

Children's
Future



Solutions

Plan your child's future with complete control on your investment



Birla Sun Life Insurance

Classic Child Plan

Advantage of financial protection with investment flexibility to secure your child's future



Birla Sun Life
Insurance



In this policy, investment risk in investment portfolio is borne by the policyholder.

In life there are some dreams like giving your child the best possible education, planning for their career or wedding or helping them start their life on an assured footing. And as a sensible parent you take it up as your priority. Birla Sun Life Insurance brings its Classic Plans that can meet these needs and give you the confidence to fulfil your child's dreams.

Presenting the BSLI Classic Child Plan, a plan that helps you reap rich benefits from the investment of your choice. At the same time it ensures that your child's aspirations are achieved even if you are not around.



THE SALIENT BENEFITS OF THE PLAN ARE

- You choose the Savings Date that suits your savings objectives
- You choose the premium amount you want to pay every year prior to your Savings Date

- You will enjoy a life cover of no less than the Basic Sum Assured throughout the policy term
- You also have the freedom -
 - To increase the financial security for your loved ones by choosing an Enhanced Sum Assured;
 - To increase the protection under this plan by choosing additional riders; and
 - To meet any emergency fund requirements by making partial withdrawals or taking a policy loan
- Finally, you enjoy tax benefits under section 80C and section 10(10D) of the Income Tax Act, 1961

Plan at a glance

Entry Age - Grand / Parent - Child	18 - 65 years, provided age on Savings Date is 75 or less 30 days - 17 years
Savings Date	Child's age 18 - 27, subject to minimum of 10 policy years
Policy Term	Savings Date + 20 years
Basic Premium	Minimum Rs. 25,000 p.a. if paid annually Minimum Rs. 30,000 p.a. if paid monthly, quarterly or semi-annually
Pay Term	Years to Savings Date
Top-up Premium	Minimum Rs. 5,000
Enhanced Sum Assured	Minimum Rs. 50,000 Not exceeding Basic Sum Assured



THINGS YOU NEED TO KNOW

BSLI Classic Child Plan is a non-participating unit-linked life insurance plan. All unit-linked life insurance plans are different from traditional insurance plans and are subject to different risk factors. The name of this plan and that of the investment funds do not in any way indicate the quality of the plan or future returns.

In this plan, the investment risk in the investment funds chosen by you is borne by you. Investment funds are subject to investment risks and unit prices may go up or down reflecting the market value of the underlying assets. Past performance is no guarantee of future results.

This is a joint life insurance policy wherein the grand / parent is the primary life insured and the child is the secondary life insured. On the Savings Date, the child becomes the primary life insured and the grand / parent becomes the secondary life insured.



YOUR CHOICES

1. **Savings Date** - the policy anniversary when your child becomes the primary life insured. Your options are the policy anniversary corresponding to your child's attained age 18 to 27.
2. **Basic Premium** - the premium amount you commit to pay every year during the pay term. Your Basic Sum Assured will be determined based on the premium amount you commit.
3. **Pay Mode** - you can pay in monthly, quarterly, semi-annual or annual instalments. For monthly instalments, two payments are required upfront at entry. Please ask your financial advisor for details about the range of convenient payment methods we offer.

Basic Sum Assured is the minimum death benefit payable on the death of the primary life insured. The Basic Sum Assured is automatically determined as your Basic Premium multiplied by:

- The higher of 10 or the number of years to maturity divided by 2, for entry ages below 45; or
- The higher of 7 or the number of years to maturity divided by 4, for entry ages 45 and above

Based on your insurance needs, you can increase the amount of protection by opting for **Enhanced Sum Assured** at inception. Enhanced Sum Assured will be paid in addition to the Basic Sum Assured under the Death Benefit prior to the Savings Date. You can choose any amount of Enhanced Sum Assured, subject to a minimum of Rs. 50,000. We will calculate the **Enhanced SA Premium** payable by you and this premium will be added to your Basic Premium.

You may wish to invest additional amounts to your premium as top-up premiums anytime during the policy term, except in the five years prior to the maturity date; as long as all due policy premiums have been paid. The minimum top-up premium is Rs. 5,000 and your Basic Sum Assured will be automatically increased by the top-up premium being paid multiplied by:

- 125% if the attained age of the life insured is less than 45 years; or
- 110% if the attained age of the life insured is 45 years or more

The Basic Premium (net of premium allocation charge), the Enhanced SA Premium and any top-up premium will be used to purchase units in the various investment fund/s offered under this plan and as chosen by you. The units purchased in the investment fund is the monetary amount allocated to the investment fund divided by its then prevailing unit price.

