



Amol Patwari & Pallavi Mohadikar Patwari / Entrepreneurs

PROTECTING your retirement with an assured monthly income

Aditya Birla Sun Life Insurance Monthly Income Plan

A non-linked participating life insurance plan

- Assured monthly income to take care of your recurring needs⁽¹⁾
- Financial protection for the family
- Level or increasing income option of 10, 15 & 20 years
- Deferment period of 0, 5 & 10 years after completion of premium paying term
- Lump sum bonuses at maturity⁽²⁾
- Inbuilt accidental death benefit
- Tax benefits⁽³⁾

⁽¹⁾Subject to payment of all due premiums

⁽²⁾Please refer product brochure for more details

⁽³⁾Tax benefits are subject to changes in tax laws

Life Insurance

Aditya Birla Sun Life Insurance Company Limited



**ADITYA BIRLA
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: 109N122V01 ADV/1/18-19/4177 VER1/JAN/2019

Life Insurance

Aditya Birla Sun Life Insurance Company Limited



**ADITYA BIRLA
CAPITAL**

1800-270-7000



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Your family depends on you. Along with financial protection in your absence, giving your child the best education, security for your spouse, going on that much awaited vacation, building a second home or ensuring a comfortable lifestyle in your retirement days are a few of the many important desires and milestones of your life

Aditya Birla Sun Life Insurance 'Monthly Income Plan' fulfills your need to plan ahead of time for your family's growing needs in the present while providing for their future.

This product has been designed as a non-linked participating life insurance plan, providing regular monthly income until maturity to meet your financial requirements and thereby providing the best for your family, today as well as in the years to come.

Key Features

- Comprehensive financial protection for your family depending on your choice of Sum Assured
- Monthly Income Benefit to take care of your recurring needs
- Option to postpone your monthly incomes by choosing a Deferral Period to suit your requirements.
- Choice of Level and Increasing Income Benefit Options to suit your needs
- Inbuilt Accidental Death Benefit
- Option to increase your protection through Riders
- Bonuses to augment your savings

Eligibility	
Entry Age (age last birthday)	18 years-55 years (For Premium Paying Term of 10 years) 18 years-53 years (For Premium Paying Term of 12 years) (subject to maximum maturity age of 80 years)
Premium Paying Term (PPT)	10 12 years
Deferment Period (DP)	Deferment Period shall start after the completion of PPT 0 5 10 years
Income Benefit Period (IBP)	Income Benefit Period shall start after the completion of Deferment Period 10 15 20 years
Income Benefit Option	Level Increasing
Policy Term	Minimum- 20 years Maximum- 37 years Policy Term = Premium Payment Term + Deferment Period + Income Benefit Period
Minimum Sum Assured	₹4,00,000*
Premium Frequency	Annual, Semi-annual, Quarterly & Monthly

* For entry ages between 51 to 55 years the minimum Sum Assured will be ₹6,00,000.

Premiums

Your premium is dependent on your current age and the Sum Assured, premium paying term, deferral period, income benefit period, income benefit option and riders chosen by you.

Sum Assured Band	Band 1	Band 2	Band 3
Sum Assured (₹)	4,00,000 to 5,99,999	6,00,000 to 7,99,999	8,00,000+

You may choose to pay your premium annually, semi-annually, quarterly or monthly. The modal rebates are given below

Mode	Annual	Semi-annual	Quarterly / Monthly
Rebate	3%	1.5%	0%

Regular bonuses (if any) - Aditya Birla Sun Life Insurance (ABSLI) will declare compound reversionary bonuses at the end of each financial year and will be added to your policy on its policy anniversary. Bonuses once attached to the policy are guaranteed to be payable, along with the interim bonuses, as applicable, on maturity or death, if earlier. In case of surrender, the Surrender Value of the attached bonuses will be payable. The regular bonus rate declared by ABSLI may vary and will depend on the actual experience regarding various factors and the prevailing economic conditions. Future bonuses are however not guaranteed and will depend upon the future profits of the participating business.

