

INDIA
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Aviva Wealth Builder



AVIVA

| Life Insurance |



Aviva Wealth Builder – An Individual Non-Linked Non Participating Savings Life Insurance Savings Plan.

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 on Death: We protect your family in case of unfortunate death of the Life Insured by paying the sum assured, provided all due premiums till death are paid.
- Guaranteed Payout at Maturity on survival: Lump sum benefit which is more than double the Total amount of Premiums paid, if all due premiums are paid.

Aviva Wealth Builder – Eligibility

Parameter	Criterion												
Entry Age	5 to 50 years last birthday												
Policy Term & Premium Payment Term (in Years)	<table border="1"> <thead> <tr> <th>Policy Term</th> <th>Premium Payment Term</th> </tr> </thead> <tbody> <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> </tbody> </table>	Policy Term	Premium Payment Term	13	Single Premium	15	5	17	10				
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Maturity Age last birthday (in years)	<table border="1"> <thead> <tr> <th>Policy Term</th> <th>Min Maturity Age</th> <th>Max Maturity Age</th> </tr> </thead> <tbody> <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> </tbody> </table>	Policy Term	Min Maturity Age	Max 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 Annualized/ Single Premium	Single Premium: ₹1,50,000 Annualized Premium 5 Pay: ₹75,000 Annualized Premium 10 Pay: ₹50,000												
Maximum Annualized/ Single Premium	₹1,00,00,000 (per Life) subject to Board approved underwriting policy												
Maximum/ Minimum Sum Assured	<table border="1"> <thead> <tr> <th>PPT</th> <th>Minimum Sum Assured (₹)</th> <th>Maximum Sum Assured</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>3,00,150</td> <td>2,00,25,000</td> </tr> <tr> <td>5 years</td> <td>7,50,562.50</td> <td>10,01,50,000</td> </tr> <tr> <td>10 years</td> <td>10,01,750</td> <td>20,05,00,000</td> </tr> </tbody> </table>	PPT	Minimum Sum Assured (₹)	Maximum Sum Assured	Single	3,00,150	2,00,25,000	5 years	7,50,562.50	10,01,50,000	10 years	10,01,750	20,05,00,000
	PPT	Minimum Sum Assured (₹)	Maximum Sum Assured										
	Single	3,00,150	2,00,25,000										
	5 years	7,50,562.50	10,01,50,000										
10 years	10,01,750	20,05,00,000											
Maximum Sum Assured per life (₹) is subject to Board approved underwriting policy													
Premium Payment Frequency	Single or Annual												

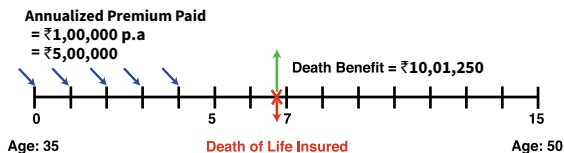
Please Note:

1. “Annualized/Single 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.
2. *Single premium excludes underwriting extra premium and taxes, if any.
3. 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.
4. The policy can be backdated within current financial year by paying interest @9% p.a. compounding monthly, plus taxes, if any, for the backdated period in addition to the applicable premium.
5. 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

Death Benefit

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



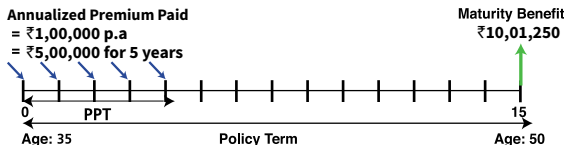
“Annualized Premium” shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any

Maturity Benefit:

- Sum Assured will be paid at maturity, if all due premiums are paid and life insured survives till maturity date.

For example:

If you opt for a 15 year policy at age 35, and pay ₹1,00,000 as annualized premium for 5 years (Total 5 Lacs), you will get a guaranteed benefit of ₹10,01,250 on the date of maturity (at age 50).



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

“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.

Sum Assured per 1000 of Single/Annualized Premium

Entry Age	Policy Term = 13 years	Policy Term = 15 years	Policy Term = 17 years
	Premium Payment Term = Single	Premium Payment Term = 5 years	Premium Payment Term = 10 years
5 -25 years	2,002.50	10,015.00	20,050.00
26 – 35 years	2,002.00	10,012.50	20,045.00
36 – 40 years	2,001.50	10,010.00	20,040.00
41 – 50 years	2,001.00	10,007.50	20,035.00

“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

Single Premium excludes underwriting extra premium and taxes , if any.

If at least two year’s regular premiums have not been paid

- In case the 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 five years from the date of first unpaid due premium (FUP) to revive the lapsed policy.
- If the lapsed policy is not revived, the policy shall terminate after five years from the due date of first unpaid premium by paying 30% of the Total premiums paid.
- In case of death of the life insured during the revival period, 100% of the Total Premiums , shall be paid to the nominee.

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

If at least 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 five years from the date of first unpaid premium (FUP) to revive the policy.
- If the paid-up policy is not revived, the policy shall continue with reduced benefits i.e. Paid-Up Sum Assured. The paid-up sum assured would be:

Number of premiums paid Paid-up Sum Assured = ----- X Sum Assured Total number of premiums payable under the policy

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

Revival:

- Revival of a lapsed/paid-up policy is allowed within 5 years from the date of first unpaid premium
- Revival is subject to proof of continued insurability of the Life Insured to the satisfaction of the Company as per the Board approved underwriting guidelines.
- All due premiums will be payable along with revival fee of ₹250 plus taxes and interest @9% per annum compounding monthly, plus taxes, if any, on unpaid due premiums for the delayed period.
- The revival fee and interest rate is subject to review in future with IRDAI’s 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 Total Premiums paid

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

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

Policy year of Surrender	GSV factors for Policy Term		
	13 years	15 years	17 years
1	75%	0%	0%
2	75%	35%	35%
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 IRDAI approval

Tax Benefits: Tax benefits as per the prevailing tax laws are applicable and are subject to change from time to time.

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 shall be a period of fifteen (15) days if the premium frequency is monthly and period of thirty (30) days for all other premium frequencies commencing from the date on which the Regular Premium was due.

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 (30 days in case Policy is issued through distance marketing mode), from the date of receipt of the policy document. If the policyholder returns 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 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

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. 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 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 bonafide insurance agent employed by the insurer.

(2) 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

Provisions of Section 45 of Insurance Act 1938, as amended from time to time, shall be applicable to the contract.

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
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