

INDIA
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GROUP

Aviva Dhan Samruddhi



AVIVA

| Life Insurance |



An Individual Non-Linked Non-Participating Savings Life Insurance Plan

As we strive to build savings to achieve our future goals, we may forget to plan for finances that may be needed for the short term. At Aviva, we recognize your desire to build a long term corpus while also having the flexibility to fulfill your short term financial needs.

Presenting Aviva Dhan Samruddhi: A protection-cum-savings plan that enables you to build a corpus for future savings, while periodically giving money back during the policy term, so you can continue to meet your ongoing financial requirements with ease.

Aviva Dhan Samruddhi – Unique Attractions

- **Life Cover:** Lump sum payout to the family incase of any unfortunate event
- **Guaranteed returns:** Your policy earns a Guaranteed Addition of 7% per annum to 9% per annum of the One Year's premium (till the end of the policy term, depending upon the policy term chosen by you).
- **Liquidity:** Your policy pays back 125% of the One Year's Premium as Survival Benefit every 5 years (except at maturity).
- **Guaranteed Maturity Benefit:** At maturity, you get the Sum Assured plus accrued Guaranteed Additions minus Survival Benefits already paid.
- **Rebate for high Sum Assured:** Rebate on basic premium is allowed if your Sum Assured is ₹5 Lacs or higher.

“One Year's Premium” shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums and underwriting extra premiums, if any.

Aviva Dhan Samruddhi – Eligibility

Entry Age	Minimum: 13 years last birthday Maximum: 55 years last birthday				
Maturity Age	23 to 70 years				
Policy Term	10, 15 or 20 years, subject to maximum maturity age				
Premium Payment Term	10 years for all the Policy Terms				
Sum Assured	Minimum				
	Policy Term	Minimum Sum Assured			
	10	400,000			
	15	265,000			
	20	265,000			
	Maximum Sum Assured per life: 5 Cr subject to board approved underwriting policy				
Minimum Premium	Policy Term	Minimum Premium for each mode			
		Yearly	Half Yearly	Quarterly	Monthly
	10	35,692	18,231	9,248	3,109
	15	19,599	10,011	5,078	1,707
	20	17,130	8,750	4,438	1,492
Maximum Premium	Policy Term	Maximum Premium for each mode			
		Yearly	Half Yearly	Quarterly	Monthly
	10	47,52,500	24,27,577	12,31,373	4,13,943
	15	41,26,000	21,07,561	10,69,047	3,59,375
	20	36,06,000	18,41,945	9,34,315	3,14,083
Premium Payment Frequency	Annual, Half Yearly, Quarterly & Monthly For monthly mode, only ECS/Direct Debit is allowed.				

Please Note:

1. Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government from time to time. Tax laws are subject to change.
2. If the Life Insured is a minor at inception of the policy:
 - The risk shall commence immediately.
 - The premiums will be payable by the policyholder who can either be a parent or grandparent or legal guardian of the Life Insured. In case of death of the policyholder before the premium payment term is over, future premiums can be paid by the surviving parent/legal guardian of the life insured. If the Life Insured is a minor and in case future premiums are not paid, lapse/paid-up provisions will apply.
 - In case of death of the policyholder when the Life Insured is a minor, the policy shall vest in the surviving parent/legal guardian of the Life Insured upon submission of necessary application and supporting documents as required by the Company.
 - The policy will automatically vest in favor of the Life Insured on his/her completion of 18 years last birthday.

Aviva Dhan Samruddhi – Benefits

- **Guaranteed Additions:** You will be eligible for Guaranteed Additions depending on the chosen Policy Term, as per the table given below. The Guaranteed Addition for a policy year will accrue at the end of each policy year during the Policy Term, if all due premiums at the time of accrual of the Guaranteed Addition are paid. The accrued Guaranteed Additions will either be paid on Maturity Benefit, or on death of the Life Insured.

Guaranteed Addition per annum as % of One Year's Premium*	Policy Term (in years)		
	10	15	20
	7%	8%	9%

*“One Year's Premium” shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums and underwriting extra premiums, if any.

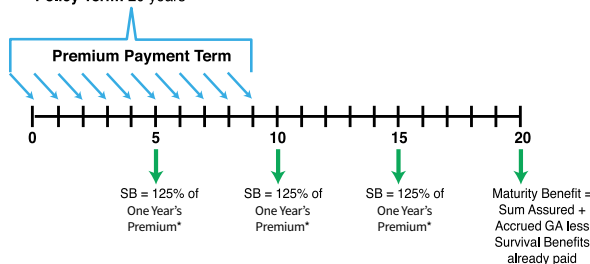
- **Survival Benefit:** You get guaranteed Survival Benefit equal to 125% of One Year's Premium at the end of every 5th policy year except at maturity, if all due premiums till the due date of Survival Benefit payments have been paid.

