

Build Financial Stability for your Family with Life Cover and Additional Stream of Income

Aditya Birla Sun Life Insurance Akshaya Plan

A Non-Linked Participating Individual Savings Life Insurance Plan

Aditya Birla Sun Life Insurance Company Limited



ABSLI AKSHAYA PLAN – AN OVERVIEW

Throughout life's journey, one's goal is to create a secure future and a comfortable lifestyle for self and one's loved ones. One has to take care of regular household expenses, paying for health expenses, children's school fees etc. With rising life uncertainties and expenses, it is important to secure a source of income that takes care of these expenses. A regular income along with the support of insurance cover, can help one plan better for future milestones.

Introducing ABSLI Akshaya Plan, a non-linked participating individual savings life insurance plan, that provides the benefit of a comprehensive life insurance cover along with a regular source of income to ensure fulfilment of your family's growing needs. The product offers the flexibility to take Cash Bonus (if declared) or to accumulate the Cash Bonus (if declared) in the policy, instead of receiving the pay-outs.

KEY FEATURES OF ABSLI AKSHAYA PLAN



Choice of 2 Benefit Options: Flexibility to choose amongst two Benefit Options i.e. Long Term Income and Whole Life Income (Till Age 100 or Till Age 85) to cater to Your family's needs across all life stages.



Flexible Bonus Payouts: Complete flexibility to receive Cash Bonus (if declared) – for immediate liquidity or to accumulate the Cash Bonus (if declared) till policy maturity – for long term wealth creation.



Financial Security for your loved ones: Comprehensive life cover available for up to 100 years.



Flexibility: Choice of varied premium payment terms and policy terms, to suit one's requirements.



Customizable Benefits: Option to enhance Your insurance cover through riders, which are available at a nominal extra cost.

ABSLI AKSHAYA PLAN AT A GLANCE

Product Specification	J.1.5										
Type of Plan	A Non-Linked	l Participating Ir	ndividual Savir	ngs Life Insu	rance Plan						
Coverage	All Individuals	s (Male Female	Transgender	^)							
Benefit Options	Benefit Option 1. Long Term 2. Whole Life	Income	·								
Premium Payment Term (PPT)	6 years 8 ye	ars 10 years 12	2 years 15 yea	ars							
	Long Term I	ncome:									
	Premiu	m Payment Ter	m	Policy 1	Term						
		6 years 8 years 10 years 12 years 15 years		25 30 35 40 years							
Policy Term (PT)	Whole Life II At inception, age 100 year	you have the fle	exibility to cho	oose coverag	ge till age 85 or						
	Premiu	m Payment Ter	m	Policy T	erm						
_		6 years 8 years 10 years 12 years 15 years		years less A Coverage till	ge till Age 85: ss Age at Entry e till Age 100: ess Age at Entry						
		erm once chosen or both the Bene	-	cannot be ch	nanged						
Age of the Life Insured at Entry (age as on last birthday)	Minimum	30 days* *In case the Life automatically v majority. The ric the policy issue	est once the Li sk coverage fo	ife Insured at	tains the age of						
	Maximum	55 years									
nsured at Entry age as on last	Minimum	18 years									
Maturity Age of the Life Insured (age as on last birthday)	Maximum	Benefit Option Long Term Income	Premiur Payment T 6 Years 8 Years 10 Years	erm	Maximum Maturity Age 84 Years						
		Whole Life	15 Years 6 years, 8 years,	5	85 Years						
naturity		Income	12 years, 15 y	/ears	100 Years						
Minimum Annualized Premium	₹ 24,000										
Maximum Annualized Premium	No Limit (sub	ject to Board Ap	proved Unde	rwriting Poli	cy)						
Premium Payment Frequency and	Annual Sem	i-Annual Quart	erly Monthly								
Frequency and Frequency Loadings	Frequenc Modal Fact		Semi-annual 2.0%	Quarterly 3.0%	Monthly 4.0%						
Cash Bonus Pay-out Frequency	semi-annual, declared) is p as the case n Please Note Bonus (if dec	- The default op clared). The Poli	onthly frequent d of the year, stion available cyholder can	ency and the half-year, qu for the Polic also opt to	cyholder is Cas accumulate th						
Minimum Sum Assured	Cash Bonus (if declared), as mentioned below in 'Bonus' section. ₹ 1,54,560										
Maximum Sum Assured	No Limit (sub	ject to Board Ap	proved Unde	rwriting Poli	cy)						
Duamina	The benefits mentioned b	under this prod elow:	uct vary by pr	remium band	ds as						
Premium bands	Premium Band Annualized Premium (₹)	24,000 to 50,00 49,999 99,9	0 to 1,00,000 to	2,00,000 to 3,0	Band 5 Band 6 3,00,000 to 4,99,999						