For example, the compound reversionary bonus calculation for a policyholder opting for a Sum Assured of ₹10,00,000 will be as follows:

If Year 1 Bonus rate declared	4%
Bonus Amount	Sum Assured x Yearly Bonus Rate
Bonus Amount	₹10,00,000 x 4% = ₹40,000
If Year 2 Bonus rate declared	4%
Bonus Amount	(Sum Assured + any previously declared bonuses) x Yearly Bonus Rate
Bonus Amount	(₹10,00,000 + 40,000) x 4% = ₹40,160

This process will be followed for all further policy years.

Terminal bonus (if any) - ABSLI may also pay a terminal bonus, on maturity, surrender or death, if earlier, based on the actual experience and the prevailing economic conditions.

Your Choices

STEP 1

Choose your Sum Assured and Policy Term

You have the option of choosing your Sum Assured at inception. You have the flexibility to choose the Premium Payment Term, Deferment Period as well as your Income Benefit Period from a variety of options to suit your needs. Your policy term will be the sum of your Premium Payment Term, Deferment Period and Income Benefit Period.

STEP 2

Choose your Income Benefit Option

You have option to choose one of the Income Benefit Options.

- **Level Income Benefit; and**
- **Increasing Income Benefit**

STEP 3

Enhance Your Protection through Riders*

You have the option to enhance your protection by opting for ABSLI Waiver of Premium Rider which waives off future premiums. You can also opt for Critical Illness Rider separately to enhance your coverage on diagnosis of specified Critical Illnesses.

*Please refer the rider brochure for further details.

Your premium will vary depending on the above choices.

Your Benefits

Income Benefit

After completion of the Deferment Period, you shall start receiving monthly income benefit in advance as a percentage of the Sum Assured over the Income Benefit Period as per the option chosen at inception.

You may choose one of the following Income Benefit Option at inception:

Level Income Benefit- Under this option, the income benefit paid will be 1% of the Sum Assured per month and will remain fixed throughout the Income Benefit Period (IBP).

Increasing Income Benefit- Under this option, the income benefit paid will start at 1% of the Sum Assured per month and then such amount of income benefit will increase at 5% simple p.a. after every 12 months during the Income Benefit Period (IBP).

The factors applicable to the Sum Assured to calculate the monthly income benefits are given as under:

(Increasing Income Benefit Table)

Income Benefit Period			
Years of Income Benefit Period	10 years	15 years	20 years
1	1.00%	1.00%	1.00%
2	1.05%	1.05%	1.05%
3	1.10%	1.10%	1.10%
4	1.15%	1.15%	1.15%
5	1.20%	1.20%	1.20%
6	1.25%	1.25%	1.25%
7	1.30%	1.30%	1.30%
8	1.35%	1.35%	1.35%
9	1.40%	1.40%	1.40%
10	1.45%	1.45%	1.45%
11	-	1.50%	1.50%
12	-	1.55%	1.55%
13	-	1.60%	1.60%
14	-	1.65%	1.65%
15	-	1.70%	1.70%
16	-	-	1.75%
17	-	-	1.80%
18	-	-	1.85%
19	-	-	1.90%
20	-	-	1.95%

You may choose to receive the Income Benefit annually rather than monthly, at any policy anniversary on or after the commencement of the Income Benefit Period or on any death anniversary. Such annual income benefit will be payable at the beginning of each policy year during the Income Benefit Period. The annual income benefit will be the discounted value of the monthly incomes payable during the year. The rate will be determined using an interest rate which is simple average of 10 year G Sec rate (annualised) prevailing on each calendar month end date for past 12 months. Currently the interest rate worked out is 8.02% for financial year 2018-19.

Death Benefit

In the event of death of Life Insured before the commencement of Income Benefit Period the Death Benefit will be the highest of:

- 10 times the annualized premium; OR
- Maturity Sum Assured; OR
- Sum Assured + Total Income Benefit

Where Sum Assured is the absolute amount assured to be paid immediately on death and the Total Income Benefit is an undiscounted total absolute amount of income benefit payable during the income benefit period. The Income benefit due will commence for the fixed Income Benefit Period from the date of death.

PLUS

- Bonuses will continue to accrue till the end of the Income Benefit Period and total bonuses including Terminal Bonus (if any) will be paid at the end of Income Benefit Period

In the event of death of Life Insured on or after commencement of the Income Benefit Period the Death Benefit will be the highest of

- 10 times the annualized premium; OR
- Maturity Sum Assured; OR
- Sum Assured + Outstanding Income Benefit

Where Sum Assured is the absolute amount assured to be paid immediately on death and the outstanding Income Benefit is an undiscounted absolute amount of outstanding income which will continue to be paid for the remaining Income Benefit Period.

