



PROTECTING your lifestyle in your retirement years the way you want it.

Aditya Birla Sun Life Insurance Guaranteed Annuity Plus

A Non-Linked, Non-Participating, General Annuity Plan

**Aditya Birla Sun Life
Insurance Company Limited**



**ADITYA BIRLA
CAPITAL**

LIFE INSURANCE

ABSLI GUARANTEED ANNUITY PLUS – AN OVERVIEW

Financial independence comes from regular steady source of income which will enable You to enjoy Your dream retirement life.

Introducing **ABSLI Guaranteed Annuity Plus**, a non-linked, non-participating, general annuity plan, that provides you various annuity options providing guaranteed income for life and helps You and Your family lead a worry-free retirement life.

KEY BENEFITS OF ABSLI GUARANTEED ANNUITY PLUS



Guaranteed* lifelong income: Annuity once purchased is guaranteed for life.



Option to receive annuity payments as long as You or Your partner are alive: You have the option to choose a single life or a joint life annuity.



Retirement planning made easier: You can opt to invest today to build a guaranteed lifetime income stream for tomorrow. With the deferred annuity option, You have the choice to plan early for Your retirement and lock annuity rates at present for a guaranteed life-long payment.



Wide range of annuity options: Choose from various annuity options to suit your financial needs.



Wide range of accumulation periods: Choose the accumulation period ranging from 5 years to 15 years, depending upon your needs and requirements under Limited Pay Option.



Option to increase your annuity: You can increase your annuity through Top-up option.



Choice of annuity pay-out frequency: You may choose to receive annuity pay-outs monthly, quarterly, half-yearly or yearly as per your need and requirement.

*Provided all due premiums are paid

ANNUITY OPTIONS UNDER THIS PLAN

Options Available	Single Life	Joint Life
1) Life Annuity (Level/Increasing at 3%/Increasing at 5%)	Yes	Yes
2) Annuity Certain for a specified period and thereafter for Life (certain period of 5 years,10 years,15 years or 20 years)	Yes	No
3) Life Annuity with Return of Balance of Purchase Price (Level/Increasing at 3% /Increasing at 5%)	Yes	No
4) Life Annuity with 50% Annuity payable to Secondary Annuitant on death of Primary Annuitant.	No	Yes
5) Life Annuity with Return of Purchase Price (100% ROP /75% ROP /50% ROP)	Yes	Yes
6) Life Annuity with enhanced Annuity on Critical Illness/ Accidental Permanent Disability and with Return of Purchase Price	Yes	No
7) Life Annuity with ROP on attainment of Age 80 years	Yes	No
8) Life Annuity with Partial Return of Purchase Price to survivor and balance to nominee.	No	Yes
9) Deferred Life Annuity with Return of Premium	Yes	Yes
10) NPS – Family Income	Yes	Yes

YOUR CHOICES AT INCEPTION

Step 1: Choose the Purchase Price/Premium that you wish to invest or choose the annuity amount you wish to receive.

Step 2: Choose the Premium Payment Frequency - Yearly, Half yearly, Quarterly or Monthly, if applicable.

Step 3: Choose Annuity Option as per your need.

Step 4: Choose annuity pay-out frequency - Yearly, Half yearly, Quarterly or Monthly.

Step 5: Provide your details and the secondary annuitant details (if applicable depending on the option chosen)