Fund Value represents the total value of your investments to date and is the balance of all units allocated to the investment fund/s chosen by you multiplied by its then prevailing unit price.



YOUR BENEFITS

- 1. Guaranteed Additions** - in the form of additional units will be added to your policy:
 - On 10th policy anniversary and on every 5th policy anniversary thereafter. Guaranteed Addition is 2.50% of the Basic Premiums paid in the last 60 months
 - In addition on 11th policy anniversary and every policy anniversary thereafter. Guaranteed Addition is 0.25% of the average Fund Value in the last 12 months
- 2. Death Benefit** - in the unfortunate event the primary life insured dies while the policy is in effect, we will pay to the beneficiary the Basic Sum Assured. The policy will continue as long as the secondary life insured is alive.

Prior to the Savings Date -

- Upon death of the primary life insured (grand / parent), we will pay the Basic Sum Assured plus Enhanced Sum Assured, if any and all future Basic Premiums ⁽¹⁾ in monthly instalments starting from the next policy month
- Upon death of the secondary life insured (child), we will terminate the policy on the Savings Date and pay the Fund Value as on that date
- Upon the last death of either the primary or secondary life insured, we will terminate the policy and pay the Fund Value as on date of intimation of death plus the commuted value of all future Basic Premiums that are being paid by us. The commuted value is the sum of all future monthly Basic Premiums each discounted at 0.5% per month remaining until due

Starting from the Savings Date -

- Upon death of the primary life insured (child), we will pay the Basic Sum Assured
- Upon the last death of either the primary or secondary life insured, we will terminate the policy and pay the Fund Value as on date of intimation of death

Death benefit for the primary life insured shall never be less than 105% of total premiums paid to date (excluding any applicable rider premium and/or underwriting extras) less any previous partial withdrawals.

⁽¹⁾ Upon death of the grand / parent, the mortality charges will cease until the Savings Date at which point mortality charges will start again based on the child's gender and then attained age. The Basic Premium we pay on your behalf is reduced to reflect the non-deduction of mortality charge.

- 3. Surrender Benefit** - In case of emergencies, you can surrender your policy to us after the completion of five policy years and receive the Fund Value at that time.

Prior to the Savings Date, in situations where the primary life insured (grand / parent) is dead, the secondary life insured (child) can surrender the policy anytime after attaining age 18.

4. Maturity Benefit - you will receive the Fund Value at maturity.



YOUR INVESTMENT OPTIONS

Self-Managed Option gives you access to our well established suite of 10 investment funds, complete control in how to invest your premiums and full freedom to switch from one investment fund to another.

Our 10 investment funds range from 100% debt to 100% equity to suit your particular needs and risk appetite - Income Advantage, Assure, Protector, Builder, Enhancer, Creator, Magnifier, Maximiser, Multiplier and Super 20. If you wish to diversify your risk, you can choose to allocate your premium in varying proportions amongst the 10 investment funds. We record your allocation instructions as per the premium allocation percentages specified in the application form. Our only requirement is that the percentage allocated to any investment fund be in increments of 5%, ranging from 5% to 100%.

To meet your ever changing investment needs, you have full flexibility to redirect future premiums by changing your premium allocation percentages at any time. You also have full flexibility to switch monies from one investment fund to another at any time provided the switched amount is for at least Rs. 5,000.





YOUR INVESTMENT FUNDS

Income Advantage

Objective: To provide capital preservation and regular income, at a high level of safety over a medium term horizon by investing in high quality debt instruments.

Strategy: To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased would aim to minimize the credit risk and liquidity risk of the portfolio. The fund will maintain reasonable level of liquidity.

Assure

Objective: To provide capital conservation, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

Strategy: To generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

Protector

Objective: To generate consistent returns through active management of a fixed income portfolio and focus on creating a long-term equity portfolio, which will enhance the yield of the composite portfolio with minimum risk appetite.

Strategy: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This investment fund is suitable for those who want to preserve their capital and earn a steady return on investment through higher exposure to debt securities.

