

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 withdraw/surrender the monies invested in Linked Insurance Products completely or partially till the end of the fifth year from inception.



Indradip Das / Entrepreneur

PROTECTING your dream retirement plans, right from today.

Aditya Birla Sun Life Insurance Empower Pension Plan

A unit linked pension plan

- Retirement is when the worries of working life end and a life of fun and bliss begins.
- Guaranteed additions to boost your retirement corpus.
- Smart Option – An investment portfolio on is based on your desired retirement year and risk profile chosen.

Life Insurance

Aditya Birla Sun Life Insurance Company Limited



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CAPITAL**

adityabirlacapital.com

Contact our 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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Aditya Birla Sun Life Insurance Company Limited (Formerly Birla Sun Life Insurance Company Limited)

Registered Office: One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. IRDAI reg no.109 CIN: U99999MH2000PLC128110 UIN: 109L078V02 ADV/5/18-19/2711 VER1/MAY/2018

Life Insurance

Aditya Birla Sun Life Insurance Company Limited



**ADITYA BIRLA
CAPITAL**

1800-270-7000



Retirement is when the worries of working life end and a life of fun and bliss begins. Each one of us want to be empowered enough for a retired life where we are able to do all that we could not during our working lives - exotic holidays, time with family and loved ones, pilgrimage, etc. However, to fulfill all this, one needs to plan for retirement so that there is adequate savings that can last through the retired life without any hassles.

ABSLI Empower Pension Plan is designed so that you remain in control of your destiny even during your second innings. This plan helps you to focus on your goals and enhance your savings for your future ensuring it is free from worries.

Take one step today to ensure a lifetime without worries ...

ABSLI Empower Pension Plan is a unit linked, non-participating pension plan. A simple, hassle free plan it helps you accumulate your premiums and the investment returns thereof into a corpus for your retirement. We call this period of retirement corpus generation as the "accumulation phase". Once you decide to vest your policy, you will enter into the "income phase" where your corpus will be used to purchase a stream of regular income payable for the rest of your lifetime.

During the accumulation phase we offer our Smart Option– an option where you allow us to manage and administer your investment portfolio on your behalf, based on your chosen vesting date and risk profile to meet your retirement objectives.

Your accumulated retirement corpus is utilized at vesting (retirement) to purchase an annuity option with us prevailing at that time.

Plan At A Glance

Entry Age (age last birthday)	25 – 70 years
Accumulation Period	5 – 30 years, subject to maximum vesting age of 80 years
Premium Paying Term	Regular pay
Basic Premium	Minimum ₹18,000 p.a. if paid annually Minimum ₹24,000 p.a. if paid semi-annually Minimum ₹30,000 p.a. if paid quarterly; or Minimum ₹36,000 p.a. if paid monthly

*Risk commences from the first policy anniversary

Before you read any further

ABSLI Empower Pension Plan is a non-participating unit linked pension plan. All unit linked life insurance plans are different from traditional insurance plans and are subject to different risk factors. The name of this plan and that of the investment funds do not in any way indicate the quality of the plan or future returns.

In this plan, the investment risk in the investment fund chosen by you is borne by you. Investment funds are subject to investment risks and unit prices may go up or down reflecting the market value of the underlying assets. Past performance is no guarantee of future results.

Your Choices

STEP 1

Choose your basic premium

You choose the basic premium amount you wish to pay regularly in each policy year till the vesting date. You can pay the basic premium in monthly, quarterly, semi-annual or annual instalments. Please ask your financial advisor for details about the range of convenient payment methods we offer.

STEP 2

Choose your vesting date

You choose a vesting date so as to have an accumulation period between 5 to 30 years.

STEP 3

Choose your risk profile

You choose your risk profile – Aggressive | Moderate | Conservative, based on your risk appetite. Once chosen, the risk profile cannot be changed.

Your Guaranteed Vesting Benefit is automatically determined based on the above choices as explained later.

The basic premium (net of premium allocation charge) will be used to purchase units in the two investment funds Maximiser Guaranteed (an equity fund) and Income Advantage Guaranteed (a debt fund) in a predetermined proportion based on the selected vesting date and risk profile. The units purchased in the investment fund are the monetary amounts allocated to the investment fund divided by the then prevailing unit price.