YOUR CHOICES AT INCEPTION

Step 1

Choose from two Benefit Options:

- a) Long Term Income
- b) Whole Life Income

Step 2

Choose Your premium amount and premium payment frequency as per your convenience

Step 3

Choose the Premium Payment Term and Policy Term as per your needs



Choose the frequency of your Cash Bonus pay-out

				De	tails	
	• Non				eclared) shall be p iiums under the po	
	fron	n the end of 19 uency chosen, t	t policy till the e	year arlier	or as per the C of death of the e Policy, Surrender	ash Bonus par Life Insured if
		•			form of a Cash Bo	
					d as per 1000 Sur ext policy annivers	
		effective date for y year.	or the an	nual	bonus rates declai	red shall be 1 st J
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	Cas	Semi-Annua	-	у	98% of Annual	Cash Bonus x 1/2
		Quarterly Monthly				Cash Bonus x 1/4 Cash Bonus x 1/12
Bonus	of 8% factor	6 p.a. compoun	nded mo	onthl	peen calculated us y. The Company ing market condit	may revise t
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- applicable for a Life Insured aged 18 years and above and the rider Policy Term cannot exceed the base Policy Term. • ABSLI Hospital Care Rider (UIN: 109B016V03) provides daily cash
 - benefit in case of hospitalization for a minimum period of 24 hours for medically necessary treatment of any Illness or Injury payable from the first day for the duration of hospitalization. This rider is only applicable for a Life Insured aged 18 years and above and the rider

Policy Term cannot exceed the base Policy Term.

future premiums of the base plan and the attached riders throughout the rest of the premium payment in case of diagnosis of Critical Illness, Disability or Death (only if Life Insured is a minor i.e. below 18 years of age and is different from the Policyholder). All the riders provide cover independent to each other. Policyholder would be entitled for rider benefits under each of the riders (including base

• ABSLI Waiver of Premium Rider (UIN:109B017V03) waives off all

product). For further details regarding the above-mentioned riders, please refer to respective rider brochure(s) available on our website.

OTHER FEATURES

You may take a loan against Your policy after completion of first Policy Year, once the Policy has acquired Surrender Value. The minimum loan amount is Rs.5,000 and the maximum is 80% of the then applicable Surrender Value less any outstanding policy loan plus all accrued but unpaid loan interest as on that date. On exercising this option, Your policy shall automatically get assigned to the company to the extent of the outstanding policy loan balance.

Where the policy is in-force (premium paying) or fully paid-up and the outstanding policy loan and interest on the outstanding loan up to the date of death or survival benefit or maturity benefit or surrender at any time is equal to or exceeds the then prevailing Surrender Value, We shall send a notice, 90 days in advance, to You to repay the loan amount along with the interest.

Policy Loan

For other than in-force and fully paid-up policies, on the date the outstanding policy loan and interest on the outstanding loan up to the date of death or survival benefit or maturity benefit or surrender exceeds the Surrender Value, ABSLI shall send a notice, 90 days in advance, to the Policyholder to repay the loan amount along with the interest. In case the Policyholder fails to respond to the notice, the policy will be terminated.

Any payment of a proceed against Death, Survival Benefit or Maturity Benefit provisions or as a Surrender Value shall be reduced by any outstanding policy loan balance at that time and the residual value shall be payable. We shall be issuing the loan re-payment schedule at the time You opt for the loan against policy.

We shall declare the Loan Interest Rate applicable to all policies under this product on June 1st of every calendar year and is equal to the base rate of the State bank of India plus 100 basis points (i.e. absolute 1%). The interest rate applicable as on June 1st, 2024 is 11.25%p.a. (compounded).

Any change in basis of determination of interest rate for policy loan can be done only after prior approval of IRDAI.

HOW DOES ABSLI AKSHAYA PLAN WORK FOR YOU?