Builder

Objective: To build capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

Strategy: To generate better returns with moderate level of risk through active management of a fixed income portfolio and focus on creating a long-term equity portfolio, which will enhance the yield of the composite portfolio with low level of risk appetite.

Enhancer

Objective: To grow capital through enhanced returns over a medium to long-term period through investments in equity and debt instruments, thereby providing a good balance between risk and return. It is suitable for individuals seeking, higher returns with a balanced equity-debt exposure.

Strategy: To earn capital appreciation by maintaining a diversified equity portfolio and seek to earn regular returns on the fixed income portfolio by active management resulting in wealth creation for policy owners.

Creator

Objective: To achieve optimum balance between growth and stability to provide long-term capital appreciation with balanced level of risk by investing in fixed income securities and high quality equity security. This fund option is for those who are willing to take average to high level of risk to earn attractive returns over a long period of time.

Strategy: To invest into fixed income securities & maintaining diversified equity portfolio along with active fund management policyholder's wealth in long run.

Magnifier

Objective: To maximize wealth by managing diversified portfolio.

Strategy: To invest in high quality equity security to provide long-term capital appreciation with high level of risk. This fund option is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

Maximiser

Objective: To provide long term capital appreciation by actively managing a well-diversified equity portfolio of fundamentally strong blue chip companies. Further, the fund seeks to provide a cushion against the sudden volatility in the equities through some investments in short-term money market instruments.

Strategy: To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research focused investment approach. While appreciating the high risk associated with equities, the fund would attempt to maximize the risk-return pay off for the long-term advantage of the policyholders. The fund will also explore the option of having exposure to quality mid cap stocks. The non-equity portion of the fund will be invested in good rated (P1 / A1 & above) money market instruments and fixed deposits. The fund will also maintain a reasonable level of liquidity.

Multiplier

Objective: To provide long-term wealth maximization by actively managing a well-diversified equity portfolio, predominantly comprising of companies whose market capitalization is close to Rs. 1000 crores and above.

Strategy: To build and actively manage a well-diversified equity portfolio of value & growth driven stocks by following a research driven investment approach. The investments would be predominantly made in mid cap stocks, with an option to invest 30% in large cap stocks as well.

While appreciating the high risk associated with equities, the fund would attempt to maximize the risk-return pay-off for the long-term advantage of the policyholders. The fund will also maintain reasonable level of liquidity.

Super 20

Objective: To generate long-term capital appreciation for policyholders by making investments in fundamentally strong and liquid large cap companies.

Strategy: To build and actively manage an equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in-depth research-focused investment approach. The fund will attempt to adequately diversify across sectors. The fund will invest in companies having financial strength, robust, efficient & visionary management, enjoying competitive advantage along with good growth prospects & adequate market liquidity. The fund will adopt a disciplined yet flexible long-term approach towards investing with a focus on generating long-term capital appreciation. The non-equity portion of the fund will be invested in high rated money market instruments and fixed deposits. The fund will also maintain reasonable level of liquidity.



The portfolio of different investment funds is given below:

Investment Fund	Risk Profile	Asset Allocation *	Min.	Max.
Income Advantage	Very Low	Debt Instruments, Money Market & Cash Equities & Equity Related Securities	100% 0%	100% 0%
Assure	Very Low	Debt Instruments, Money Market & Cash Equities & Equity Related Securities	100% 0%	100% 0%
Protector	Low	Debt Instruments, Money Market & Cash Equities & Equity Related Securities	90% 0%	100% 10%
Builder	Low	Debt Instruments, Money Market & Cash Equities & Equity Related Securities	80% 10%	90% 20%
Enhancer	Medium	Debt Instruments, Money Market & Cash Equities & Equity Related Securities	65% 20%	80% 35%
Creator	Medium	Debt Instruments, Money Market & Cash Equities & Equity Related Securities	50% 30%	70% 50%
Magnifier	High	Debt Instruments, Money Market & Cash Equities & Equity Related Securities	10% 50%	50% 90%
Maximiser	High	Debt Instruments, Money Market & Cash Equities & Equity Related Securities	0% 80%	20% 100%
Multiplier	High	Debt Instruments, Money Market & Cash Equities & Equity Related Securities	0% 80%	20% 100%
Super 20	High	Debt Instruments, Money Market & Cash Equities & Equity Related Securities	0% 80%	20% 100%

* In each investment fund, the Money Market & Cash asset allocation will not exceed 40%.

