

Protection



Solutions

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



Birla Sun Life Insurance

Protector Plans

Life insurance plans that keep pace with your growing needs



Birla Sun Life
Insurance

BSLI Protector Plan



INTRODUCING BSLI PROTECTOR PLAN

As life goes on and continues to grow, the needs and demands of your family grow too. As the head of your family, you have always fulfilled your responsibilities towards your loved ones and have provided the comfort which they need. However, life is full of uncertainties and it is an inborn need of every individual to sustain the same lifestyle for their family even when he/she is not around.

Keeping this in mind Birla Sun Life Insurance brings to you BSLI Protector Plan. A plan which provides complete financial freedom even when you're not around, so that your loved ones live comfortably even in your absence.



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
- Enhance your insurance with appropriate rider options
- 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 : 75 years
Premium Paying Term	Regular Pay
Premium Mode	Annual Semi-annual Quarterly Monthly
Sum Assured	Min. Rs. 5,00,000 Max. Rs. 49,99,999



YOUR PLAN

BSLI Protector 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 do your responsibilities. With this option, your sum assured increases with your increasing responsibility. You can choose to enhance your sum assured by 5% or 10% 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.

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 Plan offers affordable and guaranteed protection for everyone. Below are sample annual premiums for a male aged 35 purchasing Rs. 2,000,000 of Sum Assured.

Sum Assured Option	Policy Term (in years)			
	5	10	20	30
Level	3,130	3,610	4,920	6,060
Increasing @ 5%	3,280	4,070	6,590	9,620
Increasing @ 10%	3,430	4,540	8,270	13,360

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

BSLI Protector Plan offers automatic premium reduction to women. Below are sample annual premiums for a female aged 35 purchasing Rs. 2,000,000 of Sum Assured.

Sum Assured Option	Policy Term (in years)			
	5	10	20	30
Level	2,890	3,230	4,170	5,000
Increasing @ 5%	3,010	3,590	5,400	7,680
Increasing @ 10%	3,140	3,960	6,680	10,490

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 depending on choice of sum assured option at inception will be paid to the nominee. The policy shall be terminated once the Death Benefit is paid.

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.

BSLI Protector Plus Plan



INTRODUCING BSLI PROTECTOR PLUS PLAN

You are successful in your career and your family looks upon you for your support and strength. You have till now given the best to your family. However when it comes to planning for unforeseen circumstances, you need a powerful solution that meets different expectations and gives financial protection to your family. To deal with the uncertainties of life and give your family the best, Birla Sun Life Insurance has come up with the perfect protection solution for you. Introducing the BSLI Protector Plus Plan, a plan with a higher sum assured, so that your family stays protected, even when you are not around.



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
- 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: 75 years
Premium Paying Term	Regular Pay
Premium Mode	Annual Semi-annual Quarterly Monthly
Sum Assured	Min. Rs. 50,00,000 Max. No Limit (subject to underwriting guidelines)



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% or 10% 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.

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 for everyone. It offers an automatic premium reduction for non-tobacco users.

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

Policy Term	5 years	10 years	20 years	30 years	5 years	10 years	20 years	30 years
Sum Assured Option	Smoker				Non-Smoker			
Level	12,850	15,100	21,150	28,100	10,950	12,400	16,900	22,250
Increasing @ 5%	13,800	17,900	30,400	48,300	11,650	14,500	24,050	38,000
Increasing @ 10%	14,800	20,700	39,750	69,000	12,350	16,700	31,250	53,850

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	5 years	10 years	20 years	30 years	5 years	10 years	20 years	30 years
Sum Assured Option	Smoker				Non-Smoker			
Level	11,500	12,950	17,100	22,350	9,900	10,900	13,850	17,850
Increasing @ 5%	12,200	15,100	24,150	37,950	10,500	12,450	19,250	29,950
Increasing @ 10%	12,950	17,350	31,300	53,650	11,100	14,100	24,750	42,100

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 depending on choice of sum assured option at inception will be paid to the nominee. The policy shall be terminated once the Death Benefit is paid.

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 BOTH PROTECTOR PLANS

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

- BSLI Accidental Death and Disability Rider (UIN: 109C018V01)
- BSLI Critical Illness Rider (UIN: 109C019V01)
- BSLI Surgical Care Rider (UIN: 109C015V01)
- BSLI Hospital Care Rider (UIN: 109C016V01)
- BSLI Waiver of Premium Rider (UIN: 109C017V01)

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, 80D and Section 10 (10D) of the Income Tax Act, 1961.

- Under Section 80C, premiums up to Rs. 1,00,000 are allowed as a deduction from your taxable income each year
- Under Section 80D premium paid for riders (Critical Illness, Surgical Care and Hospital Care) upto Rs. 15,000 (Rs. 20,000 in case of senior citizens) is 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
- Service Tax and other levies, as applicable, will be extra and levied as per the extant tax laws



TERMS & CONDITIONS

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, in case you are not satisfied with the terms & conditions of your policy. We will refund all premiums paid till date 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.

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

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

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.



**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 organizations from Canada. With an experience of over a decade, BSLI has contributed 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 over 2.4 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, over 1,47,900 empanelled advisors and over 239 partnerships with Corporate Agents and Banks. The AUM of Birla Sun Life Insurance is close to Rs. 19,725 crs and it has a robust capital base of over Rs. 2450 crs as on April 30, 2011. For more information, please visit www.birlasunlife.com

About Aditya Birla Financial Services (ABFSG)

The Aditya Birla Financial Services Group (ABFSG) has built a significant presence across its verticals, viz life insurance, asset management, NBFC, private equity, broking, wealth management & distribution and general insurance advisory services.

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 Finance Ltd., Aditya Birla Capital Advisors Pvt. Ltd., Aditya Birla Money Ltd., Aditya Birla Money Mart Ltd, and Aditya Birla Insurance Brokers Ltd. 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 about 5.5 million customers manages assets worth USD 18 billion approximately and prides itself for having a talent pool of about 15,000 committed employees. ABFSG has its wings spread across more than 500 cities in India through over 1600 points of presence and about 200,000 channel partners. This allows ABFSG to offer its customers virtually anything under financial services except a savings or current account. With revenue of over USD 1.25 billion (in 2009-2010) ABFSG is a significant non bank player.

ABFSG is a part of **Aditya Birla Nuvo Ltd (ABNL)**, a USD 3.5 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 30 billion Indian business house operating in 27 countries across the globe.

About Sun Life Financial

Sun Life Financial is a leading international financial services organization 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, 2011, the Sun Life Financial group of companies had total assets under management of \$469 billion. For more information please visit www.sunlife.com

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



RISK FACTORS AND DISCLAIMERS

This policy is underwritten by Birla Sun Life Insurance Company Limited (BSLI). This is a non-participating traditional term insurance plan. All terms & conditions are guaranteed throughout the policy term. BSLI reserves the right to recover levies such as the Service Tax and Education Cess levied by the authorities on insurance transactions. If there be any additional levies, they too will be recovered from you. This brochure contains only 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 the 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: 1-800-270-7000

www.birlasunlife.com

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