Fund Value represents the total value of your investments to date and is the balance of all units allocated to the investment funds multiplied by its then prevailing unit prices.

Your Benefits

Guaranteed Additions

In the form of additional units will be added to your policy:

- On 6th policy anniversary and every policy anniversary thereafter, Guaranteed Addition is 0.25% of the average Fund Value in the last 12 months; **plus**
- On 11th policy anniversary and every policy anniversary thereafter, Guaranteed Addition is 0.35% of the average Fund Value in the last 12 months; **plus**
- On 16th policy anniversary and every policy anniversary thereafter, Guaranteed Addition is 0.35% of the average Fund Value in the last 12 months

After completion of 5 policy years, non-negative residual additions, if any, shall be credited to the policy in order to meet the maximum reduction in yield as in Regulation 37 of IRDAI (Linked Insurance Products) Regulations, 2013.

Vesting Benefit

On your vesting date, you will receive the greater of (a) your Guaranteed Vesting Benefit or (b) the Fund Value. The Guaranteed Vesting Benefit varies by your chosen vesting date and risk profile. Guaranteed Vesting Benefit, once assigned to your policy at inception, shall remain constant. Depending on our expectations with regards to future economic conditions, the Guaranteed Vesting Benefit may be revised on April 1st of every calendar year (as approved by IRDAI) subject to a minimum Guaranteed Vesting Benefit of 101% of the basic premiums paid and will be applicable for policies issued thereafter.

The current Guaranteed Vesting Benefit is displayed in the table below:

Years to Vesting	Guaranteed Vesting Benefit		
	Risk Profile		
	Aggressive	Moderate	Conservative
5	*	*	105%
6 – 10	101%	106%	112%
11 – 15	102%	110%	119%
16 – 20	103%	114%	126%
21 – 25	104%	118%	133%
26 – 30	105%	122%	140%

As a percentage of basic premiums paid.

* For 5 years to vesting, only Conservative risk profile will be available.

On the vesting date, you can utilise the Vesting Benefit to:

- Extend the accumulation phase, provided you are below the age of 55 years, provided maximum vesting age is not more than 80 years. On extension, you will continue to be invested in Income Advantage Guaranteed Fund for the extended period including the basic premiums paid during the extension period; or
- Enter into a single pay deferred pension plan with us as per then available products on your vesting date; or
- Commute up to 1/3rd of the Vesting Benefit and receive the amount in a tax-free lump sum (as per the current Income Tax Act) and utilise the balance to receive a stream of regular income from us as per our then available products; or
- Enter into an income (annuity) phase with us as per our then available products on your vesting date

Please ask your financial advisor or visit our website to understand the available products at the time of your vesting.

Death Benefit

In the unfortunate event the life insured dies while the policy is in effect, we will pay to the nominee the greater of (a) the Guaranteed Death Benefit or (b) Fund Value as on date of intimation of death.

The Guaranteed Death Benefit is the greater of (a) 105% of all basic premiums paid or (b) Accumulation of all basic premiums paid till date at a compounding guaranteed rate. The guaranteed rate varies by the risk profile chosen by the policyholder and is equal to 0.5% p.a., 1.5% p.a. and 3.0% p.a. for Aggressive, Moderate and Conservative risk profiles respectively.

The nominee then has the choice to withdraw the death benefit proceeds; or utilise the entire proceeds or a part thereof to enter into an income phase with us as per our then available products offered by us.

Surrender Benefit

In case of emergencies, you can surrender your policy to us anytime till vesting. During the first five policy years the benefit on surrender will be as explained in the Policy Discontinuance section.

In case you surrender the policy after five years you can avail of the surrender benefit in the following manner:

- Enter into a single pay deferred pension plan with us as per then available products on your surrender date; or
- Commute to the extent allowed (as per the extant Income Tax Act) and utilise the balance to receive a stream of regular income from us as per our then available products; or
- Enter into an income (annuity) phase with us as per our then available products on your surrender date

Your Investment Options

Smart Option

Under this investment option your portfolio will be structured depending on chosen vesting date and risk profile. We will invest your basic premiums between the two investment funds- Maximiser Guaranteed (an equity fund) and Income Advantage Guaranteed (a debt fund) in a predetermined proportion based on the selected vesting date and risk profile. Thereon, we will manage and administer your investment portfolio on your behalf, thus saving you time and effort. Over time the allocation is managed such that it will automatically switch from riskier assets to safer assets progressively as your plan approaches vesting (your anticipated retirement date).

