



Shouldn't your life cover keep pace with your growing responsibilities?

Birla Sun Life Insurance

Protector Plus Plan

A traditional term insurance plan



Birla Sun Life
Insurance



INTRODUCING BSLI PROTECTOR PLUS PLAN

Your family means the world to you. You strive hard to offer them comfort, security and happiness. But life is full of uncertainties. You never know what's in store. You might have made plans to protect the financial future of your loves ones from unforeseen circumstances. But are you sure that today's plans are going to be enough for tomorrow's needs?

To deal with growing expectations and secure the financial future of your family, Birla Sun Life Insurance has come up with the perfect protection solution for you. Introducing the BSLI Protector Plus Plan. With a higher Sum Assured, it protects your family's future and ensures that they lead their lives without any financial worries.

KEY FEATURES OF THE PLAN

- Complete financial protection at an affordable cost
- Hedge against the rising cost of living with an option of increasing Sum Assured
- Rewards for a healthy lifestyle
- Enhanced protection with inbuilt Total and Permanent Disability cover
- Option to receive death benefit as Annual Income
- Enhance your insurance with appropriate rider options
- Income Tax benefits as per prevailing norms under the Income Tax Act, 1961

ELIGIBILITY

Entry Age	18 to 65 years of age
Sum Assured Option	I – Level Sum Assured
	II – Increasing Sum Assured
Policy Term	5 to 30 years, subject to max age on maturity : 70 years
Premium Paying Term	Regular Pay
Premium Mode	Annual Semi-annual Quarterly Monthly
Sum Assured	Min. Rs. 30,00,000
	Max. No Limit (subject to underwriting guidelines)
Premium	Min. Rs. 3,024

YOUR PLAN

BSLI Protector Plus Plan offers you the freedom to choose your sum assured options at inception depending on your needs.

I. Level Sum Assured

With this option, you choose the amount of protection you need at inception. Once chosen, your sum assured will remain constant for the entire policy term.

II. Increasing Sum Assured

As you scale new heights in your life, your income rises and so does your responsibilities. With this option, your sum assured increases with your increasing responsibility. You can choose to enhance your sum assured by 5% simple p.a. or 10% simple p.a. at inception depending upon your needs. On every policy anniversary, your sum assured will increase by 5% or 10% of the initial sum assured without any increase in your premium amount.

Note: In case of this option rider benefits, if opted for, shall be payable as per rider sum assured chosen at inception.

You may choose to pay your premium yearly, half-yearly, quarterly or monthly, as per your convenience. Your annual premium will be multiplied by:

- 1.000 for annual installments
- 0.519 for half-yearly installments
- 0.265 for quarterly installments; or
- 0.090 for monthly installments

For annual and half-yearly installments you can pay your premium by cash (up to Rs. 50,000), cheque, credit card, and direct debit. For monthly and quarterly installments you can pay by salary deduction or ECS only.

BSLI Protector Plus Plan offers affordable and guaranteed protection. It offers an automatic premium reduction for non-tobacco users and healthy lifestyles.

Below are sample annual premiums for a male aged 35 purchasing Rs. 10,000,000 of Sum Assured

Policy Term	10 years	20 years	30 years	10 years	20 years	30 years	10 years	20 years	30 years
Sum Assured Option	Smoker			Non-Smoker			Preferred Non-Smoker		
Level	14,590	20,070	27,530	11,390	14,890	20,080	10,630	13,670	18,260
Increasing @ 5%	16,470	27,620	45,090	12,540	19,600	31,430	11,720	17,790	28,160
Increasing @ 10%	18,590	35,370	62,780	13,900	24,620	42,880	12,810	22,150	38,270

Premiums shown above are prior to service tax and education cess as applicable.

BSLI Protector Plus Plan offers automatic premium reduction to women. Below are sample annual premiums for a female aged 35 purchasing Rs. 10,000,000 of Sum Assured.

Policy Term	10 years	20 years	30 years	10 years	20 years	30 years	10 years	20 years	30 years
Sum Assured Option	Smoker			Non-Smoker			Preferred Non-Smoker		
Level	12,710	16,200	21,810	10,060	12,310	16,040	9,430	11,380	14,650
Increasing @ 5%	14,160	21,740	35,270	11,020	15,700	24,680	10,290	14,350	22,210
Increasing @ 10%	15,710	27,550	48,760	12,080	19,470	33,490	11,220	17,590	29,900

Premiums shown above are prior to service tax and education cess as applicable.

Please ask your financial advisor or visit our website to determine the premium rate applicable for your policy.

Death Benefit

In case of the unfortunate demise of the life insured during the policy term, the Sum Assured on Death will be paid to the nominee. The policy shall be terminated once the Death Benefit is paid.