Money Market Instruments are debt instruments of less than one year maturity. It includes mutual funds, collateralised borrowing & lending obligation, certificate of deposits, commercial papers etc. Investment in Money Market Instrument supports for better liquidity management.



TRACKING AND ACCESSING YOUR INVESTMENTS

You can monitor your investments

- On our website (www.birlasunlife.com) with your CPIN and TPIN number;
- Through the semi-annual statement detailing the number of units you have in each investment fund and their respective unit price as of the last policy anniversary; and
- Through the published unit prices of all investment funds on our website as well as in the newspapers

Partial Withdrawals

You are allowed to make unlimited partial withdrawals any time after (a) five complete policy years or (b) secondary life insured attaining the age of 18, whichever is later. The minimum amount of partial withdrawal is Rs. 5,000. There is no maximum limit, but you are required to

maintain a minimum Fund Value of Rs. 25,000 plus any top-up premiums paid in the previous five years.



POLICY CHARGES

Premium Allocation Charge

A premium allocation charge is levied on the Basic Premium when received:

- 7.50% of the Basic Premium received in the first policy year
- 6.50% of the Basic Premium received in the second policy year
- 5.00% of the Basic Premium received from the third year onwards

A premium allocation charge of 2% is levied on any top-up premium when paid. There is no premium allocation charge on Enhanced SA Premium.

Fund Management Charge

The daily unit price of the investment fund is adjusted to reflect the fund management charge.

- 1.00% p.a. for Income Advantage, Assure, Protector and Builder
- 1.25% p.a. for Enhancer and Creator
- 1.35% p.a. for Magnifier, Maximiser, Multiplier and Super 20

We may change the fund management charge under any investment fund at any time in the future subject to IRDA approval.

Policy Administration Charge

The policy administration charge is Rs. 20 per month for the first five policy years. It shall increase to Rs. 25 per month in the sixth year and inflate at 5% p.a. thereafter. This charge is levied monthly by canceling units proportionately from each investment fund you have at that time.

Mortality Charge

Mortality charge is deducted every month for providing you with the insurance cover. It is charged by canceling units proportionately from each investment fund you have at that time.

The charge per 1000 of Basic Sum will depend on the gender and attained age of the primary life insured.

Charge per 1000 of Basic Sum Assured

Attained Age	Age 25	Age 35	Age 45	Age 55	Age 65
Male	1.546	1.753	3.040	7.064	16.267
Female	1.502	1.605	2.505	5.494	13.197

Policy Continuation Charge is deducted every month to provide the continuation of the policy benefits after the demise of the grand / parent before the Savings Date. It is charged by canceling units proportionately from each investment fund you have at that time. This charge will depend on the Savings Date, gender and entry age of the primary life insured.

Charge per 1000 of Basic Sum Assured

Years to Savings Date	Male				Female			
	10	15	20	25	10	15	20	25
Entry Age 25	0.305	0.406	0.478	0.525	0.298	0.394	0.459	0.501
Entry Age 35	0.405	0.573	0.697	0.777	0.352	0.491	0.593	0.660
Entry Age 45	1.628	2.407	2.965	3.291	0.623	0.903	1.016	1.188
Entry Age 55	3.393	4.872	5.631	-	2.786	4.033	4.789	-

For Enhanced Sum Assured the charge will depend on the Savings Date, gender and entry age of the primary life insured.

Charge per 1000 of Enhanced Sum Assured

Years to Savings Date	Male				Female			
	10	15	20	25	10	15	20	25
Entry Age 25	1.380	1.434	1.516	1.551	1.345	1.377	1.440	1.459
Entry Age 35	1.884	2.093	2.321	2.473	1.619	1.765	1.933	2.025
Entry Age 45	3.941	4.502	5.040	5.875	3.042	3.498	3.911	4.487
Entry Age 55	9.504	10.808	12.946	-	7.341	8.255	9.308	-

Sample rates are provided for your reference. Please visit our website or ask your financial advisor for the rates applicable to you. Mortality charges are guaranteed throughout the policy term

Miscellaneous Charges

We currently charge Rs. 50 per request for premium re-direction, fund switch and partial withdrawal. We do however reserve the right to charge up to Rs. 500 per request in the future. We presently charge Rs. 100 per policy revival. We may increase this charge in the future subject to a maximum of Rs. 1,000 per revival. Any increase in the miscellaneous charges will be subject to IRDA approval.