The proportion invested in Maximiser Guaranteed (an equity fund) will be according to the schedule given below – the remaining amount will be invested in Income Advantage Guaranteed (a debt fund).

Years to Vesting	Risk Profile		
	Aggressive	Moderate	Conservative
5	0%	0%	0%
6 – 10	20%	15%	10%
11 – 15	40%	30%	20%
16 – 20	60%	45%	30%
21 – 25	80%	60%	40%
26 – 30	100%	75%	50%

We will automatically rebalance the asset allocation mix over time such that the equity exposure progressively reduces as the policy approaches vesting (with 0% equity exposure in the last 5 years of the accumulation period).

Your Investment Funds

The following investment funds are approved by IRDAI.

Income Advantage Guaranteed (ULIF03127/08/13BSLIINADGT109)

Objective

To provide capital preservation and regular income at a high level of safety over a medium term horizon by investing in high quality debt instruments.

Strategy

To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased would aim to minimise the credit risk and liquidity risk of the portfolio. The fund will maintain reasonable level of liquidity.

Maximiser Guaranteed (ULIF03027/08/13BSLIMAXGT109)

Objective: To provide long term capital appreciation by actively managing a well-diversified equity portfolio of fundamentally strong blue chip companies. Further, the fund seeks to provide a cushion against the sudden volatility in the equities through some investments in short-term money market instruments.

Strategy: To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research focused investment approach. While appreciating the high risk associated with equities, the fund would attempt to maximize the risk-return pay off for the long-term advantage of the policyholders. The fund will also explore the option of having exposure to quality mid cap stocks. The non-equity portion of the fund will be invested in good rated (P1/A1 & above) money market instruments and fixed deposits. The fund will also maintain a reasonable level of liquidity.

The portfolio of different investment funds is given below:

Investment Fund	Segregated Fund Identification No.	Risk Profile	Asset Allocation*	Min.	Max.
Income Advantage Guaranteed	ULIF03127/08/13BSLIINADGT109	Very Low	Debt and Debt related instruments Money Market and Cash Equities and Equity Related Securities	60% 0% 0%	100% 40% 0%
Maximiser Guaranteed	ULIF03027/08/13BSLIMAXGT109	High	Debt and Debt related instruments Money Market and Cash Equities and Equity Related Securities	0% 0% 80%	20% 20% 100%

*Money Market Instruments are debt instruments of less than one year maturity. It includes collateralised borrowing and lending obligation, certificate of deposits, commercial papers, etc. Investment in Money Market Instrument supports for better liquidity management.

Tracking and Accessing Your Investments

You can monitor your investments

- on our website (www.adityabirlasunlifeinsurance.com)
- through the semi-annual statement detailing the number of units you have in each investment fund and their respective unit price as of the last policy anniversary; and
- through the published unit prices of all investment funds on our website as well as in the newspapers

Our Policy Charges

Investment Guarantee Charge

The daily unit price of the investment fund is adjusted to reflect an investment guarantee charge of 0.25% p.a. We may change the investment guarantee charge in the future up to a maximum of 0.50% p.a., subject to IRDAI approval.

Premium Allocation Charge

Premium allocation charge is deducted from your basic premium when received and before invested in the investment funds. The premium allocation charge as a percentage of basic premium is:

Policy Year	1	2 - 3	4 - 10	11+
% of basic premium	6.00%	5.50%	5.00%	4.00%

Fund Management Charge

The daily unit price of the investment fund is adjusted to reflect the fund management charge.

- 1.00% p.a. for Income Advantage Guaranteed
- 1.35% p.a. for Maximiser Guaranteed

We may change the fund management charge under any investment fund at any time subject to a maximum of 1.35% p.a. in the future and subject to IRDAI approval.

Policy Administration Charge

The policy administration charge is Rs. 20 per month for the first five policy years. It shall increase to Rs. 25 per month in the sixth year and inflate at 5% p.a. thereafter, subject to a maximum of Rs. 6,000. This charge is levied at the start of every policy month by cancelling units proportionately from the investment funds you have at that time.

