

Vishal Grover \ Cafe Owner

PROTECTING your organisation with an efficient fund management option

Aditya Birla Sun Life Insurance Group Unit Linked Plan

A non-participating unit linked plan

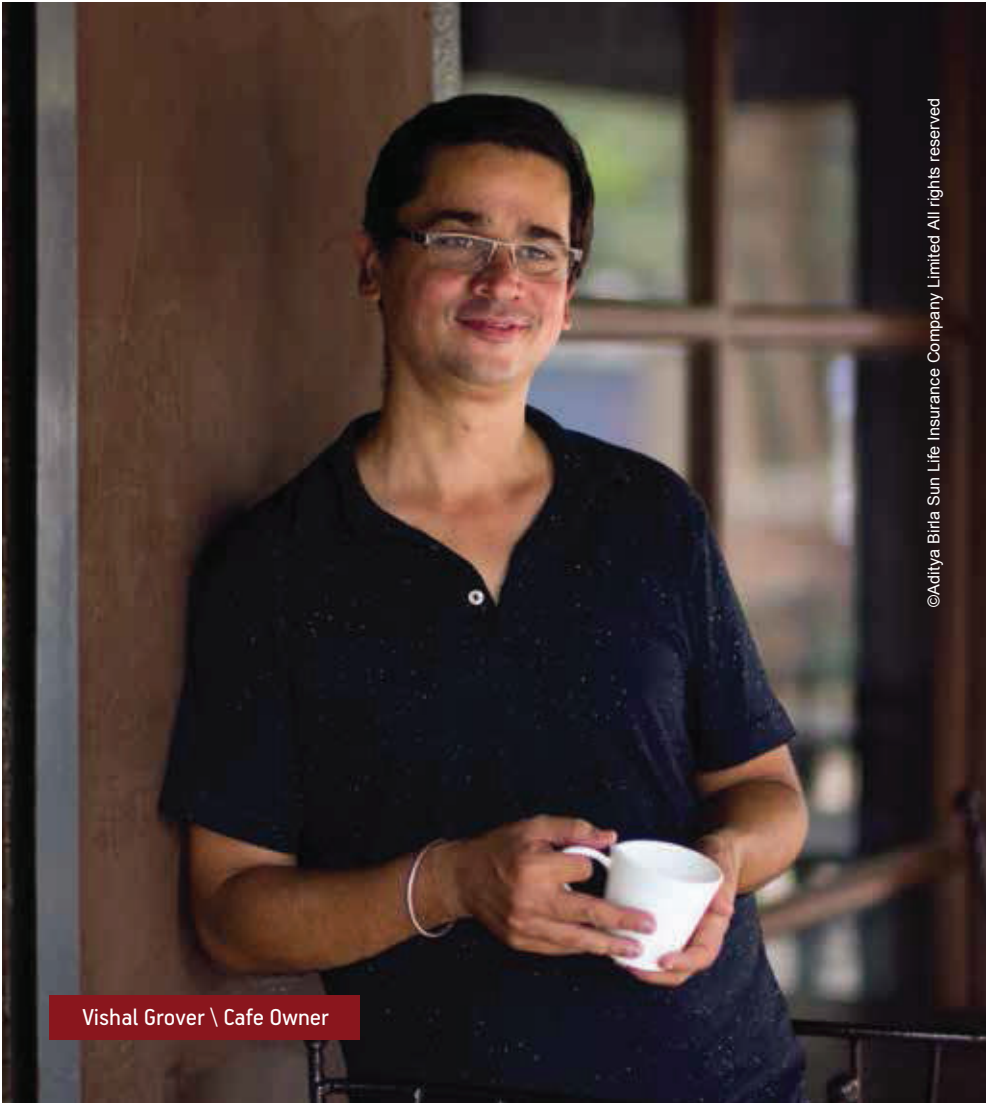
Life Insurance

Aditya Birla Sun Life Insurance Company Ltd.
(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

1800-270-7000



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ABSLI Group Unit Linked Plan is a Fund Based Group Linked Product.

It will be offered to Employer - Employee groups for managing Gratuity and Leave Encashment Liabilities. An automatic life insurance cover of ₹ 5000/- per member is granted under this product.

The sponsor of the scheme will be the master policyholder, henceforth referred to simply as 'the policyholder'.

Flexible Contribution

At the inception of the scheme the policyholder shall pay ABSLI a contribution pertaining to the past service in respect of the members or transfer the existing fund to ABSLI.

Any contributions received will be converted into units for each account and tracked separately. The contributions can be invested in one or more of ABSLI funds as per the policyholder's request. All contributions should be paid to ABSLI with relevant details with respect to account and segregated fund allocation.

Multiple Accounts

The policyholder may specify the number of accounts he wants to maintain the fund in. Contributions will be invested account wise, and fund value will be tracked for each account separately.

The policyholder may want to manage the policy with multiple accounts if he wants to maintain separate fund for each member (e.g. defined contribution schemes) or separate fund by his office units (e.g. unit / zone-wise schemes).

New accounts can be opened at any time by making fresh contributions specified at the time of payments.

Contributions

The contributions or premiums to group schemes by the master policyholder shall be made in accordance with the funding requirements as per scheme rules.

Policy Benefits

All benefits under the policy shall be paid to the policyholder. We may on the written request from the policyholder pay the benefit directly to the member under a valid discharge.



On Death

On death of a member, we will pay the policyholder either the amount of benefit specified by the policyholder or the value of the fund, if maintained separately. In addition to this amount ₹5000 is payable.

On instruction from the policyholder we may pay non-death benefit as per the scheme for the member as specified by him. Benefits calculations for policies will be at the current NAV.



