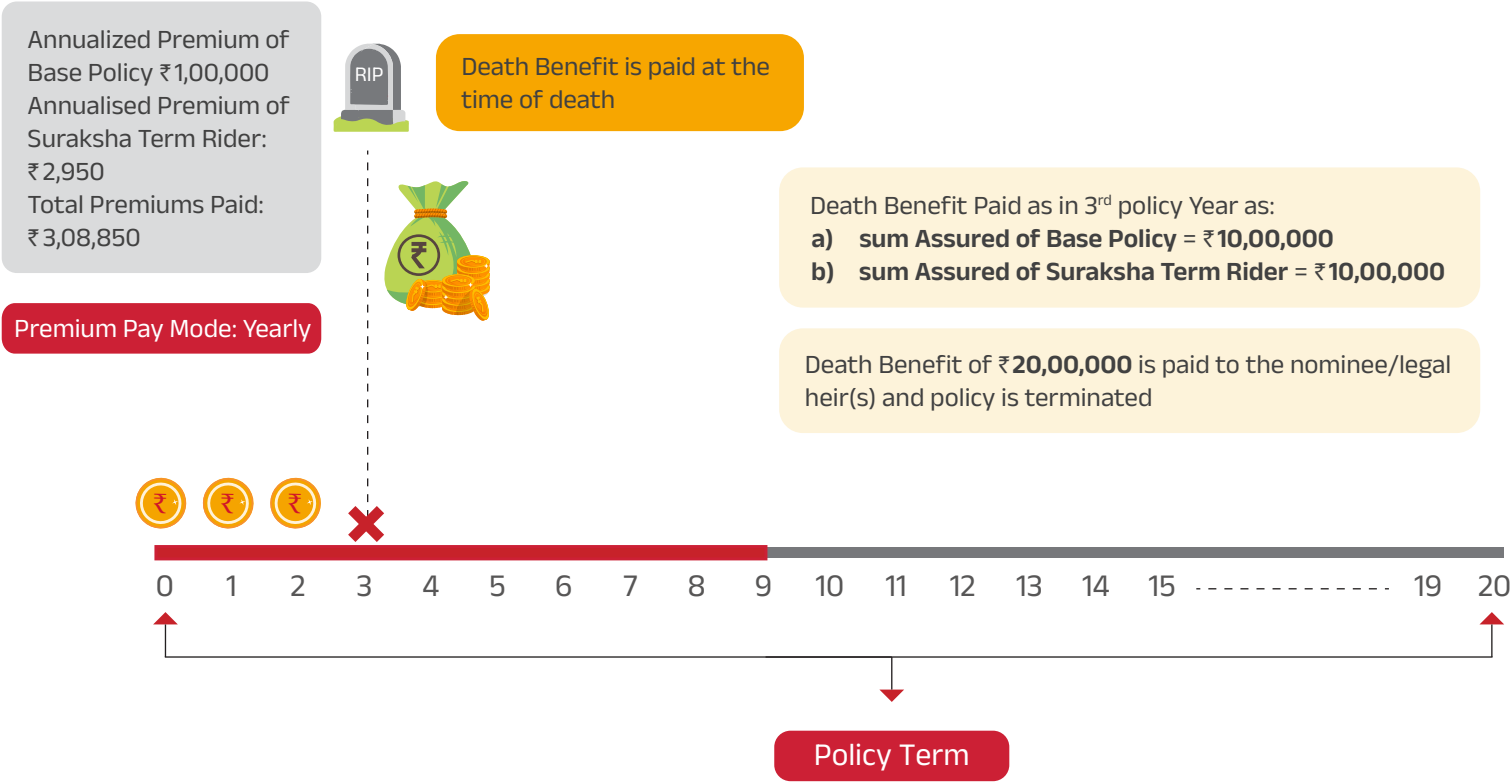
SAMPLE RATES:

Sum Assured	Premium Payment Term	Age	Male			Female		
			Rider Policy Term			Rider Policy Term		
			15	20	25	15	20	25
10 lacs	10 Years	25	1,290	1,730	2,230	1,240	1,640	2,090
		30	1,530	2,110	2,760	1,360	1,840	2,390
		35	2,080	2,950	3,900	1,710	2,380	3,130

Premium Payment Mode: Annual | Premium is excluding GST

ILLUSTRATION

Aakash (Male), aged 35 years, has chosen a Unit Linked policy with Suraksha Term Rider for Premium Payment Term of 10 years and Policy Term of 20 Years.