Miscellaneous Charge

We currently charge Rs. 50 per request for any additional servicing request. We reserve the right to charge up to a maximum of Rs. 500 per request for additional servicing requests. Any increase in the miscellaneous charges will be subject to IRDAI approval.

Good and Services Tax (GST)

Good and Services Tax and other levies, as applicable, will be extra and levied as per the extant tax laws.

IRDAI Approval

Only when specified and within stated limits, we may increase a particular charge at any time in the future. We, however, need to get prior approval from the IRDA before such charge increase is effective. Otherwise, all other charges in this policy are guaranteed to never increase during the tenure of the policy.



Terms and Conditions

Policy Discontinuance

Throughout the accumulation period, you are given a grace period of 30 days (15 days in case your basic premium is paid on a monthly basis) to pay the due premium, during which all the benefits will continue with the deduction of charges. If we do not receive your full due premium by the end of the grace period, we shall send you a reminder notice within 15 days to continue the policy by paying your due and unpaid premium or to choose to withdraw from the policy completely.

If we do not receive any intimation within 30 days from the receipt of the notice, you shall be deemed to have chosen the option to completely withdraw from the policy.

The discontinuance date is the date when you decide to completely withdraw from the policy or the date you are deemed to have completely withdrawn, whichever is earlier.

During the first five policy years

On the discontinuance date, the risk cover will cease and your fund value net of any discontinuance charge will be transferred to the Pension Discontinued Policy Fund. The Pension Discontinued Policy Fund will be credited with the actual return (less a fund management charge of 0.50% p.a.) or a minimum guaranteed interest rate (which is currently 4% p.a.) whichever is higher. The proceeds from this will be due to you on the date corresponding to your fifth policy anniversary or at the end of the revival period, if later. If the life insured dies while the policy is not yet revived, we will make the policy proceeds available immediately and terminate the contract. The nominee then has the choice to withdraw the Death Benefit proceeds; or utilise the entire policy proceeds or a part thereof to enter into an income phase as per our then available products offered by us.

After five completed policy years

On the discontinuance date of the policy, fund value shall be due to you immediately, unless you had chosen to continue the policy in the following manner:

- By paying all outstanding due installment premiums within the revival period during which the Guaranteed Vesting Benefit will be as per paid-up status. In case of unfortunate death of the life insured during the revival period the Guaranteed Death Benefit shall be payable to the nominee; or
- Without paying any further premiums on a paid-up basis

At the end of the revival period, if all the due and unpaid premiums are not received by us then the policy will automatically continue on a paid-up basis.

Under paid-up status the Guaranteed Vesting Benefit shall be determined according to the basic premiums actually paid as shown in the Guaranteed Vesting Benefit table.

Revival

You will have two years from the discontinuance date to revive your policy. To revive your policy, you must pay all due and unpaid premiums till date. On the effective date of the revival, we will restore the Guaranteed Vesting Benefit to its original value as applicable, add back the discontinuance charges deducted on the discontinuance date and deduct the outstanding applicable Premium Allocation Charge and Policy Administration Charge due since the discontinuance date from the Fund Value and then reinvested at the then prevailing Unit Price(s).

On end of revival period when the fund value is due to you, then you need to choose one of the following options:

- Enter into a single pay deferred pension plan with us as per then available products at the time of your discontinuance; or
- Commute to the extent allowed (as per the extant Income Tax Act) and utilise the balance to receive a stream of regular income from us as per our then available products; or
- Enter into an income (annuity) phase with us as per our then available products

The discontinuance charge applicable on policy discontinuance or surrender is as follows –

Policy Discontinued	For BP upto ₹25,000	For BP more than ₹25,000
In Policy Year 1	Lower of 20% of BP, 20% of FV, ₹3,000	Lower of 6% of BP, 6% of FV, ₹6,000
In Policy Year 2	Lower of 15% of BP, 15% of FV, ₹2,000	Lower of 4% of BP, 4% of FV, ₹5,000
In Policy Year 3	Lower of 10% of BP, 10% of FV, ₹1,500	Lower of 3% of BP, 3% of FV, ₹4,000
In Policy Year 4	Lower of 5% of BP, 5% of FV, ₹1,000	Lower of 2% of BP, 2% of FV, ₹2,000
In Policy Year 5	Nil	Nil

Where BP is Basic Premium payable in a policy year and FV is Fund Value

Tax Benefits

As per extant tax laws, this plan offers tax benefits under Section 80C, 80D and Section 10(10D) of the Income Tax Act, 1961, subject to fulfillment of the other conditions of the respective sections prescribed therein. Tax laws are subject to amendments from time to time.