ABSLI GUARANTEED ANNUITY PLUS - PLAN AT A GLANCE

Coverage	All Individuals (Male Female Transgender)				
Age of the Annuitant(s) at Entry (age as on last birthday)*	Parameters		Minimum*	Maximum*	
	Immediate Annuity		45 years	For option 6 and 7: 65 years For all other options: 90 years	
	Deferred Annuity		45 years	75 years	
	*In case of Joint life annuities the age limits apply to both lives. Please Note: A minimum entry age of 0 years, for all Annuity Options except Annuity Option 6, and maximum entry age of 100 years, only for Annuity Option 5, will be allowed provided the proceeds are arising out of: 1. NPS corpus 2. ABSLI Pension product 3. Pension product from any other Insurer 4. Superannuation schemes or other schemes, where compulsory purchase of an annuity is required Qualifying Recognized Overseas Pension Scheme (QROPS), as per prevailing Her Majesty's Revenue & Customs (HMRC) regulations) As per the prevailing Her Majesty's Revenue & Customs (HMRC) regulations, existing QROPS policyholders may buy non-QROPS policy, but the minimum vesting age of the Life Insured cannot be less than 55 (Fifty-Five) years. Further, an existing non-QROPS policyholder shall not be allowed to purchase a QROPS Policy unless s/he modifies Vesting age to 55 (Fifty-Five) years.				
Maturity Age (age as on last birthday)	Not Applicable				
Minimum Group Size (For Group Policies)	5 members				
Maximum Group Size (For Group Policies)	No Limit				
Vesting age & Deferral Period	Deferment Period means the period from Date of Commencement of Risk till the policy anniversary preceding the date on which the first Annuity payment is made to the Annuitant as per Deferred Annuity option. Deferment Period is applicable only for Deferred Annuity variants and not for Immediate Annuity variants. Deferment Period cannot be changed during the term of the policy.				
	Years	Minimum	Maximum		
	Deferment period (Single Pay)	1 year	15 years subject to Maximum Vesting age		
	Deferment Period (Limited Pay)	Chosen PPT	15 years subject to Maximum Vesting age		
Vesting age	46 years	90 years			
The minimum vesting age in case of policies sourced under QROPS is 55 years, as per prevailing (Her Majesty's Revenue & Customs (HMRC) regulations)					
Premium Payment Term (PPT)	Single Pay/ Limited Pay (5 – 10 Years)				
Policy Term (PT)	Whole Life				
Annuity Pay-out Frequency	Frequency of Annuity		Annuity Amount payable		
	Yearly		Annual Annuity		
	Half yearly		98%*Annual Annuity/2		
	Quarterly		97%*Annual Annuity/4		
	Monthly		96%*Annual Annuity/12		
Note - For Government sector subscribers under National Pension System (NPS), monthly frequency is mandatory. The same is subject to change and will be as per the extant PFRDA regulations					
Minimum Annuity Amount	₹ 1,000 per month, ₹ 3,000 per quarter, ₹ 6,000 per half year and ₹ 12,000 per year.				
Maximum Annuity Amount	No Limit (subject to Board Approved Underwriting Policy)				
Minimum Premium/Purchase Price	₹ 1,50,000 for Single Pay Depends on the minimum Annuity amount for Limited Pay				
Maximum Premium/Purchase Price	No Limit				
Premium Payment Frequency and Frequency Loadings	Mode	Annual	Semi-annual	Quarterly	Monthly
	Modal Loading	0.0%	3.5%	5.0%	6.0%

PLAN BENEFITS FOR EACH OPTION

OPTION 1. LIFE ANNUITY (level /increasing at 3% /increasing at 5%)

Benefit	Single Life
Survival Benefit	<p>Annuity is payable as long as the Annuitant is alive. The Annuitant has the option to choose level or increasing Annuity.</p> <ul style="list-style-type: none"> Level annuity: - Annuity amount will remain constant throughout the policy term Increasing annuity: - Annuity shall increase at a simple rate of 3% p.a. or 5% p.a. at each policy anniversary as per chosen annuity escalation rate
	Joint Life
	<p>Annuity is payable as long as either of the Primary or Secondary Annuitant is alive. The Annuitant has the option to choose level or increasing Annuity.</p> <ul style="list-style-type: none"> Level annuity: - Annuity amount will remain constant throughout the policy term Increasing annuity: - Annuity shall increase at a simple rate of 3% p.a. or 5% p.a. at each policy anniversary as per chosen annuity escalation rate
Death Benefit	No Death Benefit is payable
Surrender	Not Applicable

OPTION 2. ANNUITY CERTAIN FOR A SPECIFIED PERIOD AND THEREAFTER FOR LIFE (Annuity certain period – 5 years, 10 years, 15 years or 20 years)

Benefit	Single Life
Survival Benefit	The Annuity is guaranteed during the Annuity Certain Period chosen by the Annuitant, and thereafter the Annuity shall continue for as long as the Annuitant is alive.
Death Benefit	<p>On death of the Annuitant during the annuity certain period, the Annuity shall continue to be paid to the nominee/legal heir till the end of the annuity certain period.</p> <p>On death of the Annuitant after the annuity certain period, the policy terminates and no Death Benefit is payable.</p>
Surrender	Not Applicable

OPTION 3. LIFE ANNUITY WITH RETURN OF BALANCE OF PURCHASE PRICE IF ANY (Level /increasing at 3% /increasing at 5%)

Benefit	Single Life
Survival Benefit	<p>Annuity is payable as long as the Annuitant is alive. The Annuitant has the option to choose level or increasing Annuity.</p> <ul style="list-style-type: none"> Level annuity: - Annuity amount will remain constant throughout the policy term. Increasing annuity:- Annuity shall increase at a simple rate of 3%p.a. or 5% p.a. at each policy anniversary as per chosen annuity escalation rate.
Death Benefit	On death of the Annuitant, the nominee/legal heir shall be paid a lump-sum amount equal to the Purchase Price less the sum of Annuity already paid. If the balance is negative, then no benefit will be payable on death.
Surrender	Not Applicable