IMPORTANT DEFINITIONS

Terminal Illness In the event that the Life Insured is diagnosed with a Terminal Illness during the term of the rider policy, provided the policy is in-force, the benefit payable shall be the Terminal Illness Benefit applicable at that time in lump-sum. The Terminal Illness Benefit shall be payable to the policyholder. Terminal Illness is defined as an advanced or rapidly progressing incurable and un-correctable medical condition which, in the opinion of two independent Medical Practitioners appointed by ABSLI, is highly likely to lead to death within 6 months. Further, the Life Insured must not be receiving any form of treatment other than palliative medication for symptomatic relief.

Medical Practitioner means a person who holds a valid registration from the Medical Council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence. Such Medical Practitioner is not the policyholder's spouse, father (including stepfather) or mother (including stepmother), son (including stepson), son's wife, daughter, daughter's husband, brother (including stepbrother) and sister (including stepsister) or Life Insured / policyholder under this policy and would be independent of the insurer. Terminal Illness will not be applicable for keyman/partnership insurance. Note: We confirm that terminal illness definition is adopted as per medical ethics point of view and medico-legal opinion has been taken in this regard.

REVIVAL CONDITION

If rider premium discontinues during the premium paying term of the rider policy, the rider cover ceases immediately at the end of grace period and if not revived within the applicable revival period, the rider will terminate at the end of revival period.

Rider can be revived with base plan policy only and can't be revived independently. If the rider policy is not revived along with the base plan, the rider policy shall be terminated as on the date of revival of the base plan and revival of such terminated rider policy will not be allowed at a later stage.

EXCLUSIONS

Suicide:

In case 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 nominee or beneficiary of the Policyholder shall be entitled the total rider premium paid (excluding applicable taxes) till the date of death or surrender value available as on date of death whichever is higher, provided the rider is in force.

Terminal Illness Benefit Exclusion The Life Insured will not be entitled to any Terminal Illness benefit if it is caused directly or indirectly due to occasioned, accelerated or aggravated by intentional self-inflicted injury or attempted suicide, whether medically sane or insane.

TERMS AND CONDITIONS

Free –Look Period

You will have the right to return rider policy to us within 30 days from the date of receipt of the policy. We will refund the rider premium paid once we receive your written notice of cancellation (along with reasons thereof) together with the original policy documents. We will deduct proportionate rider risk premium for the period of cover and expenses incurred by us on medical examination of the life insured pertaining to rider coverage and stamp duty charges on rider sum assured (if any) at the time of issuing the rider policy in accordance with IRDAI (Protection of Policyholders Interest) Regulations, 2024.

Grace Period & Reinstatement

In accordance with the base policy conditions.

Loans

There are no loans available with this rider.

Termination of rider

The rider cover will terminate on the earliest of

- a) On payment of free look cancellation amount against rider policy
- b) On expiry of rider coverage term
- c) On payment of surrender value (if any) of rider policy
- d) The date on which a claim is fully paid under this rider cover or date of intimation of claim repudiation
- e) On expiry of revival period of rider policy
- f) On maturity/expiry of base plan
- g) On Termination/Cancellation/Surrender of base plan
- h) On revival date of base plan if rider policy is not revived along with it

OTHER CLAUSES

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.insurance.birlasunlife.com.

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.insurance.birlasunlife.com.

Current Tax Benefits

Policyholder may be entitled to certain applicable tax benefits on the premiums paid and benefits received under the Rider 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.

Goods and Services Tax (GST)

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

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 punishable with a fine which may extend to ten lakh rupees.

Fraud and Misrepresentation

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, 1938 please refer to our website www.insurance.birlasunlife.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 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, 2025 total AUM of ABSLI stood at 99,496 Cr. ABSLI recorded a gross premium income of Rs. 20,639 Cr and registering a y-o-y growth in Gross Premium with Individual Business FYP with Single Premium at 10% of Rs. 4115 Cr at 34%. ABSLI has a nationwide distribution presence through 430 branches, 12 bancassurance partners, 6 distribution channels, over 65,500+ direct selling agents, other Corporate Agents and Brokers through its website. The company has over 30,000+ employees and 20.03 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 60,000 employees, the businesses of ABCL have a nationwide reach with over 1,623 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 over Rs. 5.11 Lakh Crore with a consolidated lending book of over Rs 1.57 Lakh Crore as of March 31, 2025.

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.

Aditya Birla Sun Life Insurance Company Ltd.



ADITYA BIRLA CAPITAL

LIFE INSURANCE

Life Insurance Coverage is available in this Product.

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.

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.

Life Insurance Coverage is available in this Rider.

This rider is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This brochure contains only the salient features of the rider. Tax benefits are subject to changes in the tax laws. For further details please refer to the policy contract or call your ABSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.

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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: 109A042V01 ADV/7/25-26/743

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

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.