Policy term (in years)	Survival benefit payable at the end of policy year
10	5 th
15	5 th , 10 th
20	5 th , 10 th , 15 th

“One Year's Premium” shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums and underwriting extra premiums, if any.

- **Maturity Benefit:** If you pay all due premiums, you get a guaranteed Maturity Benefit equal to the Sum Assured plus accrued Guaranteed Additions (GA) till maturity, less Survival Benefits (SB) already paid.

Example:
Policy Term: 20 years



One Year's Premium" shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums and underwriting extra premiums, if any.

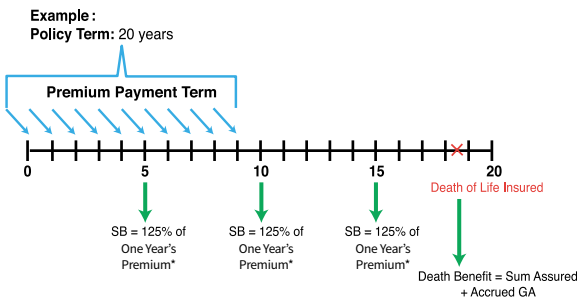
• **Death Benefit:** In the unfortunate event of death of the Life Insured within the Policy Term, the following payment would be made to the Nominee, provided all due premiums till date of death have been paid.

The amount payable on death shall be highest of the following amounts:

- 10 times of the Annualized Premium or
- 105% of the Total Premiums paid as on date of death or
- Sum assured of the policy plus the Guaranteed Additions accrued till the date of death without deduction of any survival benefits already paid

"Annualized Premium" shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Total Premiums paid means total of all the premiums received, excluding extra premium, rider premium and taxes, if any.



One Year's Premium" shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums and underwriting extra premiums, if any.

Grace Period:

"Grace Period" means the time granted by the insurer from the due date for the payment of premium, without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the policy. The grace period for payment of premium shall be 30 days for non monthly modes and 15 days for monthly mode.

Non-payment of regular premium during first two policy years (at least first two years' premiums have not been paid):

- In case first years' due premiums have been paid and you fail to pay the next due premium within the grace period, the policy shall lapse.
- You can revive a Lapsed policy within a period of 5 years from the date of first unpaid premium by paying all due premiums together with applicable interest and revival fee.
- If you do not revive your policy, the policy shall terminate by paying 30% of Total Premiums paid at the end of the revival period.
- In the event of death of the Life Insured within the revival period, 30% of Total Premiums paid shall be payable at the time of death and the policy shall terminate.

Total Premiums paid means total of all the premiums received, excluding extra premium, rider premium and taxes, if any.

Non-payment of regular premium after first 2 policy years (at least two years' premiums have been paid):

- In case at least two years' due premiums have been paid and you fail to pay the next due premium within the grace period, the policy will become paid-up after

expiry of the grace period and will acquire Paid-up Sum Assured calculated as:

$$\frac{\text{Sum Assured} \times \text{Number of Premiums paid}}{\text{Total Number of Premiums payable under policy}}$$

No guaranteed addition will accrue after the paid-up date.

- You can revive a paid-up policy within a period of 5 years from the date of first unpaid premium by paying all due premiums together with applicable interest and revival fee.
- After becoming paid-up,
 - In case of death of the Life Insured during the policy term, the Paid-up Sum Assured plus the accrued Guaranteed Additions will be payable without deduction of any survival benefits already paid.
 - In case of survival of the Life Insured till maturity, Paid-up Sum Assured plus accrued Guaranteed Additions less Survival Benefits already paid, if any, will be payable.
 - Your lapsed/paid-up policy will not be entitled to any future Survival Benefits and to any future Guaranteed Additions. However, all Guaranteed Additions accrued till the date of paid-up will continue to remain attached with the policy and shall be payable along with the Paid-up Sum Assured.

Revival

You can revive your policy during the policy term but within a period of 5 years from the due date of first unpaid premium by submitting the proof of continued insurability of the Life Insured to the satisfaction of the Company as per the Board approved underwriting policy depending upon the sum to be revived and making the payment of all due premiums together with interest payment at 9% per annum compounded monthly, plus taxes, if any. The cost of medical examination, if any, shall be borne by you. A surrendered policy cannot be revived.