As per the current provision of Section 194DA of the Act; the policy proceeds are subject to TDS if conditions prescribed under Section 10(10D) are not met.

You are advised to consult your tax advisor for applicability of tax benefits on premiums paid and benefits received.

Free-Look Period

You will have the right to return your policy to us within 15 days (30 days in case the policy is issued under the provisions of IRDAI Guidelines on Distance Marketing (1) of Insurance products) from the date of receipt of the policy, in case you are not satisfied with the terms and conditions of your policy. We will pay the fund value plus all charges levied till date (excluding the fund management charge) once we receive your written notice of cancellation (along with reasons thereof) together with the original policy documents. Depending on our then current administration rules, we may reduce the amount of the refund by expenditures incurred by us in issuing your policy in accordance to IRDAI (Protection of Policyholders Interest) Regulations, 2002.

⁽¹⁾ Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through voice mode, SMS electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

Addition/Closure of Investment Fund

With the approval from the IRDAI, we may from time to time add new investment funds under your policy. We will inform you of such additions no later than 60 days after it is made available under your policy.

With the approval from the IRDAI, we may at any time close an investment fund available in your policy. We will inform you in writing of such closures no later than 60 days before we actually close the investment fund.

Allocation/Redemption of Units

On each business day, the instructions for investing in or encashing units from an investment fund must be received and accepted by 3.00 p.m. Instructions accepted by us up to the cut-off time are executed using the unit price determined at the end of that business day. Instructions accepted by us after the cut-off time will be executed using the unit price determined by us at the end of the next business day.

Instruction to invest is deemed accepted by us when we receive cash, demand draft or local cheque at any of our offices by duly authorised officials. For outstation cheque, instruction to invest is deemed accepted by us only on the day we receive credit in any of our bank accounts.

The number of units allocated equals the monetary amount invested in an investment fund divided by its unit price at that time. Units are allocated when we receive a premium or when guaranteed additions are added to the fund value.

The number of units redeemed equals the monetary amount encashed from an investment fund divided by its unit price at that time. On each monthly processing date, policy charges will be covered by redeeming units from all investment funds under your policy in proportion to their value at that time.

Unit Price

On each business day and for each investment fund, we determine the unit price by dividing the Net Asset Value (NAV) of the investment fund at the valuation time by the number of units in existence for the investment fund in question. We publish the unit price of all investment funds on our website www.adityabirlasunlifeinsurance.com

The Net Asset Value (NAV) is determined based on (the market value of investments held by the fund plus the value of any current assets less the value of any current liabilities and provisions) divided by (the number of units existing at valuation date before creation or redemption of any units).

Policy Loan

We do not offer this facility under this plan.

Exclusions

We shall pay the Fund Value as on date of death (plus any charges recovered subsequent to date of death) in the event the life insured dies by suicide, whether medically sane or insane, within one year after the issue or revival date, whichever is later.

Nomination

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 and amended from time to time. For more details on the nomination, please refer to our website www.adityabirlasunlifeinsurance.com

