

IN THIS POLICY, THE 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.



Secure Your Employees' Future with ABSLI Group Capital Growth Plan

To support your organization's goals and changing needs, Aditya Birla Sun Life Insurance (ABSLI) offers the ABSLI Group Capital Growth Fund Plan — a simple, dependable, and effective solution that provides long-term value. This is a Non-Participating Group Unit Linked Insurance Policy. This Policy is classified as a Life/Pension and Group Fund Based Policy.

Aditya Birla Sun Life Insurance Group capital Growth Plan

This is a Non-Participating Group Unit Linked Insurance Plan

**Aditya Birla Sun Life
Insurance Company Limited**



LIFE INSURANCE

PLAN AT A GLANCE

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, PRMS, and other employee Benevolence Schemes. Superannuation scheme can be structured as either a Defined Benefit (DB) Scheme or a Defined Contribution (DC) Scheme.

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.
- Extra allocation for the contributions in the 1st policy year.
- Option of market linked investment with capital guarantee return on contributions made net of benefit payments subject to a waiting period of 2 years.
- Large fund additions for contributions.
- Unlimited switches within funds available from each investment option.
- In built Sum Assured of Rs. 10,000 in addition to the death benefit in the investment option selected for Non-Superannuation Schemes.
- Income Tax Benefits to the master policyholder and the scheme members 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	Defined Benefit Schemes: Rs. 1,00,000 per policy Defined Contribution Schemes: 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	Superannuation Schemes -NIL
Age at Maturity (last birthday)	19 years	85 years
Group Size	10 members	No Limit

INVESTMENT OPTIONS

The Master Policyholder can choose to invest in one or both the investment options at policy inception. If both options are selected, a separate policy will need to be created for each option.

- Option A – Market Linked
- Option B – Market Linked with Guaranteed Benefits

Option A – Market Linked

Option A invests in market linked funds without a Capital Guarantee. One can choose to invest in one or multiple funds offered in this plan based on their risk appetite.

The following are the choices of 9 funds for non-superannuation and superannuation schemes:

Segregated Fund	Segregated Fund Identification No. (SFIN)	Risk Profile	Asset Allocation	Min.	Max
Group Money Market	ULGF00824/08/04BSLIGRMMKT109	Very Low	Debt Instruments	20%	100%
			Money Market & Cash	0%	80%
			Equities & Equity Related Securities	0%	0%
Group Short Term Debt	ULGF01322/09/08BSLGSHTDBT109	Very Low	Debt Instruments	20%	100%
			Money Market & Cash	0%	80%
			Equities & Equity Related Securities	0%	0%
Group Gilt	ULGF00630/05/03BSLIGRGILT109	Low	Debt Instruments	60%	100%
			Money Market & Cash	0%	40%
			Equities & Equity Related Securities	0%	0%
Group Fixed Interest	ULGF00416/07/02BSLGFIXINT109	Low	Debt Instruments	60%	100%
			Money Market & Cash	0%	40%
			Equities & Equity Related Securities	0%	0%
Group Bond	ULGF00530/05/03BSLIGRBOND109	Medium	Debt Instruments	60%	100%
			Money Market & Cash	0%	40%
			Equities & Equity Related Securities	0%	0%
Group Secure	ULGF00212/06/01BSLGSECURE109	Medium	Debt Instruments	40%	90%
			Money Market & Cash	0%	40%
			Equities & Equity Related Securities	10%	20%
Group Stable	ULGF00312/06/01BSLGSTABLE109	High	Debt Instruments	25%	80%
			Money Market & Cash	0%	40%
			Equities & Equity Related Securities	20%	35%
Group Growth Advantage	ULGF01026/11/07BSLIGGRADV109	High	Debt Instruments	0%	70%
			Money Market & Cash	0%	40%
			Equities & Equity Related Securities	30%	60%
Group Growth	ULGF00112/06/01BSLGGGROWTH109	High	Debt Instruments	10%	70%
			Money Market & Cash	0%	40%
			Equities & Equity Related Securities	30%	50%

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.

The objective and strategy of the various funds is as given below:

Group Fixed Interest Fund

Objective: This ABSLI Fund Option with full exposure in debt market instrument, aims to achieve value creation at low risk over a long-term horizon by investing into high quality fixed interest securities.

Strategy: Active fund management at a medium level of risk by having entire exposure to government securities, corporate bonds maintaining medium to long-term duration of the portfolio to achieve capital conservation.

Group Bond Fund

Objective: This ABSLI Fund Option aims to achieve capital preservation along with stable returns by investing in corporate bonds over medium-term period.