OPTION 4. LIFE ANNUITY WITH 50% ANNUITY PAYABLE TO SECONDARY ANNUITANT ON DEATH OF PRIMARY ANNUITANT

Benefit	Joint Life
Survival Benefit	<p>Annuity is payable for as long as the Primary Annuitant is alive.</p> <ul style="list-style-type: none"> If Primary Annuitant predeceases the Secondary Annuitant, 50% of Annuity shall be payable for as long as the Secondary Annuitant is alive. If the Secondary Annuitant predeceases the Primary Annuitant, 100% of Annuity shall continue to be payable for as long as the Primary Annuitant is alive.
Death Benefit	No Death Benefit is payable
Surrender	Not Applicable

OPTION 5. LIFE ANNUITY WITH RETURN OF PURCHASE PRICE**(100% ROP /75% ROP /50% ROP)**

Benefit	Single Life
Survival Benefit	Annuity is payable as long as the Annuitant is alive.
	Joint Life
	Annuity is payable as long as either Primary or Secondary Annuitant is alive.
Death Benefit	Single Life
	On death of the Annuitant, lump-sum amount equal to 100% or 75% or 50% of Purchase Price as chosen at inception, will be paid to the nominee/legal heir.
	Joint Life
	On death of the last surviving annuitant, a lump-sum amount equal to 100% or 75% or 50% Purchase Price as chosen at inception, will be paid to the nominee/legal heir.
Surrender	<p>The Policy can be surrendered by the Policyholder/Master Policyholder/Member and last survivor (in case of death of Primary Annuitant) any time after the date of commencement of the Policy. The Surrender Value payable will be the Special Surrender Value (SSV). SSV shall be subject to a maximum of Death Benefit applicable at the time of surrender.</p> <p>SSV will be 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 shall be subject to IRDAI approval.</p>

OPTION 6. LIFE ANNUITY WITH ENHANCED ANNUITY ON CRITICAL ILLNESS/ ACCIDENTAL PERMANENT DISABILITY AND WITH RETURN OF PURCHASE PRICE

Benefit	Single Life
Survival Benefit	Annuity is payable for as long as the Annuitant is alive
On Critical Illness/ Accidental Permanent Disability	On first occurrence of any one of the 42 specified Critical Illnesses or specified Accidental Permanent Disability, as mentioned in document below, before the attained age of 70 years (age last birthday) of the Annuitant, Annuity shall be enhanced by 50% and shall be payable for as long as the Annuitant is alive.
Death Benefit	On death of the Annuitant, a lump-sum amount equal to the Purchase Price will be paid to the nominee/legal heir.
Surrender	<p>The policy can be surrendered by the Policyholder/Master Policyholder/Member any time after the date of commencement of the Policy. The Surrender Value payable will be the Special Surrender Value (SSV). SSV shall be subject to a maximum of Death Benefit applicable at the time of surrender.</p> <p>SSV will be 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 shall be subject to IRDAI approval.</p>

OPTION 7. LIFE ANNUITY WITH RETURN OF PURCHASE PRICE ON ATTAINMENT OF AGE 80 YEARS

Benefit	Single Life
Survival Benefit	Annuity shall be payable as long as the Annuitant is alive.
	On survival of the Annuitant on the policy anniversary falling after the attained age of 80 years, a lump-sum amount equal to the Purchase Price shall be payable to the Annuitant. The Annuity will continue even after the return of Purchase Price till survival of the Annuitant.
Death Benefit	On death of the Annuitant before the attained age of 80 years, the nominee/legal heir shall be paid a lump-sum amount equal to the Purchase Price.
	In the event of death of the annuitant post age 80 years, there will not be any death benefit payable.
Surrender	<p>The policy can be surrendered by the Policyholder/Master Policyholder/Member any time after the date of commencement of Policy before attainment of age 80 years of the Annuitant. The Surrender Value payable will be the Special Surrender Value (SSV). SSV shall be subject to a maximum of Death Benefit applicable at the time of surrender. SSV will be 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 shall be subject to IRDAI approval.</p> <p>Please note: The Surrender option is not available after the Annuitant's attained age of 80 years.</p>

OPTION 8. LIFE ANNUITY WITH PARTIAL RETURN OF PURCHASE PRICE TO SURVIVOR AND BALANCE TO NOMINEE.

