

In this policy, investment risk in investment portfolio is borne by the policyholder.

The linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year from inception.



## **Empowering you to secure your employees' future with confidence**

### **ABSLI Group Capital Enhancement Plan**

A Non-Participating Group Unit Linked Plan

## ABOUT THE PLAN

This unit linked group fund-based product offers employers or trustees a flexible, cost-effective, and comprehensive solution for managing their liabilities. It is designed to facilitate corpus creation and manage liabilities for various benefits, including Superannuation and Non-Superannuation Schemes such as Gratuity, Leave Encashment, Post Retirement Medical Benefit Scheme (PRMBS), and other employee Benevolence Schemes. Superannuation scheme can be structured as either a Defined Benefit (DB) Scheme or a Defined Contribution (DC) Scheme.

## KEY FEATURES:

### The Plan offers:

- Availability of funds for investing in a range of money market instruments, debt and equity oriented financial instruments.
- Flexibility of contributions/premium payment by the master policyholder into the scheme.
- Large fund additions for contributions.
- Unlimited fund switches.
- In built Sum Assured of Rs. 10,000 in addition to the death benefit for Non-Superannuation Schemes.
- Income Tax Benefits as per prevailing tax laws.

## ELIGIBILITY

Parameters	Minimum	Maximum
Age at Entry (last birthday)	18 years	75 years
Policy Term	1 year (Annually renewable)	The policy will continue indefinitely on an annually renewable basis until the master policyholder surrenders the policy or the membership term of existing members expires, with no new members being added
Premium Payment Term	Single Pay	There is no regular premium obligation; premiums will depend on the scheme's funding requirements.
Premium	<b>Defined Benefit Schemes:</b> Rs. 1,00,000 per policy <b>Defined Contribution Schemes:</b> Rs. 500 per member and Rs. 1,00,000 per policy	No Limit
Sum Assured per Scheme Member	Non-Superannuation Schemes – Rs. 10,000	Non-Superannuation Schemes –Rs. 10,000
	Superannuation Schemes - NIL	Non-Superannuation Schemes –NIL
Age at Maturity (last birthday)	19 years	85 years
Group Size	10 members	No Limit

This plan offers flexibility with premiums, sum assured, and group size, making it adaptable for various needs.

## BENEFITS

<b>Benefit on Death</b>	<p><b>For Defined Benefit Schemes:</b> The death benefit will be calculated according to the scheme rules and paid by cancelling units at the current NAV, up to the available funds in the policy at the day the benefit is payable.</p> <p><b>For Defined Contribution Schemes:</b> The member's fund value will be paid.</p> <p>A one-time sum of Rs. 10,000 will be paid for Non-Superannuation Schemes</p>
<b>Benefit on Maturity</b>	No Maturity Benefit is payable
<b>Benefits on Scheme Member's exit from the employer's service / Benefits in accordance with scheme rule</b>	<p><b>For Defined Benefit Schemes:</b> The benefit will be calculated according to the scheme rules and paid by cancelling units at the current NAV, up to the available funds in the policy at the day the benefit is payable.</p> <p><b>For Defined Contribution Schemes:</b> The member's fund value will be paid.</p>
<b>Survival Benefit</b>	No Survival Benefit is payable

## CHOICE OF FUNDS

Choose from 9 funds based on risk appetite (ranging from very low to high risk).

### Funds Available:

Segregated Fund	Risk Profile
Group Money Market	Very Low
Group Short Term Debt	Very Low
Group Gilt	Low
Group Fixed Interest	Low
Group Bond	Medium
Group Secure	Medium
Group Stable	High
Group Growth Advantage	High
Group Growth	High

FMC - The fund management charge is 1% per annum. The charge may be increased up to 1.35% per annum of the Fund Value with prior approval from IRDAI. The Fund Management Charge will be recovered by ABSLI through adjustment of NAV.

## ADDED ADVANTAGES

### Large Fund Additions:

Each year, additional units are added to the master policyholder's fund based on the average fund size held on the monthly processing date in the 12 months preceding the policy renewal date. The pooling benefit, which considers the total funds across all group company policies, is used to determine the additional allocation rate. This pooling benefit applies only to policies under this product.

Fund Size Bands (in crs.)	Additional Allocation Rate (% p.a.)
Less than 25 Crores	0.75%
Greater than or equal to 25 Crores	0.80%
Greater than or equal to 200 Crores	0.85%

The additional allocation rate increases with the fund value, helping to boost the policy's growth over time.

# Aditya Birla Sun Life Insurance Company Ltd.



## LIFE INSURANCE

Life Insurance coverage is available in this product.

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.

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.

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non-participating group unit linked plan. Aditya Birla Sun Life Insurance - ABSLI Group Capital Enhancement Pan are only the names of the Company, Policy and Investment Options 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 IRDA of India approval. The value of the segregated 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 segregated 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 segregated funds. ABSLI reserves the right to recover levies by the authorities on insurance transactions. If there be any additional levies, they too will be recovered from you. For further details please refer to the policy contract. Tax benefits are subject to changes in the tax laws. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. 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.

Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16<sup>th</sup> Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Customer Helpline Numbers 1-800-270-7000, Company Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN: 109L154V01 ADV/3/25-26/1751

### 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.