Case Study 1: Mr. Sharma, aged 35 years, invests in ABSLI Akshaya Plan and chooses the following at inception:

Benefit Option: 'Long Term Income' Annualized Premium: Rs. 100,000 p.a. Premium Payment Term: 10 years

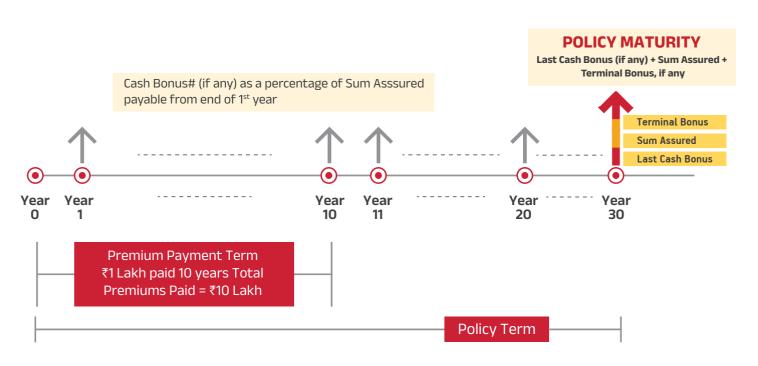
Policy Term: 30 years

Cash Bonus Pay-out Frequency: Annual

Sum Assured: Rs. 11,04,000

Scenario 1: Mr. Sharma survives through the Policy Term and receives Cash Bonus (if declared) throughout the Policy Term.

Survival Benefit	Assumed @4% p.a.	Assumed @8% p.a.
Cash Bonus (if any) p.a. (₹) Total Cash Bonus (if any) (₹) (A)	17,554 5,26,608	37,315 11,19,456
Maturity Benefit	Assumed @4% p.a.	Assumed @8% p.a.
Sum Assured (₹) (B) Terminal Bonus (if any) (₹) (C)	11,04,000 66,240	11,04,000 2,76,000
Total Benefits (₹)	Assumed @4% p.a.	Assumed @8% p.a.
(A) + (B) + (C)	16,96,848	24,99,456

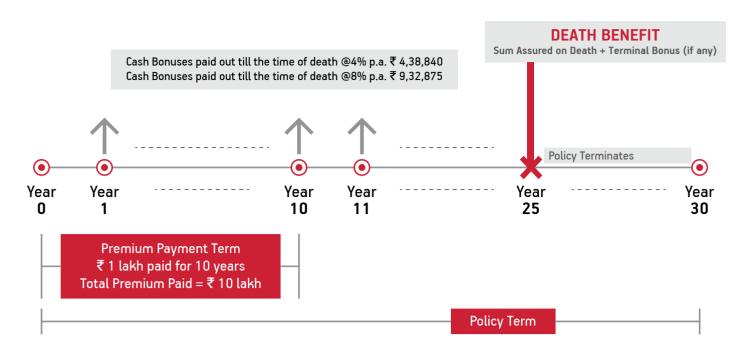


#Cash Bonus is payable in annual, semi-annual, quarterly or monthly frequency and the same shall be payable at the end of the year, half-year, quarter or month, as the case may be

Note: The above illustration has been provided assuming that all due premiums under the policy have been paid.

Scenario 2: Mr. Sharma dies in the 25th year of the policy, his nominee will receive Death Benefit and the policy will terminate.

Death Benefit	Assumed @4% p.a.	Assumed @8% p.a.
Sum Assured (₹) (A)	11,04,000	11,04,000
Terminal Bonus (if any) (₹) (B)	NIL	NIL
Total (A) + (B)	11,04,000	11,04,000



Note: The above illustration has been provided assuming that all due premiums under the policy have been paid and assuming the date of death is coinciding with the policy anniversary.

Case Study 2: Mr. Gupta, aged 50 years, invests in ABSLI Akshaya Plan and chooses the following at inception:

Benefit Option: 'Whole Life Income' (Till Age 100 years)