Benefit	Single Life
Survival Benefit	Annuity is payable as long as either of the Primary or the Secondary Annuitant is alive.
Death Benefit	On death of any one of the annuitant, 50% of the Purchase Price will be paid in a lump-sum to the surviving annuitant. After the death of the last surviving annuitant, remaining 50% of the Purchase Price will be paid to nominee/legal heir in a lump sum.
Surrender	<p>The policy can be surrendered by the Policyholder /Master Policyholder/Member and last survivor (in case of death of Primary Annuitant) any time after the date of commencement of the Policy. The Surrender Value payable will be the Special Surrender Value (SSV).SSV shall be subject to a maximum of combined Death Benefit applicable for the two lives at the time of surrender.</p> <p>SSV will be 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 shall be subject to IRDAI approval.</p>

OPTION 9. DEFERRED LIFE ANNUITY WITH RETURN OF PREMIUM

Under this option, Annuitant has the Flexibility to delay Annuity pay-outs as per his/her financial needs. At inception Annuitant need to choose the Deferment Period from 1 to 15 years for Single Pay Policies and Deferment Period from Chosen PPT to 15 Years for Limited Pay Policies.

- For this Option Guaranteed Additions accrue to the policy at the end of every policy month during the Deferment Period.
- Guaranteed Addition is 1/12 times the annual Annuity.
- No Guaranteed Additions are added to the policy after the Deferment Period.
- The Accrued Guaranteed Additions will be paid only on death of the Annuitant (last survivor in case of Joint Life).

Benefit	Single Life
Survival Benefit	Annuity is payable after the end of the Deferment Period, as long as the Annuitant is alive.
	Joint Life
Death Benefit	Annuity is payable after the end of the Deferment Period, as long as either of the Primary or the Secondary Annuitant is alive.
	Single Life
	<p>For Single Pay:</p> <p>On death of the Annuitant, either during or after the end of Deferment period, the below mentioned death benefit shall be payable in a lump-sum to the nominee/legal heir</p> <p>Higher of-</p> <ol style="list-style-type: none"> 1. a) 110% of Purchase Price or 2. b) [Purchase Price + Accrued Guaranteed Additions – sum of Annuity amount already paid] <p>For Limited Pay:</p> <p>Under this option, in the event of death of the Annuitant during the Deferment period, the higher of the below shall be payable to the Nominee/legal heir in a lump-sum:</p> <ol style="list-style-type: none"> 1. 105% of Total Premiums Paid or 2. [Total Premiums Paid Plus Accrued Guaranteed Additions Less sum of Annuity amount already paid] <p>Under this option, in the event of death of the Annuitant after the end of Deferment period, the higher of the below shall be payable to the Nominee/legal heir in a lump-sum:</p> <ol style="list-style-type: none"> 1. 100% of Total Premiums Paid or 2. [Total Premiums Paid Plus Accrued Guaranteed Additions Less sum of Annuity amount already paid]
	Joint Life
<p>For Single Pay:</p> <p>On death of the last surviving annuitant, either during or after the end of Deferment period, the below mentioned death benefit shall be payable in a lump-sum to the nominee/legal heir</p> <p>Higher of-</p> <ol style="list-style-type: none"> a) 110% of Purchase Price or b) [Purchase Price + Accrued Guaranteed Additions – sum of Annuity amount already paid] <p>For Limited Pay:</p> <p>Under this option, in the event of death of the last surviving Annuitant, during the Deferment period, the higher of the below shall be payable to the Nominee/legal heir in a lump-sum:</p> <ol style="list-style-type: none"> 1. 105% of Total Premiums Paid 2. [Total Premium Paid Plus Accrued Guaranteed Additions Less sum of Annuity amount already paid] <p>Under this option, in the event of death of the last surviving Annuitant, after the end of Deferment period, the higher of the below shall be payable to the Nominee/legal heir in a lump-sum:</p> <ol style="list-style-type: none"> 1. 100% of Total Premiums Paid 2. [Total Premium Paid Plus Accrued Guaranteed Additions Less sum of Annuity amount already paid] 	
Surrender	<p>The policy can be surrendered only after it has acquired a surrender value. For Single Pay policies, the policy can be surrendered by the Policyholder and annuity certificate can be surrendered by the member any time after the date of commencement, i.e. during the Deferment Period as well as after the commencement of annuity. For Limited Pay policies, a Surrender Value is available upon receipt of all premiums due in the first two policy years.The Surrender Value payable will be higher of the Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV).</p> <p>Guaranteed Surrender Value = [GSV Factor x Total Premiums Paid*] less Total Annuity amount, if any, already paid.</p> <p>For more details on GSV Factors, please refer to product brochure on our website.</p>
Non-forfeiture Benefit	<p>Paid-Up Benefits</p> <p>Single Pay</p> <p>Not Applicable</p> <p>Limited Pay</p> <p>The policy acquires Surrender Value upon payment of 2 full year premiums from the date of inception of the policy.</p> <p>Where the policy has not acquired Surrender Value and if the due premium is not received till the expiry of the grace period, such policy shall lapse and all benefits under the policy will cease immediately.</p> <p>Once the policy has acquired Surrender Value and if the due premium is not received till the expiry of the grace period, then such policy shall continue on a Reduced Paid-Up (RPU) basis.</p> <p>Please refer to product brochure on our website for more details.</p>

