

INDIA
PARTNER

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GROUP

Aviva Wealth Builder



AVIVA

| Life Insurance |



Aviva Wealth Builder – A Non-Linked Non Participating Insurance plan that doubles your premiums at maturity.

We all have aspirations and milestones that we hope to achieve in our life. Be it commitments such as a child's education/marriage, or dreams of purchasing a house, or retiring comfortably. We plan for when these events are likely to happen, but don't always plan for having enough to fulfil them as per our dreams. At Aviva we recognise this and have specially designed Aviva Wealth Builder plan to help you achieve these dreams to the fullest. This life insurance plan guarantees double the amount of total premium that you pay, at maturity. That's not all, Aviva Wealth Builder also ensures that your family is well protected, in case you are not around. So, go ahead and fulfil your dreams.

Aviva Wealth Builder – Unique Attractions

- **Guaranteed Payout at Maturity:** Get double of the sum of premiums paid at the time of maturity, if all due premiums are paid.
- **Guaranteed Payout on Death:** We protect your family in case of unfortunate death of the Insured by paying the Sum Assured if all due premiums till the death are paid.

Aviva Wealth Builder – Eligibility

Parameter	Criterion												
Entry Age	5 to 50 years last birthday												
Policy Term & Premium Payment Term (in Years)	<table><tr><th>Policy Term</th><th>Premium Payment Term</th></tr><tr><td>13</td><td>Single Premium</td></tr><tr><td>15</td><td>5</td></tr><tr><td>17</td><td>10</td></tr></table>	Policy Term	Premium Payment Term	13	Single Premium	15	5	17	10				
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17	10												
Maturity Age last birthday (in years)	<table><tr><th>Policy Term</th><th>Minimum Maturity Age</th><th>Maximum Maturity Age</th></tr><tr><td>13</td><td>18</td><td>63</td></tr><tr><td>15</td><td>20</td><td>65</td></tr><tr><td>17</td><td>22</td><td>67</td></tr></table>	Policy Term	Minimum Maturity Age	Maximum Maturity Age	13	18	63	15	20	65	17	22	67
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	13	18	63										
	15	20	65										
17	22	67											
Minimum Premium	Regular Premium: ₹50,000 per annum Single Premium: ₹1,50,000												
Maximum Premium (per Life)	₹1,00,00,000												
Sum Assured	<table><tr><th>PPT</th><th>Sum Assured</th></tr><tr><td>Single</td><td>2 times the Single Premium*</td></tr><tr><td>5 years</td><td>10 times the Annual Premium*</td></tr><tr><td>10 years</td><td>20 times the Annual Premium*</td></tr></table>	PPT	Sum Assured	Single	2 times the Single Premium*	5 years	10 times the Annual Premium*	10 years	20 times the Annual Premium*				
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10 years	₹10,00,000	₹20,00,00,000											
Premium Payment Frequency	Single or Annual												

*Premium excludes any amount for extra premium and taxes, if any.

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. The policy can be backdated within current financial year by paying interest @ 9% p.a. compounding monthly, for the backdated period in addition to the applicable premium.
3. If the insured is 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 guardian of the insured. In case of death of the policyholder before the policy term is over, future premiums can be paid by the surviving parent/legal guardian of the insured. If the 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 surviving parent/legal guardian of the life insured shall deem to be the policyholder on admission of claim and submission of documentary evidence.

-The policy shall vest in the insured on his/her completion of 18 years of age.

Benefits

Maturity Benefit:

- Sum Assured (double of the sum of premiums paid excluding taxes and extra premiums, if any) will be paid at maturity, if all due premiums are paid and insured survives till maturity date.

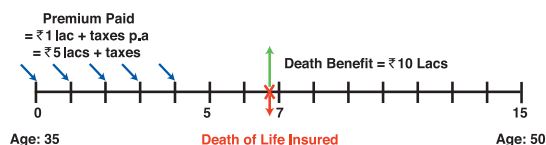
For example:

If you opt for a 15 year policy at age 35, and pay ₹1 lac + applicable taxes as annual premium for 5 years (total ₹5 Lacs + taxes), you will get a guaranteed benefits of ₹10 Lacs on the date of maturity (at age 50).