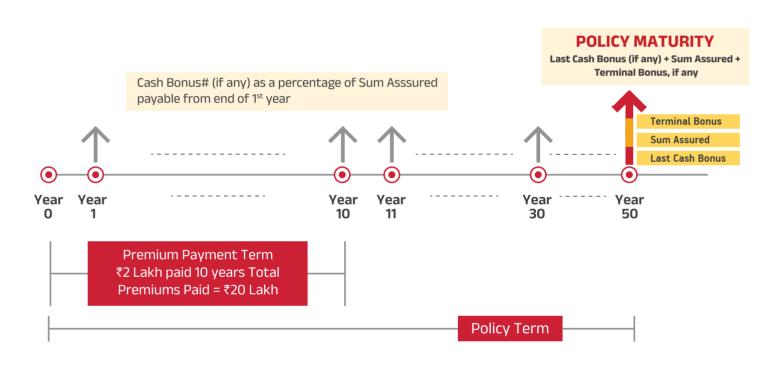
Annualized Premium: ₹ 2,00,000 p.a. Premium Payment Term: 10 years Policy Term: Till Age 100 years

Cash Bonus Pay-out Frequency: Annual

Sum Assured: ₹ 20,70,000

Scenario 1: Mr. Gupta survives through the Policy Term and receives Cash Bonus (if declared) throughout the Policy Term.

Survival Benefit	Assumed @4% p.a.	Assumed @8% p.a.
Cash Bonus (if any) p.a. (₹) Total Cash Bonus (if any) (₹) (A)	28,945 14,47,250	69,310 34,65,500
Maturity Benefit	Assumed @4% p.a.	Assumed @8% p.a.
Sum Assured (₹) (B) Terminal Bonus (if any) (₹) (C)	20,70,000 64,377	20,70,000 78,18,183
Total Benefits (₹)	Assumed @4% p.a.	Assumed @8% p.a.
(A) + (B) + (C)	35,81,627	1,33,53,683



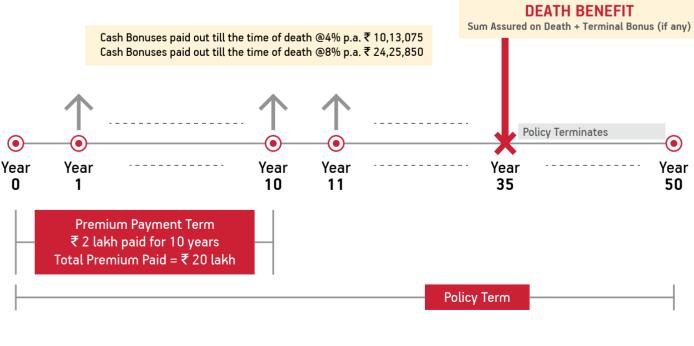
#Cash Bonus is payable in annual, semi-annual, quarterly or monthly frequency and the same shall be payable at the end of the year, half-year, quarter or month, as the case may be. **Note**: The above illustration has been provided assuming that all due premiums under the

policy have been paid.

and the policy will terminate. Death Renefit Assumed @/1% n a Assumed @8% n a

Scenario 2: Mr. Gupta dies in the 35th year of the policy, his nominee will receive Death Benefit

Sum Assured on Death (₹) (A) 20,70,000 20,70,000 Terminal Bonus (if any) (₹) (B) 1,30,000 17,00,613
Total (A) + (B) 22,00,000 37,70,613



Note: The above illustration has been provided assuming that all due premiums under the policy

have been paid and assuming the date of death is coinciding with the policy anniversary.

In all the above scenarios, 4% p.a. and 8% p.a. are only assumed investment returns and are not guaranteed. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits 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 investment performance. Premiums are exclusive of GST.

BENEFITS FOR HIGHER PREMIUM BANDS

For higher premium bands, an additional cash bonus (% of Annualized Premium) shall be provided as mentioned below. The Cash Bonus (if declared) payable shall have the additional amount built-in.

Annualized Premium (in ₹)	Additional Cash Bonus (% of Annualized Premium)
24,000 to 1,99,999	NIL
2,00,000 to 2,99,999	0.50%
3,00,000 to 4,99,999	0.75%
5,00,000+	1.00%

TAX BENEFITS

You may be entitled to certain applicable tax benefits on premiums paid and on benefit(s) received under Your 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 by you. It is advisable to seek an independent tax advice.

SURRENDER / PREMIUM DISCONTINUANCE / POLICY REVIVAL TERMS

1. What happens when You surrender the policy?

You can surrender the policy any time during the Policy Term once the policy has acquired a Surrender Value. Your policy will acquire a Surrender Value after all due premiums for at least first full policy year are paid.

Where One Full Year Premium for the first Policy Year has been received by Us and the Policyholder opts to surrender the Policy, the Surrender Value payable will be equal to the Special Surrender Value. The Surrender Value will be payable only at the end of the first Policy Year.