PLUS

- Bonuses will continue to accrue till the end of the Income Benefit Period and total bonuses including Terminal Bonus (if any) will be paid at the end of Income Benefit Period.

The Death Benefit payable shall never be less than 105% of total premiums paid till the date of death excluding GST, premiums paid towards additional riders or underwriting extra.

⁽¹⁾ Maturity Sum Assured in this plan is nil.



Accidental Death Benefit

In the event of death of a Life Insured due to an accident, additional benefit equal to the base Sum Assured chosen will be paid immediately in lump sum to the nominee as an Accidental Death Benefit.



Maturity Benefit

In the event the Life Insured survives to the end of the policy term, the maturity benefit will be:

- Attached bonuses accrued till maturity date; plus
- Terminal bonus (if any)

The policy shall be terminated once the maturity benefit is paid.

Customisable Benefit

ABSLI Waiver of Premium Rider (UIN: 109B017V02):

In case of the following conditions::

- Policyholder becomes completely disabled due to an illness or accident
- Policyholder is diagnosed with any of the specified critical illnesses
- Death of the policyholder (only if other than the Life Insured)

Then we will waive off all the future premiums. All the other benefits will remain unaffected. This benefit is applicable only once during the entire premium paying term.

ABSLI Critical Illness Rider (UIN: 109B019V03):

If you are diagnosed to be suffering from any of the 4 specified Critical Illnesses, we will pay 100% of the rider Sum Assured on survival of 30 days following the date of confirmed diagnosis. This rider cover will be available only up to the expiry of the premium paying term of the policy.

✂ Reduced Paid-up (RPU) Benefits

If you discontinue paying premiums after having paid for at least three full year's premiums, your policy will not lapse but will continue on a Reduced Paid-up basis. Under Reduced Paid-up, your sum assured and income benefit shall be reduced in proportion to the premium actually paid to the total premiums payable during the premium paying term.

Your regular bonuses accrued till the due date of first unpaid premium will not be reduced; however any bonus payable in the year of premium discontinuance shall be reduced proportionately to the unpaid premiums in that policy year. There will be no further accrual of bonuses in the policy.

Under a Reduced Paid-up policy, the benefits payable in the "Your Benefits" section will be amended as follows:

Death Benefit

In the event of death of the Life Insured before commencement of Income Benefit Period:

- Reduced Paid-up Sum Assured will be paid immediately
- Income Benefit Period will commence from the date of death and Reduced Paid-up Income Benefit will be payable for the full Income Benefit Period
- Accrued bonuses will be paid at the end of Income Benefit Period

In the event of death of the Life Insured on or after commencement of Income Benefit Period:

- Reduced Paid-up Sum Assured will be paid immediately
- Reduced Paid-up Income Benefit will continue to be paid for the remaining Income Benefit Period
- Accrued bonuses will be paid at the end of Income Benefit Period

In case of death of Life Insured due to accident Sum Assured equal to the Reduced Sum Assured will be paid to the nominee as an additional accidental death benefit.

Income Benefit

Income benefit will be payable as a percentage of Reduced Sum Assured commencing at the end of the deferment period. Income percentage will remain unchanged.

Maturity Benefit

On maturity date, you will receive accrued bonuses till the due date of the first unpaid premium and Terminal Bonuses (if any).

Your Sample Premiums

Following table highlights sample premium rates (without GST) for the mentioned parameters:

Sum Assured: ₹10,00,000, Premium Payment Mode: Annual, Premium Payment Term (PPT): 10 yrs
Deferment Period: 10 yrs, Income Benefit Period: 10 yrs

Age	Premiums on opting for- Level Income Benefit	Premiums on opting for- Increasing Income Benefit
20	₹74,894	₹89,541
30	₹78,163	₹92,907
35	₹81,422	₹96,292
40	₹86,427	₹1,01,530
45	₹93,886	₹1,09,348
50	₹1,04,333	₹1,20,329



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Your Benefit Illustration

Some benefits are guaranteed and some benefits are variable with bonuses based on the future performance of the participating business and economic conditions. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future performance of the participating business. In the illustration below, the Sum Assured and Income Benefit are fully guaranteed. The total death benefit is not guaranteed and is determined using assumed future investment returns of 4% and 8% as set by the Life Insurance Council.