Sum Assured on Death will be higher of -

- 10 times of the annualised premium
- 105% of all the premiums paid as on the date of death
- Sum Assured at date of death

The nominee has an option to take the Sum Assured on Death as follows:

- Lump sum payment or;
- Staggered payment as explained below
 - o One-time payout of 20% of Sum Assured on Death at the time of claim settlement;
 - o Annual income as a fixed percentage of Sum Assured on Death will be payable on each death anniversary of the life insured over the chosen payout term. The fixed percentage of Sum Assured on Death for different payout terms to calculate the annual income is given below:

Payout term	% of Sum Assured on Death
10	11%
15	8.37%
20	7.12%

In case the nominee would like to get a lump sum instead of the staggered payout post exercising this option, a discounted value of the outstanding annual income shall be paid as lump sum subject to a minimum of the Sum Assured on Death payable less annual income payouts already paid. The discounted value currently shall be calculated using an interest rate of 6.25% per annum. This is subject to change with prior IRDA approval.

Total and Permanent Disability (TPD) Benefit

In case of the life insured suffering from Total and Permanent Disability during the policy term described later in detail, 50% of the sum assured at inception subject to a maximum of Rs 50,00,000 will be paid to the life insured. Death Benefit under the policy will remain unaffected.

Maturity Benefit

In the event the life insured survives to the end of the policy term, no benefit is payable on maturity and the policy shall be terminated thereafter.

This plan offers no policy loan, surrender value, or paid-up value.

Customisable Benefits

For added protection, BSLI Protector Plus Plan can be enhanced by the following riders for a nominal extra cost.

- BSLI Accidental Death and Disability Rider (UIN: 109B018V02)
- BSLI Critical Illness Rider (UIN: 109B019V02)
- BSLI Surgical Care Rider (UIN: 109B015V02)
- BSLI Hospital Care Rider (UIN: 109B016V02)
- BSLI Waiver of Premium Rider (UIN: 109B017V02)

Please refer to detailed brochures on riders, consult your financial advisor or visit our website for further details.

More Benefits

Current Tax Benefits - As per extant tax laws, this plan offers tax benefits under Section 80C and Section 10(10D) of the Income Tax Act, 1961, subject to fulfillment of the other conditions of the respective sections prescribed therein.

You are advised to consult your tax advisor for details.

Service Tax and other levies, as applicable, will be extra and levied as per the extant tax laws.

IMPORTANT DEFINITION

Total and Permanent Disability (TPD)

Total and Permanent Disability (TPD) is defined as the loss of the physical ability through an illness or injury to do at least 3 of the 6 tasks listed below ever again:

1. **Bathing** - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means
2. **Dressing** - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances
3. **Getting in and out of bed** - the ability to move from a bed to an upright chair or wheelchair and vice versa
4. **Maintaining personal hygiene** - the ability to maintain a satisfactory level of personal hygiene by using the toilet or otherwise managing bowel and bladder function
5. **Feeding oneself** - the ability to feed oneself once food has been prepared and made available
6. **Getting between rooms** – the ability to move indoors from room to room on level surface

The attending specialist medical practitioner must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life insured expects to retire. The life insured must need the help or supervision of another person and be unable to perform the task on their own.

The disability should last for continuous period of at least 180 days following the date of the event causing the disability to be eligible for Total and Permanent Disability benefit. If the life insured dies during this period no benefits shall be payable under Total and Permanent Disability.

Total and Permanent Disability should occur independently of any other causes within 90 days of such injury.

Injury means wound or trauma; harm or hurt; caused solely by external, violent, unforeseeable and visible means.

TERMS & CONDITIONS

Free-Look Period

You will have the right to return your policy to us within 15 days (30 days in case the policy issued under the provisions of IRDA Guidelines on Distance Marketing⁽²⁾ of Insurance products) from the date of receipt of the policy. We will refund the premium paid once we receive your written notice of cancellation (along with reasons thereof) together with the original policy documents. We will deduct proportionate risk premium for the period of cover and expenses incurred by us on medical examination and stamp duty charges while issuing your policy.

(2) Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through voice mode, SMS electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

Grace Period & Reinstatement

If you are unable to pay your premium by the due date, you will be given a grace period of 30 days and during this grace period all coverage under your policy will continue. If you do not pay your premium within the grace period, your policy will lapse and all insurance will cease immediately.

You can reinstate your policy for its full coverage within two years from the due date of the first unpaid premium by paying all outstanding premiums together with interest as declared by us from time to time and by providing evidence of insurability satisfactory to us.

Exclusions

Death

We will refund the premiums paid to date (excluding service tax) in the event the life insured dies by suicide, whether medically sane or insane, within one year after the issue date or reinstatement date.

Total and Permanent Disability (TPD)

You shall not be entitled to any benefits on Total and Permanent Disability, directly or indirectly, voluntarily or involuntarily due to or caused, occasioned, accelerated or aggravated by any of the following:

- Suicide or attempted suicide or self-inflicted injury, whether the life assured is medically sane or insane.
- Any condition, ailment or injury or related condition(s) for which policyholder had sign or symptoms, and /or were diagnosed, and/or received medical advice/ treatment within 48 months prior to the effective date of the policy or its latest revival date, whichever is later.
- Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS).
- War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.
- Taking part in any naval, military or air force operation during peace time.
- Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.
- Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping
- Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner. A medical practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and

jurisdiction of license.