However, where all the due Instalment Premiums for the first two Policy Years have been received by Us, the Surrender Value payable will be equal to the higher of Guaranteed Surrender Value and Special Surrender Value

Where,

Value

B)

Guaranteed Surrender Value (GSV) is defined as:

(Guaranteed Surrender Value Factor multiplied by Total Premiums Paid) Minus (survival benefits already paid).

GSV Factors are provided in Annexure I.

Special Surrender Value (SSV) is determined by the company from time to time basis changing economic scenario. The Company may revise the SSV factors based on the then prevailing market conditions. Any change in the methodology/formula for calculating the SSV factors shall be subject to IRDAI approval.

The Accumulated Cash Bonus (if declared) shall be paid over and above the Surrender Benefit.

2. What happens when You discontinue paying Your premiums? In case the premium is not paid by the due date, You will be given a Grace Period of thirty

(30) days from the due date for payment of each premium for all premium paying modes except for monthly mode, where a Grace Period of only fifteen (15) days will be allowed. During this Grace Period, Your risk cover will continue. In case the premium is not paid by the expiry of the Grace Period, the following provisions

will apply: A) Discontinuance of Payment of Premium before the policy has acquired Surrender

If You don't pay the due premium during the Grace Period, on expiry of the Grace

under the policy, including the insurance cover, shall cease and no benefits shall be payable, however, You will have the option to revive the Policy within 5 years from the due date of first unpaid premium. Discontinuance of Payment of Premium after the policy has acquired Surrender **Value**

Period, the Policy shall Lapse w.e.f. the due date of unpaid premium, and all benefits

If You don't pay the due premium during the Grace Period, on expiry of the Grace Period, the policy shall become Reduced Paid-Up (RPU) policy.

After the policy has become RPU, the benefits payable will be amended as follows: The RPU Sum Assured shall be equal to the Sum Assured multiplied by the RPU Factor,

where the RPU Factor is the ratio of:

The total number of premium instalments originally payable during the Policy Term

a) Death Benefit for RPU Policies:

- The number of premium instalments paid to date; over

In the event of death of the Life Insured dies during the Policy Term, the RPU

The nominee(s)/beneficiary will be paid:

Death Benefit will be as follows:

Upon payment of the above RPU Death Benefit, the policy will terminate.

The RPU Sum Assured on Death plus

Accumulated Cash Bonus (if declared)

The "RPU Sum Assured on Death" will be the Sum Assured on Death multiplied by the RPU factor, subject to minimum 105% of Total Premiums Paid up to the date

of death.

b) Survival Benefit for RPU Policies: Not Applicable

In the event the Life Insured survives to the end of the Policy Term, the following

shall be payable:

us from time to time.

c) Maturity Benefit for RPU Policies:

 The RPU Sum Assured plus Accumulated Cash Bonus (if declared)

Reduced Paid-Up policies will not participate in future bonuses. Once the policy becomes RPU, all rider benefits will cease.

3. What happens when You wish to revive Your policy?

You can revive Your policy within a revival period of five years from the due date of first

unpaid premium, subject to following conditions: Paying all outstanding premiums together with interest and/or late fees as declared by

- Providing evidence of Life Insured's insurability satisfactory to us
- basis the Board Approved Underwriting Policy and communicated to You in writing.
- Once the policy has been revived, on the effective date of revival, all benefits will be restored to

their full value.

• Revival of the policy shall take effect only after revival of the policy is approved by Us

The monthly interest rate charged on unpaid premiums will be declared by ABSLI on June 1st of each calendar year and is determined as (x+1%)/12 rounded to the next 0.5%, where x is the base rate of the State Bank of India. The current applicable compound interest rate, as declared on June 1st, 2024, is 1% per month (compounded).

Any change in basis of determination of interest rate for revival can be done only after prior approval of the Authority. If a lapsed policy is not revived within five years, the policy shall be terminated, and no value is payable to You.

