

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.



Protecting Your Investments, Empowering Your People

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

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, PRMS, 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:

- Investment in a variety of money market, debt, and equity instruments.
- Flexibility of contributions/premium payment by the master policyholder into the scheme.
- Extra allocation in the first policy year.
- Market-linked investment with capital guarantee after 2 years.
- Large fund additions and unlimited fund switches.
- Rs. 10,000 built-in Sum Assured for Non-Superannuation schemes. Mortality Charge of 0.6 per 1000 sum assured.
- Tax benefits for both the employer and employees.

A complete and adaptable solution to manage employee benefit liabilities.

ELIGIBILITY

- Age at Entry: 18 to 75 years
- Policy Term: 1 year, renewable annually until the policy is surrendered or the membership term ends
- Premium Payment: Single pay, with no regular premium obligation.
- Premium:
 - o Defined Benefit Schemes: Minimum Rs. 1,00,000 per policy
 - o Defined Contribution Schemes: Minimum Rs. 500 per member, Rs. 1,00,000 per policy
 - o No maximum limit
- Age at Maturity: 19 to 85 years
- Group Size: Minimum 10 members, no maximum limit

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

INVESTMENT OPTIONS

Option A – Market Linked:

- Invests in funds with no capital guarantee.
- Choose from 9 funds based on risk appetite (ranging from very low to high risk).
- Funds Available:

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	ULGF00112/06/01BSLGGROWTH109	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.

Option B – Market Linked with Guaranteed Benefits

- Provides a guarantee of 100.1% of net contributions after a waiting period of 2 years.
- Net contribution is tracked individually for each deposit, excluding benefit payments and mortality charges.

Fund Available

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.

Investment Guarantee Charge - 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.

ADDED ADVANTAGES

EXTRA ALLOCATION

The master policyholder receives extra allocation for contributions made in the first policy year, which is distributed across the funds based on the investments. The extra allocation is recovered over time through unit

Recovery Details:

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

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 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%

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

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.

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, an Aditya Birla Capital Company
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
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. 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 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. As of March 31, 2025, Aditya Birla Capital Limited manages aggregate assets under management of over Rs. 5.11 Lakh Crore with a consolidated lending book of over Rs 1.57 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.

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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 A/B 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.

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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. 1-800-270-7000
Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN: 109L152V01 ADV/7/25-26/602

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.