

INDIA
PARTNER

Dabur
GROUP

Aviva Dhan Samruddhi



AVIVA

| Life Insurance |



A non-linked, non-participating money back plan with guaranteed returns.

As we strive to build savings to achieve our future investment 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 savings-cum-protection plan that enables you to build a corpus for future investments, 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

- **Guaranteed returns:** Your policy earns a Guaranteed Addition of 7% per annum to 9% per annum of the Annualized Premium (excluding taxes and any other extra premium), till the end of the policy term, depending upon the policy term chosen by you.
- **Liquidity:** Your policy pays back 125% of the Annualized Premium (excluding taxes and any other extra 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.

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: ₹100,000 Maximum: ₹5 crore
Premium	Depends upon Age, Policy Term and Sum Assured Minimum Premium: ₹6,464 for Yearly mode ₹3,302 for Half-Yearly ₹1,675 for Quarterly mode ₹563 for Monthly mode Maximum Premium: ₹47.53 lacs
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 be paid along with the Maturity Benefit, or on earlier death of the Life Insured.

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

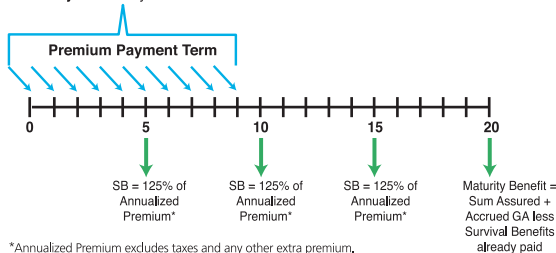
*Annualized Premium excludes taxes and any other extra premium.

- **Survival Benefit:** You get guaranteed Survival Benefit equal to 125% of the Annualized Premium (excluding taxes and any other extra 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	5th
15	5th, 10th
20	5th, 10th, 15th

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

Example:
Policy Term: 20 years

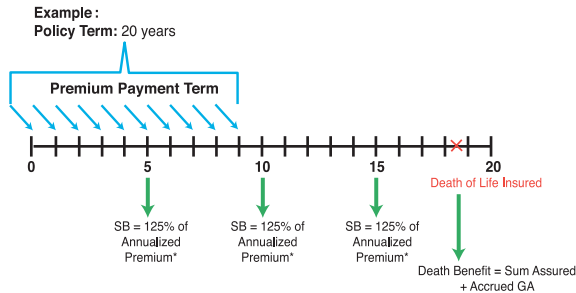


*Annualized Premium excludes taxes and any other extra premium.

- **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:
a) 10 times of annualized premium (excluding taxes and extra premiums, if any), or

- b) 105% of all the premiums paid (excluding taxes and extra premiums, if any) as on date of death or
- c) sum assured of the policy plus the Guaranteed Additions accrued till the date of death without deduction of any survival benefits already paid



- **Grace Period:** There is a grace period of 30 days to pay your premium for Yearly, Half Yearly and Quarterly modes & 15 days for Monthly mode from the due date. The policy will continue with full risk cover during the grace period.

Non-payment of regular premium during first policy year (less than first years' premiums are paid):

- In case you fail to pay the due premium of first policy year within the grace period, the policy shall lapse without acquiring any paid up or surrender value.
- You can reinstate a Lapsed policy within the reinstatement period by paying all due premiums together with applicable interest and reinstatement fee. Reinstatement period is a period of 2 years from the due date of first unpaid premium.
- If you do not reinstate your policy, the policy shall terminate without any benefits.

Non-payment of regular premium during second policy year (at least first years' premiums are paid but less than two years' premiums are 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 reinstate a Lapsed policy within a period of 2 years from the date of first unpaid premium by paying all due premiums together with applicable interest and reinstatement fee.
- If you do not reinstate your policy, the policy shall terminate by paying 30% of all premiums paid (excluding taxes and any other extra premium) at the end of the reinstatement period.
- In the event of death of the Life Insured within the reinstatement period, 30% of all premiums paid (excluding taxes and any other extra premium) shall be payable at the time of death and the policy shall terminate.

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

- In case at least first 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 2 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 alongwith the Paid-up Sum Assured.
- **Reinstatement / Revival**

You can reinstate / revive your policy during the policy term but within a period of 2 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 reinstated / revived and making the payment of all due premiums together with interest payment at 9% per annum compounded monthly. The cost of medical examination, if any, shall be borne by you. A surrendered policy cannot be reinstated / revived.

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

Surrender

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

Where:

GSV = Premiums* paid x GSV Factor – Survival Benefits already Paid

*Premiums will exclude any amount paid as Extra Premium, if any and/or 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	30%	30%	30%
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			80%
20			85%

SSV = [(Paid up Sum Assured plus accrued Guaranteed Additions) X 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 IRDA 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 are allowed under this Policy.
Assignment, as defined under Section 38 of Insurance Act 1938, as amended from time to time are allowed under this Policy.
- **Free look period:** You have the right to review the policy terms and conditions, within the free look period which is 15 days from the date of receipt of the policy document. If you cancel the policy during the free look period, the company will refund the premium on the date of cancellation, after deducting expenses incurred on medicals (if any) and stamp duty.
- **Exclusions (if any):** In case of death of life insured due to suicide within 12 months:
 - i. from the date of inception of the policy, the nominee or beneficiary of the policyholder shall be entitled to 80% of the premiums paid excluding any payment for taxes and extra premiums, provided the policy is in force or
 - ii. from the date of revival of the policy, the nominee or beneficiary of the policyholder shall be entitled to an amount which is higher of 80% of the premiums paid excluding any payment for taxes and extra premiums or the Surrender Value as available on the date of death.

Aviva Dhan Samruddhi – About premium payment

- The premium will be calculated by multiplying the Annual 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/-. 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 base Sum Assured)
>= 1 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.

About Aviva

Aviva Life Insurance Company India Limited is a joint venture between Dabur Invest Corp and Aviva International Holdings Limited - a UK based insurance group, whose association with India goes back to 1834. 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. Today, Aviva Group has 33 million customers in 16 markets (2016). Founded in 1884, Dabur India Limited, the flagship company of Dabur Group, is one of India's oldest and largest companies. It is one of the country's leading producers 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 out 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.

- (2) Any person making default in complying with the provisions of this section shall be liable for a penalty 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.

Acceptance

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

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



*A Joint Venture between Dabur Invest Corp. and
Aviva International Holdings Limited*

Aviva Life Insurance Company India Ltd.

Head Office: Aviva Tower, Sector Road, Opposite Golf Course,
DLF Phase-V, Sector 43, Gurgaon-122 003, Haryana, India.

Tel. No.: +91 124-2709000, Fax No.: +91 124-2571210

Website: www.avivaindia.com

E-mail: customerservices@avivaindia.com

Registered Office: 2nd Floor, Prakashdeep Building, 7, Tolstoy Marg,
New Delhi-110 001, India.

Corporate Identity Number (CIN): U66010DL2000PLC107880

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