Death Benefit

- In case of death of insured, the payout to the nominee will be equal to the Sum Assured, provided all due premiums till date of death are paid.



If atleast two year's regular premiums have not been paid

- In case a due premium is not received before the expiry of the grace period, the policy shall lapse.
- There is a grace period of 30 days from the premium due date to pay premium.
- The policyholder will have two years from the date of first unpaid due premium (FUP) to reinstate the lapsed policy.
- If the lapsed policy is not reinstated, the policy shall terminate after two years from the due date of first unpaid premium by paying 30% of the regular premium, excluding any amount paid for extra premium and taxes, if any.
- In case of death of the life insured during the reinstatement period, 100% of all the premiums excluding any amount paid for extra premium and taxes, if any, shall be paid to the Nominee.

If atleast two year's regular premiums have been paid

- In case a due premium is not received before the expiry of grace period, the policy shall become a paid-up policy.
- There is a grace period of 30 days from the premium due date to pay premium.
- The policyholder will have two years from the date of first unpaid premium (FUP) to reinstate the policy.
- If the paid-up policy is not reinstated, the policy shall continue with reduced benefits i.e. Paid-Up Sum Assured. The paid-up sum assured would be:

$$\text{Paid-up Sum Assured} = \text{Sum Assured} \times \text{Number of Premiums Paid} \div \text{Total number of premiums payable under the policy}$$

In case of insured dies before maturity or survives till maturity, the paid-up sum assured shall be payable in respect of a paid-up policy.

Reinstatement/Revival:

- Reinstatement/Revival of a lapsed/paid-up policy is allowed within 2 years from the date of first unpaid premium.
- Reinstatement is subject to proof of continued insurability of the Insured to the satisfaction of the Company as per the Company's Board approved underwriting guidelines.
- All due premiums will be payable along with reinstatement/revival fee of ₹250 and interest @9% per annum compounding monthly on unpaid due premiums for the delayed period.
- The reinstatement/revival fee and interest rate is subject to review in future with IRDAI approval.

Surrender Value (SV)

- A Single Premium policy can be surrendered anytime during the policy term.
- A Regular Premium policy can be surrendered anytime after payment of atleast two years' premiums.

The surrender value payable will be the Guaranteed Surrender Value or the Special Surrender Value, whichever is higher.

Where:

- Guaranteed Surrender Value (GSV) = GSV Factor x Premiums paid (excluding taxes and extra premiums, if any)

GSV factor depends upon the policy term and policy year of surrender as per table given below:

Duration elapsed in complete years from the Commencement Date	GSV factors for Policy Term		
	13 years	15 years	17 years
0	70%	NA	NA
1	70%	30%	30%
2	70%	30%	30%
3	90%	50%	50%
4	90%	50%	50%
5	90%	50%	50%
6	90%	50%	50%
7	100%	75%	55%
8	110%	85%	65%
9	120%	100%	80%
10	135%	110%	90%
11	150%	120%	100%
12	165%	135%	110%
13	180%	150%	120%
14		165%	135%
15		180%	150%
16			165%
17			180%

- Special Surrender Value (SSV) = Special Surrender Value Factor X Paid-up Sum Assured.
- Special Surrender Value Factors (SSV) is decided and reviewed by the Company from time to time subject to IRDA approval.

Tax Benefits:

Tax benefits are applicable as per prevailing tax laws which are subject to change.

Grace Period:

There is a grace period of 30 days from the premium due date to pay premium for yearly frequency of premium payment.

Nomination & Assignment: Nomination, as defined under section 39 of Insurance Act 1938, as amended from time to time are allowed under this Policy, and Assignment, as defined under section 38 of Insurance Act 1938, as amended from time to time are allowed under this Policy.

Loan:

Aviva will not offer loan against this policy.

Freelook period:

The policyholder has the right to review the policy terms and conditions, within 15 days from the date of receipt of the policy document. If the policyholder cancels 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.

If the policy is sold through distance marketing, the freelook period allowed will be 30 days.

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

Acceptance

Receipt by the Company of the completed proposal and initial payment does not create any obligation on the part of the Company to underwrite the risk, and the Company shall not be liable until such time it has underwritten the risk and issued the policy.

Why invest with 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 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 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.

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*

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