Strategy: This ABSLI Fund Option follows a strategy to invest in high credit rated corporate bonds, maintaining a short-term duration of the portfolio at a medium level of risk to achieve capital conservation

Group Gilt Fund

Objective: This ABSLI Fund Option aims to deliver safe and consistent returns over a long-term period by investing in Government Securities for capital preservation of the Policyholder.

Strategy: This ABSLI Fund Option strategy is to invest in government securities, maintaining a medium to long-term duration of the portfolio to achieve capital conservation.

Group Money Market Fund

Objective: The primary objective of this ABSLI Fund Option is to provide reasonable returns, at a high level of safety and liquidity for capital conservation for the Policyholder.

Strategy: The strategy of this ABSLI Fund Option is to make judicious investments in high quality debt and money market instruments protect capital of the Policyholder with very low level of risk.

Group Secure Fund

Objective: This ABSLI Fund Option helps build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

Strategy: Generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite

Group Stable Fund

Objective: This ABSLI Fund Option helps you grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return. This fund is suitable for those who want to earn higher return on investment through balanced exposure to equity and debt securities.

Strategy: To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for Policyholders.

Group Growth Advantage Fund

Objective: The Objective of the fund is to provide blend of fixed return by investing in debt & money market instruments and capital appreciation by predominantly investing in equities of fundamentally strong and large blue chip companies.

Strategy: The fund option will invest at least 40% and maximum of 60% in fundamentally strong and large blue chip companies and minimum 40% in Debt and money market Instruments. The Strategy of the fund is to build and actively manage a well-diversified equity portfolio of value & growth driven stocks by following a research-focused investment approach. While appreciating the high risk associated with equities, the fund would attempt to maximize the risk-return pay-off for the long-term advantage of the policyholders. The fund will also explore the option of having exposure to quality mid cap stocks. The Fund Manager would endeavor to outperform the benchmark. The non-equity portion of the fund will be invested in high rated debt and money market instruments and fixed deposits.

Group Short Term Debt Fund

Objective: This ABSLI Fund Option helps to provide capital preservation at a high level of safety & liquidity through judicious investments in high quality short-term debt instruments.

Strategy: To actively manage the fund by building a portfolio of fixed income instruments with short-term duration. The quality & duration of the assets purchased would aim to minimize the credit risk & liquidity risk of the portfolio. Fund will maintain reasonable level of liquidity.

Group Growth Fund

Objective: The objective of this ABSLI Fund Option is to achieve optimum balance between growth and stability to provide long-term capital appreciation with balanced level of risk by investing in fixed income securities and high quality equity security. This fund option is for those who are willing to take average to high level of risk to earn attractive returns over a long period of time.

Strategy: The strategy is to invest into fixed income securities & maintaining diversified equity portfolio along with active fund management policyholder’s wealth in long run.

Option B – Market Linked with Guaranteed Benefits

This option offers a Guarantee in the form of return of 100.1% of net Contribution amount (Contribution less Benefit payments and Mortality Charges, if any), subject to the following conditions:

- a. For the purpose of guarantee calculation, each contribution shall be tracked separately.
- b. The guaranteed benefit with respect to a contribution will be equal to 100.1% of the net contribution amount. Net Contribution will be calculated as the Contribution amount less Benefit payments and Mortality Charges, if any.
- c. The guarantee shall be applicable at the point of exit and after a waiting period of two years from the date of contribution.
- d. Any benefit payments shall be made from the contribution(s) on a First In First Out basis.
- e. Extra allocation if opted, does not form part of the Guarantee.

The following is the fund for non-superannuation and superannuation schemes:

Segregated Fund	Segregated Fund Identification No. (SFIN)	Risk Profile	Asset Allocation	Min.	Max
Group Capital Protection Fund	ULGF02311/07/25BSLCAPPRTC109	Low	Debt Instruments	60%	100%
			Money Market & Cash	0%	40%
			Equities & Equity Related Securities	0%	0%

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.

The objective and strategy of the fund is as given below:
Group Capital Protection Fund

Objective: The investment fund option with full exposure in debt market and money market instruments, aims to achieve value creation at moderate risk over a long-term horizon by investing predominantly into high quality fixed income securities.

Strategy: Active fund management at a low level of risk by having entire exposure to government securities, corporate bonds and money market instrument, maintaining medium to long-term duration of the portfolio to achieve capital conservation and appreciation.