TERMINATION OF POLICY

This policy will terminate upon the occurrence of any of the following events:

- the date on which We receive a free-look cancellation request; or
- the date of payment of the Surrender Value; or
- the date of settlement of the Death Benefit; or
- end of the Policy Term; or
- the date on which the Revival period ends after Your policy has lapsed as per Premium Discontinuance provision; or
- the date on which the outstanding loan amount plus all accrued but unpaid loan interest exceeds the Surrender Value in case of Reduced Paid-Up (RPU) policies

TERMS & CONDITIONS

Free Look Period

Policyholder will have the right to return the policy within 30 days from the date of receipt of the policy, in case he/she disagrees with the terms & conditions of the policy. ABSLI will refund the premium paid post receipt of written notice of cancellation (along with reasons thereof) together with the original Policy document from the policyholder. ABSLI may reduce the amount of refund by proportionate risk premium for the period of cover and expenses incurred by ABSLI on medical examination of the Life Insured, if any and stamp duty charges at the time of issuing the policy in accordance to IRDAI (Protection of Policyholders Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

Grace Period

A Grace Period of 30 (thirty) days from the premium due date (15 (fifteen) days in case of Monthly mode) for payment of each premium will be allowed. During the Grace Period the Company will accept the premium without any penalty or late fees. The insurance coverage continues during the Grace Period, however, if the Life Insured dies during the Grace Period, the Company shall be entitled to deduct the unpaid Premiums due as on the date of death from the Benefits payable under the policy.

Suicide Exclusion

If the Life Insured dies by suicide within 12 months of the effective date of commencement of risk or the date of revival of policy, the policy shall terminate immediately. In such cases, the Company shall pay higher of Surrender Value or Sum of (Total Premiums Paid, underwriting extra premiums paid, loadings for modal premiums paid) in case the policy has acquired a Surrender Value; or Total premiums Paid plus underwriting extra premiums paid plus loadings for modal premiums paid, in case the policy has not acquired a Surrender Value.

Assignment

Assignment shall be applicable in accordance with provisions of Section 38 of the Insurance Act 1938, as amended from time to time.

Nomination

Nomination shall be applicable in accordance with provisions of Section 39 of the Insurance Act 1938, as amended from time to time.

Fraud and Mis-statement

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, please refer to our website https://lifeinsurance.adityabirlacapital.com

Prohibition of Rebates: Section 41 of the Insurance Act, 1938 as amended from time to time states:

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.

Important Notes & Disclaimer:

- This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI).
- GST and any other applicable taxes will be added (extra) to Your premium and levied as per extant tax laws.
- Premium will vary depending upon the Option chosen
- 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. It does not purport to be a contract of insurance and does not in any way create any rights and/or obligations. All the benefits are payable subject to the terms and conditions of the Policy.
- This product shall also be available for sales through online channel.
- All policy benefits are subject to policy being in force.
- "We", "Us", "Our" or "the Company" or "ABSLI" means Aditya Birla Sun Life Insurance Company Limited.
- "You" or "Your" means the Policyholder.
- Policyholder and Life Insured can be different under this product. In all situations, it is ensured that the Policyholder has an insurable interest in the Life Insured.

For other terms and conditions, request your Agent Advisor or intermediaries for giving a detailed presentation of the product before concluding the sale. Should you need any further information from us, please contact us on the below mentioned address and numbers.

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 a 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 June 30, 2024, total AUM of ABSLI stood at Rs.90,682 Crore (22% Increase YOY). ABSLI recorded a gross premium income of Rs.3,986 Crore in Q1 FY25 and registering a y-o-y growth of 28% in Gross Premium with Individual Business FYP with Single Premium at 10% at Rs 644 Crore. ABSLI has a nationwide distribution presence through 380+ branches, 11 bancassurance partners, 6 distribution channels, over 56000+ direct selling agents, other Corporate Agents and Brokers through its website. The company has over 25,000 employees and 20.03 lakh active customers.

About Aditya Birla Capital Limited

Aditya Birla Capital Limited ("ABCL") is the holding company for the financial services businesses of the Aditya Birla Group. Through its subsidiaries/JVs, ABCL provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycle. Powered by over 50,000 employees, the businesses of ABCL have a nationwide reach with over 1,505 branches and more than 200,000 agents/channel partners along with several bank partners.

As of June 30, 2024, Aditya Birla Capital Limited manages aggregate assets under management of Rs. 4.63 Lakh Crore with a consolidated lending book of Rs. 1.27 Lakh Crore through its subsidiaries/JVs.

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 Limited



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.

"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: 109N136V03 ADV/X/XX-XX/XXXX

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.

ANNEXURE I – SUM ASSURED MULTIPLE (% OF ANNUALIZED PREMIUM)

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