Service Tax

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

IRDA Approval

Only when specified and within stated limits, we may increase a particular charge at any time in the future. We, however, need to get prior approval from the IRDA before such charge increase is effective. Otherwise, all other charges in this policy are guaranteed to never increase during the tenure of the policy.



TERMS AND CONDITIONS

Policy Discontinuance

Throughout the Policy Term, you are given a grace period of 30-days (15-days in case your premium is paid on a monthly basis) to pay the due premium. If we do not receive your full premium by the end of the grace period, we shall send you a reminder notice within 15 days to revive the policy by paying your due and unpaid premium or to choose to withdraw from the policy completely.

If you do not pay your due and unpaid premiums within 30 days as stipulated in our notice you shall be deemed to have chosen the option to completely withdraw from the policy. Till this period, your policy as well as all insurance cover and charges will continue.



During the first five policy years - should you completely withdraw from the policy, the insurance cover will cease and your fund value net of any discontinuance charge will be transferred to the Discontinued Policy Fund. The Discontinued Policy Fund will be credited with a minimum interest rate of 3.5% p.a. on compounding basis and the proceeds from this will be payable to you on the date corresponding to your fifth policy anniversary or the date the life insured dies, if sooner. The discontinuance charge is as follows -

Policy Discontinued	For AP of Rs. 25,000 or more
In Policy Year 1	Lower of 6% of AP, 6% of FV, Rs. 6,000
In Policy Year 2	Lower of 4% of AP, 4% of FV, Rs. 5,000
In Policy Year 3	Lower of 3% of AP, 3% of FV, Rs. 4,000
In Policy Year 4	Lower of 2% of AP, 2% of FV, Rs. 2,000
In Policy Year 5	Nil

Where AP is Annual Premium and FV is Fund Value

After five completed policy years should you completely withdraw from the policy, the insurance cover will cease and your fund value shall be paid to you immediately.

Policy Loans

You can avail of a loan on your policy. The minimum loan amount is Rs. 5,000 and the maximum loan amount is 40% of the fund value net of any discontinuance charges. The interest we charge on such loans will be fixed by us from time to time. Any top-up premiums paid shall first be adjusted towards your outstanding policy loan. Any proceeds payable upon policy termination due to death, surrender or maturity shall be reduced by any outstanding policy loan at that time.

Riders

You can further customize your plan by adding the following riders:

- BSLI Accidental Death and Disability Rider
- BSLI Critical Illness Rider
- BSLI Surgical Care Rider
- BSLI Hospital Care rider

For further details please refer to detailed brochure on riders or consult your financial advisor or refer to our website.

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.

- Under Section 80C, premiums up to Rs. 100,000 are allowed as a deduction from your taxable income each year

- Under Section 10 (10D), the benefits you receive from this plan are exempt from tax, subject to mentioned exclusions

Free-look Period

You will have the right to return your policy to us within 15 days from the date of receipt of the policy. We will pay the fund value plus all charges levied till date (excluding the fund management charge) once we receive your written notice of cancellation (along with reasons thereof) together with the original policy documents. Depending on our then current administration rules, we may reduce the amount of the refund by expenditures incurred by us in issuing your policy and as permitted by the IRDA and in accordance to IRDA (Protection of Policyholders Interest) Regulations, 2002.

Unit Price

On each business day and for each investment fund, we determine the unit price by dividing the net asset value (NAV) of the investment fund at the valuation time by the number of units in existence for the investment fund in question. We publish the unit price of all investment funds on our website www.birlasunlife.com as well as in the newspapers.

The NAV is determined based on whether we are purchasing (appropriation price) or selling (expropriation price) assets in order to meet the daily transactions of unit allocation or redemption associated with the investment fund. When appropriation (expropriation) price is applied, the NAV of the investment fund is the market value of investments held by the fund; plus (less) the expenses incurred in purchasing (selling) assets; plus the value of current assets; plus any accrued income net of fund management charges; less the value of any current liabilities or provisions. This NAV divided by the number of units existing on the valuation date, before units are allocated (redeemed), gives the amount of money we put in to (take out of) the investment fund per unit allocated (redeemed).