Age	: 35 years	Annual Premium	: ₹81,422
Gender	: Male	Premium Paying Term	: 10 years
Policy Term	: 30 years	Deferment Period	: 10 years
Sum Assured	: ₹10,00,000	Income Benefit Period	: 10 years
Payment Frequency	: Yearly	Income Benefit Option	: Level Income Benefit

Policy Year End	Premiums Paid to Date at beginning of the year	Guaranteed Death Benefit payable over a period of 10 years	Income Benefit	Total			
				Death Benefit		Maturity Benefit	
				at 4% p.a.	at 8% p.a.	at 4% p.a.	at 8% p.a.
1	81,422	22,00,000	-	22,00,000	26,38,095	-	-
2	1,62,844	22,00,000	-	22,00,000	26,91,304	-	-
3	2,44,265	22,00,000	-	22,00,000	27,46,483	-	-
4	3,25,687	22,00,000	-	22,00,000	28,03,703	-	-
5	4,07,109	22,00,000	-	22,00,000	28,63,040	-	-
6	4,88,531	22,00,000	-	22,00,000	29,24,572	-	-
7	5,69,953	22,00,000	-	22,00,000	29,88,381	-	-
8	6,51,374	22,00,000	-	22,00,000	30,54,551	-	-
9	7,32,796	22,00,000	-	22,00,000	31,23,170	-	-
10	8,14,218	22,00,000	-	22,00,000	31,94,327	-	-
11	-	22,00,000	-	22,00,000	32,68,117	-	-
12	-	22,00,000	-	22,00,000	33,44,637	-	-
13	-	22,00,000	-	22,00,000	34,23,989	-	-
14	-	22,00,000	-	22,00,000	35,06,277	-	-
15	-	22,00,000	-	22,00,000	35,91,609	-	-
16	-	22,00,000	-	22,00,000	36,80,098	-	-
17	-	22,00,000	-	22,00,000	37,71,862	-	-
18	-	22,00,000	-	22,00,000	38,67,021	-	-
19	-	22,00,000	-	22,00,000	39,65,701	-	-
20	-	22,00,000	-	22,00,000	40,68,032	-	-
21	-	22,00,000	1,20,000	22,00,000	41,74,149	-	-
22	-	20,80,000	1,20,000	20,80,000	40,54,149	-	-
23	-	19,60,000	1,20,000	19,60,000	39,34,149	-	-
24	-	18,40,000	1,20,000	18,40,000	38,14,149	-	-
25	-	17,20,000	1,20,000	17,20,000	36,94,149	-	-
26	-	16,00,000	1,20,000	16,00,000	35,74,149	-	-
27	-	14,80,000	1,20,000	14,80,000	34,54,149	-	-
28	-	13,60,000	1,20,000	13,60,000	33,34,149	-	-
29	-	12,40,000	1,20,000	12,40,000	32,14,149	-	-
30	-	11,20,000	1,20,000	11,20,000	30,94,149	-	19,74,149
Total			12,00,000				19,74,149

*The premium is exclusive of GST and any other applicable taxes. All applicable taxes will be additionally included to your premium and levied as per extant tax laws.

** 'Guaranteed Death Benefit' is sum of the amounts payable immediately on death and amounts paid in instalments over the Income Benefit Period chosen. In the above example, it is 10 years.

Please visit our website or ask your financial advisor for the benefit illustration for your policy.

Your Options

Surrendering your Policy

Your policy will acquire a surrender value after all due premiums for at least three full policy years have been paid. The Guaranteed Surrender Value is the sum of a percentage of premiums paid (excluding applicable taxes and cess, any applicable rider premiums and underwriting extras, if any) and the surrender value of accrued bonuses less any income benefit already paid. The Guaranteed Surrender Value will vary depending on the Premium Payment Term and the year the policy is surrendered.

Your policy will also be eligible for a Special Surrender Value. The Surrender Value payable will be the higher of Guaranteed Surrender Value or Special Surrender Value. The policy shall be terminated once the Surrender Value is paid. Please ask your financial advisor for an illustration of the Special Surrender Values applicable to your policy or refer to your policy contract for further details. Kindly refer to the policy contract on the website for the Surrender Value Table.