- Participation by the insured person in any flying activity, except as a bona fide, fare paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- Psychiatric, mental disorders, Parkinson and Alzheimer's disease, general debility or exhaustion ("run-down conditions")

Nomination and Assignment

In case you the policyholder is also the life insured, you need to nominate a person who shall be entitled to the death benefit in case of death. This nomination shall be in accordance with Section 39 of the Insurance Act, 1938. You also have the right to assign your policy in accordance with Section 38 of the Insurance Act, 1938.

Prohibition of Rebates – 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 five hundred rupees.

Non-Disclosure – Section 45 of the Insurance Act, 1938

No policy of life insurance effected after the coming into force of this act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the life insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the application.

About Birla Sun Life Insurance

Birla Sun Life Insurance Company Limited (BSLI) is a joint venture between the Aditya Birla Group, a well known Indian conglomerate and Sun Life Financial Inc., one of the leading international financial services organisations from Canada. With an experience of over a decade, BSLI has contributed to the growth and development of the Indian life insurance industry and is currently one of the leading life insurance companies in the country.

BSLI has a customer base of over two million policy holders and has attained recognition as the 3rd Most Trusted Life Insurance Company in the 'Most Trusted Brands' survey 2013 conducted by Brand Equity (The Economic Times Group) with Nielsen. The Company offers a complete range of offerings comprising protection solutions, children's future solutions, wealth with protection solutions, health and wellness solutions, retirement solutions and savings with protection solutions. It has an extensive distribution reach in over 500 cities through its network of over 540 branches, more than 1,05,000 empanelled advisors and over 150 partnerships with corporate agents, brokers and banks. Birla Sun Life Insurance has total assets under management of ₹24,775 Crores and a robust capital base of over ₹2,170 Crores, as on 31st March, 2014. For more information, please visit www.insurance.birlasunlife.com

About Aditya Birla Financial Services Group

Aditya Birla Financial Services Group (ABFSG) ranks among the top 5 fund managers in India (excluding LIC) with an AUM of USD 20.4 billion. Having a strong presence across the life insurance, asset management, NBFC, private equity, retail broking, distribution & wealth management, and general insurance broking businesses, ABFSG is committed to serve the end-to-end financial services needs of its retail and corporate customers. The seven companies representing ABFSG are: Birla Sun Life Insurance Company Ltd., Birla Sun Life Asset Management Company Ltd., Aditya Birla Finance Ltd., Aditya Birla Capital Advisors Pvt. Ltd., Aditya Birla Money Ltd., Aditya Birla Money Mart Ltd. and Aditya Birla Insurance Brokers Ltd. In FY 2013-14, ABFSG reported consolidated revenue from these businesses at ₹6,640 Crore (USD 1.1 billion) and earnings before tax at ₹745 Crore. Anchored by about 13,000 employees and trusted by over 5.3 million customers, ABFSG has a nationwide reach through 1,500 points of presence and about 130,000 agents / channel partners.

About Aditya Birla Nuvo

Aditya Birla Nuvo is a ~USD 4 billion conglomerate operating in the services and the manufacturing sectors, where it commands a leadership position. Its service sector businesses

include Financial Services (Life Insurance, Asset Management, NBFC, Private Equity, Broking, Wealth Management and general insurance advisory), Fashion & Lifestyle (Branded apparels & Textiles) and Telecom. Its manufacturing businesses comprise of the Agri, Rayon and Insulators businesses.

Aditya Birla Nuvo is part of the Aditya Birla Group, a USD 40 billion Indian multinational. The Group operates in 36 countries across the globe, is anchored by an extraordinary force of about 120,000 employees belonging to 42 nationalities and derives more than 50% of its revenue from its overseas operations.

About Sun Life Financial

Sun Life Financial is a leading international financial services organization providing a diverse range of protection and wealth products and services to individuals and corporate customers. Sun Life Financial and its partners have operations in key markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of March 31, 2014, the Sun Life Financial group of companies had total assets under management of \$671 billion.

Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol SLF.

RISK FACTORS & DISCLAIMERS

This policy is underwritten by Birla Sun Life Insurance Company Limited (BSLI). This is a non-participating traditional term insurance plan. All terms and conditions are guaranteed throughout the policy term. Service Tax and Education Cess and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. This Brochure contains salient features of the plan including risk factors, terms & conditions, please read the brochure carefully before concluding the sale. For detailed terms & conditions please refer to the policy contract. Tax benefits are subject to changes in the tax laws. For more details and clarification call your BSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.

Insurance is the subject matter of the solicitation.

IRDA clarifies to public that IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDA does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call number.

Protection

Health &
Wellness

Children's
Future

Retirement

Wealth with
Protection

Savings with
Protection

Birla Sun Life Insurance provides a wide range of solutions to cater to your specific needs. To know more about our various solutions and the products offered under each, we invite you to visit our website, or contact our advisor.

Call: 1800-270-7000

www.insurance.birlasunlife.com



Birla Sun Life
Insurance

Regd. Office: Birla Sun Life Insurance Company Limited, One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. CIN: U99999MH2000PLC128110 Registration No. 109. Unique No. 109N071V02 ADV/8/14-15/7320 VER1/AUG/2014