



Empower Your Organization with Efficient Fund Management Options

Aditya Birla Sun Life Insurance Group Unit Linked Plan

A Non-Participating unit linked Plan

**Aditya Birla Sun Life
Insurance Company Limited**



**ADITYA BIRLA
CAPITAL**

LIFE INSURANCE

ABSLI Group Unit Linked Plan is a Fund Based Group Linked Product. It will be offered to Employer - Employee groups for managing Gratuity and Leave Encashment Liabilities. An automatic life insurance cover of Rs. 10,000/- per member is granted under this product.

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

FLEXIBLE CONTRIBUTION

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

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

MULTIPLE ACCOUNTS

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

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

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

CONTRIBUTIONS

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

POLICY BENEFITS

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

On Death

On death of a member, we will pay the policyholder either the amount of benefit specified by the policyholder or the value of the fund, if maintained separately. In addition to this amount Rs. 10,000 is payable.

Non- death benefits

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

SEGREGATED FUND OPTIONS

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

Currently the funds offered under this product are:

Segregated Fund	Segregated Fund Identification No. (SFIN)	Asset Allocation
Fixed Interest Fund	ULGF00416/07/02BSLGFIXINT109	Debt 100%
Bond Fund	ULGF00530/05/03BSLIGRBOND109	Debt 100% (no G-Sec)
Gilt Fund	ULGF00630/05/03BSLIGRGILT109	Debt 100% (no corporate bond)
Money Market Fund	ULGF00824/08/04BSLIGRMMKT109	Debt 100% (100% MMI)
Secure Fund	ULGF00212/06/01BSLGSECURE109	Debt 80-90% Equity 10-20%
Stable Fund	ULGF00312/06/01BSLIGSTABLE109	Debt 65-80% Equity 20-35%
Growth Fund	ULGF00112/06/01BSLGGROWTH109	Debt 50-70% Equity 30-50%
Growth Advantage Fund	ULGF01026/11/07BSLIGGRADV109	Debt 40-70% Equity 30-60%
Short Term Debt Fund	ULGF01322/09/08BSLGSHTDBT109	Debt 100%

POLICY CHARGES

Fund Management Charge

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

Policy Administration Charge

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

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

Mortality Premium /Charge

Mortality premium/charge is Rs. 6 per member for Rs. 10,000 Sum Assured. Policyholder has to pay good & service tax extra.

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

Switch Charge

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

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

Surrender Charge

Nil.

Risk Factors & Disclaimers:

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

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

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.

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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: 109L036V05 ADV/1/24-25/2629

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.