Non- death Benefits

Segregated Fund Options

The policyholder can choose to invest his contributions in each account in one or more of any of the available ABSLI funds, subject to restrictions mentioned below. The policyholder has the flexibility of choosing the allocation of the contributions not only at inception but also at any point of time.

Currently the funds offered under this product are:

Segregated Fund	Segregated Fund Identification No. (SFIN)	Asset Allocation
Fixed Interest Fund	ULGF00416/07/02BSLGFIXINT109	Debt 100%
Bond Fund	ULGF00530/05/03BSLIGRBOND109	Debt 100% (no G-Sec)
Gilt Fund	ULGF00630/05/03BSLIGRGILT109	Debt 100% (no corporate bond)
Money Market Fund	ULGF00824/08/04BSLIGRMMKT109	Debt 100% (100% MMI)
Secure Fund	ULGF00212/06/01BSLGSECURE109	Debt 80-90% Equity 10-20%
Stable Fund	ULGF00312/06/01BSLGGSTABLE109	Debt 65-80% Equity 20-35%
Growth Fund	ULGF00112/06/01BSLGGGROWTH109	Debt 50-70% Equity 30-50%
Growth Advantage Fund	ULGF01026/11/07BSLIGGRADV109	Debt 40-70% Equity 30-60%
Short Term Debt Fund	ULGF01322/09/08BSLGSHTDBT109	Debt 100%

Policy Charges

Fund Management Charge

We will take a fund management charge from the funds. This charge will be taken on a daily basis and incorporated into the unit prices for each fund. The current fund management charge is 1.0% per annum for all funds. The fund management charge can be increased by us at any time (subject to IRDAI approval) upto 1.35% p.a.

Policy Administration Charge

For policies with less than 10 accounts, the policy administration charge is nil.

Otherwise, the policy administration charge is ₹50 per account subject to a maximum of ₹50,000 for the policy in total. This charge is levied on each policy anniversary by canceling units from each fund in proportion to their value at that time. ABSLI will issue one fund value statement per account per year free of cost. Additional statement requests will be charged ₹50 per statement per account.

Mortality Premium /Charge

Mortality premium/charge is ₹5 per member for ₹5000 Sum Assured. Policyholder has to pay good & service tax extra.

The Policyholder has the choice to pay the premium towards life cover separately or this premium can be deducted from the fund by cancellation of units.

Switch Charge

The policyholder can choose to switch between any of the funds available under his policy with ABSLI (subject to any fund restrictions as may be applicable). Policyholder will be entitled to unlimited switches provided the switched amount is ₹5,000 or more. Switches for less than ₹5,000 will be charged at ₹100 per switch per account.

Switch of funds will be affected at a NAV declared on the date the request is received and accepted at the company's office before 3:00 pm and on the next NAV declared if the request is submitted and accepted at the company's office after 3:00 pm on a working day.

Surrender Charge

Nil.

Aditya Birla Sun Life Insurance – A coming together of values

About Aditya Birla Sun Life Insurance, an Aditya Birla Capital Company

Aditya Birla Sun Life Insurance Company Limited (ABSLI), is a subsidiary 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 (Formerly known as Birla Sun Life Insurance Company Limited), offers a range of life insurance 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"). www.adityabirlasunlifeinsurance.com

About Aditya Birla Capital

Aditya Birla Capital Limited (ABCL) is the holding company for the financial services businesses of the Aditya Birla Group. With subsidiaries that have a presence across Protecting, Investing and Financing solutions, ABCL is a financial solutions group that caters to diverse needs of its customers across their life cycle. With more than 18,000 employees, the subsidiaries of ABCL have a nationwide reach with 850+ branches and more than 2,00,000 agents/channel partners and several bank partners*.

Aditya Birla Capital is a part of the Aditya Birla Group, a USD 48.3 billion Indian multinational, in the league of Fortune 500. Anchored by a force of over 120,000 employees, belonging to 42 nationalities, the Aditya Birla Group operates in 34 countries across the globe.

www.adityabirlacapital.com

About Sun Life Financial Inc, Canada

Sun Life Financial is an international financial services organization providing insurance, wealth and asset management solutions to individual and corporate Clients. Sun Life Financial has operations in a number of markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol SLF. www.sunlife.com

*(all the above numbers mentioned in the About Aditya Birla Capital Limited is as on June 30th, 2019).

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adityabirlacapital.com

Contact your advisor or visit our website www.adityabirlasunlifeinsurance.com to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

**Protection
Plans**

**Health
Plans**

**Children's
Future**

**Retirement
Plans**

**Wealth Plans
with Protection**

**Savings Plans
with Protection**

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

This is a non-participating unit linked plan. Aditya Birla Sun Life Insurance, ABSLI Group Unit Linked Plan are only the names of the Company and Policy respectively and do not in any way indicate their quality, future prospects or returns. The names of the funds offered in this plan do not in any way indicate their quality, future prospects or returns. The charges are guaranteed throughout the term of the policy unless specifically mentioned and subject to IRDAI approval. The value of the investment fund reflects the value of the underlying investments. These investments are subject to market risks and change in fundamentals such as tax rates etc affecting the investment portfolio. The premium paid in unit linked life insurance policies are subject to investment risk associated with capital markets and the unit price of the units may go up or down based on the performance of investment fund and factors influencing the capital market and the policyholder is responsible for his/her decisions. There is no guarantee or assurance of returns from the investment funds. ABSLI reserves the right to recover levies such as the service tax levied by the authorities on insurance transactions. If there be any additional levies, they too will be recovered from you. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding the sale.

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. 1-800-270-7000 www.adityabirlasunlifeinsurance.com IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN:109L036V04 ADV/8/21-22/960

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