Company reserves the right to revive a lapsed/paid-up policy. The revival of a lapsed/paid up policy is also subject to payment of revival fee, which is ₹250 plus taxes, if any.

Surrender

- An in-force or a paid up policy can be surrendered provided all due premiums of at least first two policy years have been paid.
- Surrender Value payable is greater of the Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

Where:

$$\text{GSV} = \text{Total Premiums}^* \text{ paid} \times \text{GSV Factor} - \text{Survival Benefits already Paid}$$

Total Premiums paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Policy Year of Surrender	GSV Factor		
	Policy Term = 10 years	Policy Term = 15 years	Policy Term = 20 years
1	-	-	-
2	30%	30%	30%
3	35%	35%	35%
4	50%	50%	50%
5	50%	50%	50%
6	50%	50%	50%
7	50%	50%	50%
8	90%	75%	70%
9	90%	80%	70%
10	90%	90%	75%
11		90%	75%
12		90%	75%
13		90%	75%
14		90%	75%
15		90%	75%
16			80%
17			80%
18			80%
19			90%
20			90%

$SSV = [(Paid\ up\ Sum\ Assured\ plus\ accrued\ Guaranteed\ Additions) \times SSV\ Factor] - less\ [Survival\ Benefits\ already\ paid,\ if\ any]$

The Special Surrender Value Factors (SSV) can be amended by the Company from time to time after getting IRDAI clearance as per the regulatory requirements.

Tax Benefits:

Tax benefits will be as per the prevailing tax laws. Tax laws are subject to change.

Nomination & Assignment:

Nomination, as defined under section 39 of Insurance Act 1938, as amended from time to time is permitted under this policy.

Assignment, as defined under section 38 of Insurance Act 1938, as amended from time to time is permitted under this policy.

Freelook period:

You have the right to review the policy terms and conditions, within the freelook period which is 15 days (30 days if policy is solicited through distance marketing) from the date of receipt of the policy document. If you return the policy during the freelook period, the company will refund the premium on the date of cancellation, after deducting expenses incurred on medicals (if any) and stamp duty.

Suicide Claim:

In case of death of the Life Insured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the Total Premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

Aviva Dhan Samruddhi – About premium payment

- The premium will be calculated by multiplying the Annualized Premium by the modal factor basis the premium payment frequency as per the table given below:

Premium Payment frequency	Modal Factor
Yearly	1.0000
Half Yearly	0.5108
Quarterly	0.2591
Monthly	0.0871

Alterations between different modes of premium payment is allowed at any policy anniversary on request subject to payment of alteration charges, which is ₹100/- plus taxes, if any. No other alterations are allowed under this Plan.

Sample Premium Rates

- Indicative premium rates (per ₹1000 of Sum Assured)

Age	Policy Term		
	10	15	20
35	89.75	74.75	65.85
45	91.16	76.87	68.91

- Rebate for high Sum Assured:** You are eligible for a rebate on premium payable, as detailed below:

Sum Assured Range	Rebate (per ₹1000 of Sum Assured)
>= 2.65 L & < 5 L	Nil
>= 5 L & < 10 L	4.0
>= 10 L	5.0

- Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government from time to time. Tax laws are subject to change.

Acceptance

Aviva will not be liable to any claim until acceptance of risk and receipt of premium in full.

Why invest with Aviva?

Aviva Life Insurance is a joint venture between Dabur Invest Corp and Aviva International Holding Limited. Aviva is the one of the world's largest Insurance Groups. By choosing Aviva Life Insurance you benefit from the management experience of one of the world's oldest Insurance Group, with a history dating back to 1696.

Founded in 1884, Dabur is one of India's oldest and largest group of companies. It is the country's leading producer of traditional healthcare products.

Section 41

In accordance with Section 41 of the Insurance Act, 1938,(1) 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:

- Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.
- Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees”.

Section 45

Policy not to be called in question on ground of misstatement after three years as per Section 45 of the Insurance Act, 1938 as amended from time to time.

Queries and Complaints

For additional information, queries or complaints, please contact us at the numbers given below:

1800 103 7766 (Toll free for BSNL/MTNL users) or
0124-2709046 or SMS "Aviva" to 5676737
Fax No: 0124- 2571210



AVIVA
| Life Insurance |

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BEWARE OF SPURIOUS/FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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