EXTRA ALLOCATION

The master policyholder can receive an extra allocation for contributions made in the first policy year. This allocation is recovered over time, based on the extra allocation percentage. The extra allocation is distributed across the policy's funds in proportion to the investments in each fund. The recovery occurs monthly (at the beginning of the policy month), starting the month after the contribution, and is done through unit cancellation. The recovery percentage and period of recovery are as below. If the policy is surrendered before the end of the recovery period, the remaining unrecovered amount will be deducted from the surrender value by way of cancellation of units.

Extra Allocation (as a % of 1st year Contribution/s)	Recovery % p.a. (applied on the 1st year Contribution/s)	Period of Recovery (in years)
1%	Max (0.48% * allocated units * NAV, 0.50% * Contribution)	2
2%		4
3%		6
4%		8
5%		10

NAV is the prevailing NAV at the time of recovery.
Allocated units pertains to units allocated against 1st year contribution/s by MPH.

LARGE FUND ADDITIONS

Additional units are added to the master policyholder's fund based on the average fund size held on the monthly processing date in the twelve policy months immediately preceding the policy renewal date. The product includes a pooling benefit, where the total funds across all group company policies are considered when determining the additional allocation rate. The definition of a Group Company is based on the Companies Act, as amended. This pooling benefit is specific to policies under this product. Additional units are added annually on each policy renewal date.

Fund value	Additional Allocation Rate (% p.a.)	
	Option A	Option B
Less than 1 Crore	0.000%	0.000%
Greater than or equal to 1 Crore	0.250%	0.270%
Greater than or equal to 2 Crore	0.270%	0.270%
Greater than or equal to 3 Crore	0.270%	0.320%
Greater than or equal to 5 Crore	0.400%	0.470%
Greater than or equal to 10 Crore	0.450%	0.520%
Greater than or equal to 15 Crore	0.520%	0.570%
Greater than or equal to 20 Crore	0.570%	0.620%
Greater than or equal to 25 Crore	0.620%	0.670%
Greater than or equal to 30 Crore	0.660%	0.720%
Greater than or equal to 35 Crore	0.700%	0.720%
Greater than or equal to 50 Crore	0.710%	0.720%
Greater than or equal to 100 Crore	0.710%	0.720%
Greater than or equal to 150 Crore	0.710%	0.720%
Greater than or equal to 200 Crore	0.710%	0.720%
Greater than or equal to 250 Crore	0.740%	0.770%

SCHEME BENEFITS

	Option A	Option B
Benefit on Death	<p>For Defined Benefit Schemes, 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. For Defined Contribution Schemes, the member's fund value will be paid.</p> <p>Additionally, a one-time sum of Rs. 10,000 will be paid for Non-Superannuation Schemes.</p>	<p>For Defined Benefit Schemes, the death benefit will be calculated based on the scheme rules and paid by cancelling units at the current NAV, up to the available funds. This is subject to the applicable guaranteed benefit at the time of benefit payment. For Defined Contribution Schemes, the death benefit will be the higher of the member's fund value or the applicable guaranteed benefit.</p> <p>Additionally, a one-time sum of Rs. 10,000 will be paid for Non-Superannuation Schemes.</p>
Benefit on Maturity	No benefit payable	
Benefits on Scheme Member's exit from the employer's service / Benefits in accordance with scheme rule	<p>For Defined Benefit Schemes, 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.</p> <p>For Defined Contribution Schemes, the member's fund value will be paid.</p>	<p>For Defined Benefit Schemes, the death benefit is calculated based on the scheme rules and paid by cancelling units at the current NAV, up to the available funds. This is subject to the applicable guaranteed benefit at the time of benefit payment. For Defined Contribution Schemes, the death benefit will be the higher of the member's fund value or the guaranteed benefit.</p>
Survival Benefit	No benefit payable	
Surrender Benefit	Surrender benefit is the unit fund value less any applicable surrender charges.	<p>For contributions that have completed the 2-year waiting period, the total surrender benefit will be the sum of benefits for each contribution.</p> <p>For each contribution, the benefit will be the higher of the fund value or the guaranteed benefit</p> <p>Plus (+)</p> <p>the fund value of any contributions within the 2-year waiting period</p> <p>minus (-)</p> <p>any applicable surrender charges.</p>
Top-up Premiums	Only allowed if required to address the underfunding of the scheme	
Partial Withdrawals	Not Allowed	
Fund Switch	The master policyholder can switch investments or part of them between available funds, as per the rules of each selected fund. This switch can only be made within the funds available under the plan option chosen at the time the policy was started. There is no restriction on the number of switches that can be done.	Not Applicable since there is only 1 fund option available.
Premium Redirection	Allows the master policyholder to redirect future contributions to different funds within the funds available under the selected option.	Not Applicable since there is only 1 fund option available.
Revivals and Reinstatements	No regular premium commitment, so revivals and reinstatements are not applicable.	
Loans	No loan facility is available under this policy.	
Exclusions	No Exclusions	
Free Look Period	30 days	
Grace Period for Non-Forfeiture Provisions	This is a single premium policy hence grace period is not applicable	

CHARGES

Charges are deducted to cover the cost of benefits and administration, ensuring maximum investment advantage.