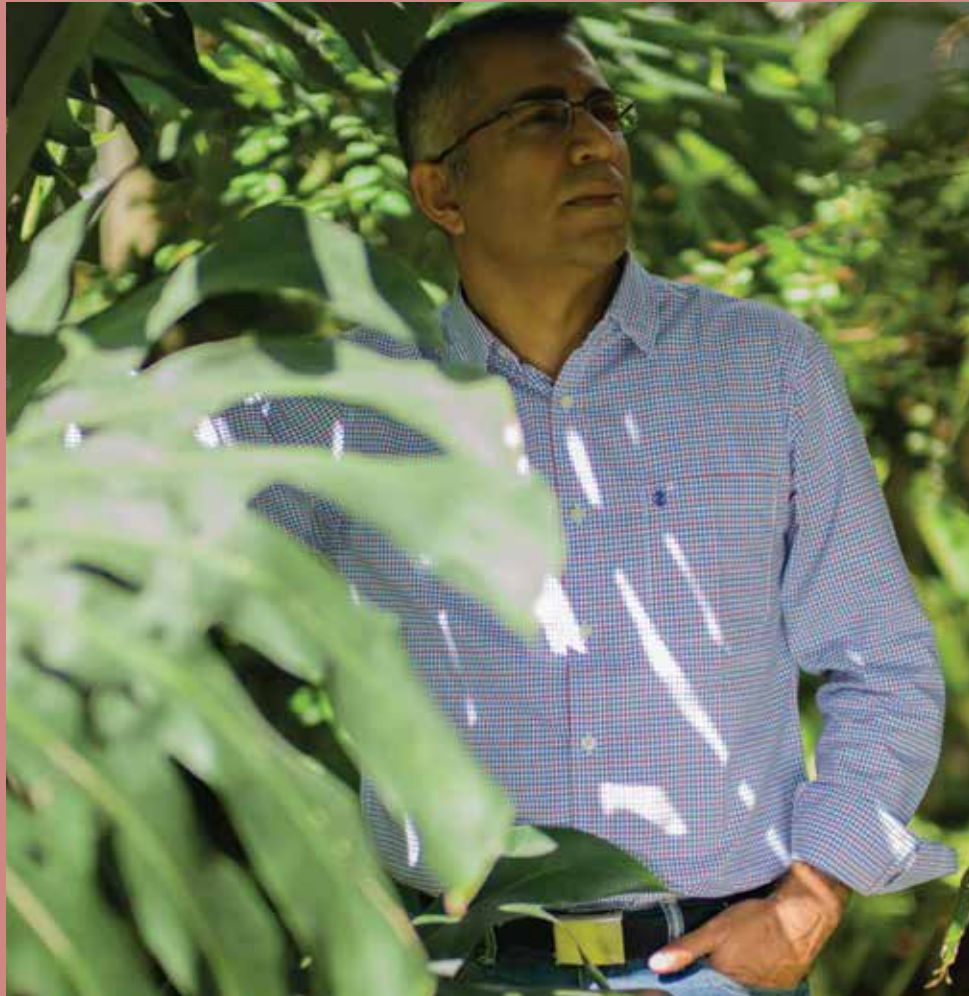
Prohibition of Rebates – Section 41 of the Insurance Act, 1938; as amended from time to time

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 liable for a penalty 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.adityabirlasunlifeinsurance.com



Aditya Birla Sun Life Insurance – A Coming Together of Values

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). and is one of the leading private sector life insurance companies in India. ABSLI was incorporated on August 4, 2000, and commenced operations on January 17, 2001. ABSLI is a 51:49 a joint venture between the Aditya Birla Group and Sun Life Financial Inc., a leading international financial services organization in Canada.

Formerly known as Birla Sun Life Insurance Company Limited, ABSLI is one of India's leading life insurance companies offering 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").

ABCL, the holding company, is a Universal Financial Solutions provider and one of the largest financial services players in India. It is committed to serving the end-to-end financial needs of its retail and corporate customers under a unified brand — Aditya Birla Capital. Delivering a wide range of money solutions for protecting, investing and financing, Aditya Birla Capital serves millions of customers across the country.

Apart from life insurance, ABCL has a significant presence across several business sectors including NBFC, asset management, health insurance, housing finance, private equity, general insurance broking, wealth management, broking, online personal finance management and pension fund management.

www.adityabirlasunlifeinsurance.com

Risk Factors and Disclaimers

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This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non-participating unit linked life insurance pension plan. Aditya Birla Sun Life Insurance and ABSLI Empower Pension 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 name of the funds offered in this plan does not in any indicate their quality, future prospects or returns. The charges are guaranteed throughout the term of the policy unless specifically mentioned and subject to IRDA 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 above the guaranteed returns from the investment funds. GST any other applicable taxes levied as per extant tax laws shall be deducted from the premium or from the allotted units as applicable. This brochure contains 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. Insurance is the subject matter of solicitation.

IRDAI of India hereby clarifies to the public that

- IRDAI of India or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums
- IRDAI of India does not announce any bonus

Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.