Income Benefit

Income benefit will be payable as a percentage of Reduced Sum Assured commencing at the end of the deferment period. Income percentage will remain unchanged.

Maturity Benefit

On maturity date, you will receive accrued bonuses till the due date of the first unpaid premium and Terminal Bonuses (if any).

Taking a Policy Loan

You may take a loan against your policy once it has acquired a surrender value. The minimum loan amount is ₹ .5,000 and the maximum is 85% of your surrender value. We shall charge interest on the outstanding loan balance at a rate declared by us from time to time. The rate of interest charged will be equal to the prevailing base rate of the State bank of India plus 100 basis points. Any outstanding loan balance will be recovered by us from policy proceeds due for payment and will be deducted before any benefit is paid under the policy. Should the outstanding policy loan balance equal or exceed the surrender value of your policy at any time, then the policy shall be terminated without value. Note that prior to this happening, we shall give you an opportunity to repay all or part of your outstanding loan balance in order for your policy to continue uninterrupted.

Terms and Conditions

Free-Look Period

You will have the right to return your policy to us within 15 days (30 days in case of electronic policies and the policies issued under the provisions of IRDAI of India Guidelines on Distance Marketing[^] of Insurance products) from the date of receipt of the policy. We will refund the premium paid once we receive your written notice of cancellation (along with reasons thereof) together with the original policy documents. We will deduct proportionate risk premium for the period of cover and expenses incurred by us on medical examination and stamp duty charges while issuing your policy.

[^]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.

Grace Period

If you are unable to pay your premium by the due date, you will be given a grace period of 30 days and during this grace period all coverage under your policy will continue. If you do not pay your premium within the grace period, the following will be applicable:

- a) In case you have not paid premiums for three full policy years then all benefits under your policy will cease immediately
- b) In case you have paid premiums for at least three full policy years, then your policy will continue on a Reduced Paid-up basis.

Revival

You can revive your policy for its full coverage within two years from the due date of the first unpaid premium by paying all outstanding premiums together with interest as declared by us from time to time and by providing evidence of insurability satisfactory to us. Upon revival, your benefits shall be restored to their full value.

Goods and Services Tax (GST)

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

Tax Benefits

As per extant tax laws, tax benefits under Section 80C, 80(D) 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.

Exclusions

Suicide Exclusion

We will refund the premiums paid to date excluding GST or the Surrender Value, if higher in the event the Life Insured dies by suicide, whether medically sane or insane, within one year from the inception of the policy or the revival date of the policy.

Exclusion for Accidental Death Benefit:

You shall not be entitled to any benefits for the death of the Life Insured directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

- a) Death as a result of any disease or infection other than directly linked with an accident
- b) Attempted suicide or self-inflicted injury while sane or insane
- c) Participation of the insured person in a criminal, illegal activity or unlawful act with criminal intent
- d) Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a registered medical practitioner
- e) Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature
- f) Entering, exiting, operating, servicing, or being transported by any aerial device or

conveyance except when on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route

- g) Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping
- h) War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion, strikes. War means any war whether declared or not
- i) Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order
- j) Accident occurring while or because the Insured is under the influence of Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner

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.adityabirlasunlifeinsurance.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.adityabirlasunlifeinsurance.com

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.



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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, please refer to our website www.adityabirlasunlifeinsurance.com

Aditya Birla Sun Life Insurance – A Coming Together of Values

About Aditya Birla Sun Life Insurance

Aditya Birla Sun Life Insurance Company Limited (ABSLI) is a subsidiary of Aditya Birla Capital Ltd. (ABCL) 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").

About Aditya Birla Capital

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.adityabirlacapital.com/lifeinsurance

About Sun Life Financial Inc., Canada

Founded in Canada in 1865, Sun Life Financial has been a trusted name for generations - 152 years and counting. Sun Life Financial is a leading international financial services organisation providing a diverse range of protection and wealth products and services to individuals and corporate customers. Sun Life Financial and its partners have 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.

Risk Factors and Disclaimers

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a participating non-linked life insurance plan. All terms & conditions are guaranteed throughout the policy term, except for the bonuses which would be declared at

each financial year. Goods and Service Tax (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 substandard lives, smokers or people having hazardous occupations 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.

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.