OPTION 10. NPS – FAMILY INCOME

(This option is available specifically for National Pension System (NPS) subscribers only)

Under this option, the annuity benefit would be payable in accordance with the regulations as prescribed by Pension Fund Regulatory and Development Authority (PFRDA) from time to time. Any change in the product due to changes in the regulations prescribed by PFRDA shall be subject to prior IRDAI approval. As per prevailing regulations, the Annuity benefit will be payable for life of the subscriber and his/her spouse (if any) as per the Annuity option “Life Annuity with Return of Purchase Price” (Single Life/ Joint Life whichever applicable). The RoP Percentage applicable for this option will be 100% of Purchase Price. On death of the Annuitant (last surviving annuitant in case of Joint life), the Annuity payment would cease and refund of the Purchase Price shall be utilized to purchase an Annuity afresh, at the then prevailing Annuity rates for Annuity option “Life Annuity with Return of Purchase Price” (Single Life/ Joint Life whichever applicable), for living dependent parents (if any) as per the order specified below.

- a) Living dependent mother of the deceased subscriber
- b) Living dependent father of the deceased subscriber

The Annuity would continue until all such family members in the order specified above are covered. After the coverage of all such family members, the Purchase Price shall be returned to the surviving children of the subscriber and in the absence of the children, the nominee/legal heir of the subscriber, as may be applicable.

Under this option the policy can be surrendered by the Policyholder any time after the date of commencement of the Policy. The Surrender Value payable will be the Special Surrender Value (SSV). SSV shall be subject to a maximum of Death Benefit applicable at the time of surrender. SSV will be 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 shall be subject to IRDAI approval.

SAMPLE ILLUSTRATION OF ANNUAL ANNUITY AMOUNTS

Purchase Price/Annualised Premium ₹10 lakh	Age 55 years	Age 60 years	Age 65 years
Annuity options			
Life Annuity (level)	82,258	86,362	92,588
Annuity Certain for a specified period and thereafter for Life (10 years certain period)	81,428	85,124	90,468
Life Annuity with Return of Balance of Purchase Price(Level)	79,334	82,876	87,650
Life Annuity with 50% Annuity payable to secondary annuitant on death of primary annuitant (joint life)	74,488	76,644	81,038
Life Annuity with Return of Purchase Price (100%RoP)	69,068	69,776	69,876
Life Annuity with enhanced Annuity on Critical Illness / Accidental Permanent Disability and with Return of Purchase Price	58,146	58,046	57,988
Life Annuity with ROP on attainment of Age 80 years	60,166	56,428	51,288
Life Annuity with Partial Return of Purchase Price to survivor and balance to nominee (joint life)	64,426	62,100	62,735
Deferred Life Annuity with Return of Premium (deferment Period 5years) (Single Pay)	98,182	1,00,602	1,03,814
Deferred Life Annuity with Return of Premium (deferment Period 5years) (5 Pay – Total Premiums Paid: ₹ 25 Lakhs)	3,96,612	4,05,486	4,12,775

Please Note: -

- Purchase Price is exclusive of GST & other statutory levies.
- For given illustration, age of Secondary Annuitant(female) is 5 years less than that of Primary Annuitant
- Please note that the rates and pay-outs are subject to change. The final pay-out will depend on the prevailing rates. Hence, please check for prevailing annuity rates at the time of purchasing the policy.

Aditya Birla Sun Life Insurance Company Limited



LIFE INSURANCE

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.

Protection Plans	Health Plans	Children's Future	Retirement Plans	Wealth Plans with Protection	Savings Plans with Protection
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"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."

This is a non-linked, non-participating, general annuity plan.

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/purchase price and levied as per extant tax laws. 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. 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. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding the sale.

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: 109N132V11 ADV/8/24-25/1421

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.