Suicide

We will refund higher of the fund value or premiums paid to date in the event the primary life insured dies by suicide, whether medically sane or insane, within one year after the issue.

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.



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.



**BIRLA SUN LIFE INSURANCE –
A COMING TOGETHER OF VALUES**

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 significantly to the growth and development of the Indian life insurance industry and currently is one of the leading life insurance companies in the country. Enjoying trust of its over 2 Million customers, BSLI is known for innovations. BSLI offers a complete range of offerings comprising of protection solutions, children's future solutions, wealth with protection, health and wellness as well as retirement solutions and has an extensive distribution reach over 500 cities through its network of over 600 branches, close to 1,40,000 empanelled advisors and over 700 partnerships with Corporate Agents and Banks. This is well supported by the sound financials that the Company has. The AUM of Birla Sun Life Insurance is close to Rs. 16,000 crs and it has a robust capital base of over Rs. 2,450 crs as on March 31, 2010. For more information, please visit www.birlasunlife.com

About Aditya Birla Financial Services Group (ABFSG)

The Aditya Birla Financial Services Group (ABFSG) has a significant presence across various verticals, including life insurance, insurance broking, mutual funds, private equity, security based lending, factoring, insurance advisory services, retail broking and distribution of third party products.

The seven companies representing Aditya Birla Financial Services Group are Birla Sun Life Insurance Company Ltd., Birla Sun Life Asset Management Company Ltd., Aditya Birla Capital Advisors Ltd., Aditya Birla Money Ltd., Aditya Birla Money Mart Ltd., Aditya Birla Finance Ltd. and Birla Insurance Advisory & Broking Services Ltd.

The ABFSG is committed to being a leader and role model in a broad based and integrated financial services business. Its 7 lines of businesses, with over 5.5 million customers manage assets worth USD 18 billion approximately and prides itself for having a talent pool of over 16,000 committed employees. ABFSG has its wings spread across more than 500 cities in India through 1600 branches and over 2,00,000 channel partners. This allows ABFSG to offer its customers virtually anything other than a savings or current account. With over a billion dollar revenue, ABFSG is a significant non bank player and one of the few players who have a top 5 position in both life insurance and mutual funds.



ABFSG is a part of Aditya Birla Nuvo Ltd. (ABNL), a USD 3 billion conglomerate having leadership position across its manufacturing as well as services sector businesses. ABNL is a part of the Aditya Birla Group, a USD 29 billion Indian business house operating in 25 countries across the globe.

About Sun Life Financial Inc.

Sun Life Financial is a leading international financial services organisation providing a diverse range of protection and wealth accumulation products and services to individuals and corporate customers. Chartered in 1865, Sun Life Financial and its partners today have operations in key markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda. As of March 31, 2010, the Sun Life Financial group of companies had total assets under management of \$435 billion. For more information, please visit www.sunlife.com



RISK FACTORS AND DISCLAIMERS

This policy is underwritten by Birla Sun Life Insurance Company Limited (BSLI). This is a non-participating unit linked life insurance savings plan. Birla Sun Life Insurance - BSLI Classic Child Plan - Income Advantage, Assure, Protector, Builder, Enhancer, Creator, Magnifier, Maximiser, Multiplier and Super 20 - are only the names of the Company, Policy and Investment Funds respectively and do not in any way indicate the quality of the policy, investment funds or their future prospects or returns. The charges are guaranteed throughout the term of the policy unless specifically mentioned and subject to IRDA approval. The value of the investment fund reflects the value of the underlying investments. These investments are subject to market risks and change in fundamentals such as tax rates etc affecting the investment portfolio. The premium paid in unit linked life insurance policies are subject to investment risk associated with capital markets and the unit price of the units may go up or down based on the performance of investment fund and factors influencing the capital market and the policyholder is responsible for his/her decisions. There is no guarantee or assurance of returns above the guaranteed returns from the investment funds. BSLI reserves the right to recover levies such as the service tax levied by the authorities on insurance transactions. If there be any additional levies, they too will be recovered from you. This brochure contains the salient features of the plan. For further details please refer to the policy contract. Tax benefits are subject to changes in the tax laws. Insurance is the subject matter of solicitation. 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.



Birla Sun Life
Insurance

Call Toll-free: 1-800-270-7000

www.birlasunlife.com

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