	Option A	Option B
Mortality Charge	Re 0.6 per member per annum per 1000 sum assured for Non-Superannuation schemes. Not applicable for Superannuation Schemes.	
Premium Allocation Charge	No premium allocation charges.	
Policy Administration Charge	No premium allocation charges.	
Fund Switch Charge	No fund switching charges.	
Premium Redirection Charge	No premium redirection charges.	
Surrender Charge	0.05% of unit fund (max Rs. 5,00,000) if surrendered before the third renewal. No charge after that. Charges are deducted by cancelling units.	
Investment Guarantee Charge	Not Applicable	0.15% p.a. This will be charged daily, as a percentage of the unit fund value. The charge will be recovered by ABSLI through adjustment of NAV.

TAX BENEFITS

Tax benefits under this plan are as per the extant tax laws; you are advised to consult your tax advisor for details.

GOODS AND SERVICE TAX

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

IRDA OF INDIA APPROVAL

Only when specified and within stated limits, we may increase a particular charge at any time in the future. We do, however, need to get prior approval from the IRDA of India before such charge increase is effective.

OTHER TERMS AND CONDITIONS

Free look period
You will have the right to return your policy to us within 30 days from the date of receipt of the policy document, in case you are not satisfied with the terms & conditions of your policy. We will pay the Fund Value, once we receive your written notice of cancellation (along with reasons thereof) together with the original policy documents. Depending on our then current administration rules, we may reduce the amount of the refund by deducting extra allocated amount if any in your policy in accordance with IRDAI (Protection of Policyholders’ Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

Unit Price
We will set the NAV of a fund as per the IRDAI's guidelines. On each business day and for each segregated fund, we determine the unit price by dividing the net asset value (NAV) of the segregated fund at the valuation time by the number of units in existence for the segregated fund in question. We publish the unit price of all segregated funds on our website <https://lifeinsurance.adityabirlacapital.com/>
The net asset value (NAV) is determined based on (the market value of investments held by the fund plus the value of any current assets less the value of any current liabilities & provisions) divided by (the number of units existing at valuation date before creation or redemption of any units)

Policy loan provisions
Policy loan is not available under this plan.

Nomination
Allowed as per the provisions of Section 39 of the Insurance Act, 1938 and amended from time to time. For more details on the nomination, please refer to our website <https://lifeinsurance.adityabirlacapital.com/>.
It is the responsibility of the policyholder to maintain the nominee details under this policy and is responsible to provide the nomination details to ABSLI along with the claim form

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.

Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to 10 Lakh rupees.

Fraud and Misstatement
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.

ADITYA BIRLA SUN LIFE INSURANCE – A COMING TOGETHER OF VALUES

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 March 31, 2025 total AUM of ABSLI stood at 99,496 Cr. ABSLI recorded a gross premium income of Rs. 20,639 Cr and registering a y-o-y growth in Gross Premium with Individual Business FYP with Single Premium at 10% of Rs. 4115 Cr at 34%. ABSLI has a nationwide distribution presence through 430 branches, 12 bancassurance partners, 6 distribution channels, over 65,500+ direct selling agents, other Corporate Agents and Brokers through its website. The company has over 30,000+ employees and 20.03 lakh active customers.

About Aditya Birla Capital Limited

Aditya Birla Capital Limited ("ABCL") is a listed systemically important non-deposit taking Non-Banking Financial Company (NBFC) and the holding company of the financial services businesses. ABCL and its subsidiaries/JVs provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycles. Powered by over 60,000 employees, the businesses of ABCL have a nationwide reach with over 1,623 branches and more than 200,000 agents/channel partners along with several bank partners.

ABCL and its subsidiaries/JVs manage aggregate assets under management of over Rs. 5.11 Lakh Crore with a consolidated lending book of over Rs 1.57 Lakh Crore as of March 31, 2025.

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.

Risk Factors & Disclaimers

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 Growth PLAN Option 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 such as the goods and service tax levied by the authorities on insurance transactions. If there be any additional levies, they too will be recovered from you. This Prospectus 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.

Aditya Birla Sun Life Insurance Company Limited



**ADITYA BIRLA
CAPITAL**

LIFE INSURANCE

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.

"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."

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Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110
UIN: 109L152V01 ADV/7/25-26/603.

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.