

**From the upper echelons
of power, only a select
few are invited.**

Birla Sun Life Insurance

Fortune Elite Plan

A unit linked life insurance plan



Birla Sun Life

Insurance



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

Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to withdraw/surrender the monies invested in Linked Insurance Products completely or partially till the end of the fifth year from inception

Over the years, you have achieved success and accumulated wealth. Your priority now is to ensure your wealth and assets remain protected for your future generations, while you enjoy the lifestyle you have worked hard to attain. Specially designed to cater to your financial and estate planning goals, BSLI Fortune Elite is unit linked plan that provides insurance coverage and the opportunity of wealth preservation and enhancement.

Key Benefits

- Flexibility to choose policy term of 20|25|30|35|40 years
- Flexibility to choose premium paying terms of 5|10|15|20 years
- Flexibility to choose from 3 investment options to suit your investment needs
- Flexibility to add top-ups whenever you have additional savings
- Flexibility of partial withdrawals to meet any emergency fund requirements
- Tax benefits under section 80C and section 10(10D) of the Income Tax Act, 1961

PLAN AT A GLANCE

Entry Age	1 to 55 years (subject to max maturity age of 75 years)
Policy Term	20 25 30 35 40 years
Premium Paying Term (PPT)	5 10 15 20 years
Minimum Basic Premium	₹40,000
Minimum Sum Assured	₹400,000
Top-up Premium	Minimum ₹5,000

BEFORE YOUR READ ANY FURTHER

BSLI Fortune Elite 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.

YOUR CHOICES

- 1. Basic Premium** - the amount you commit to pay regularly during the premium paying term. Your Basic Sum Assured will be determined based on the basic premium amount you commit to pay in a policy year.
- 2. Basic Sum Assured** - is the death benefit payable on the death of the life insured. The minimum Basic Sum Assured is your Basic Premium payable in a policy year multiplied by 10 or policy term divided by 2, if higher.
- 3. Pay Mode** - you can pay basic premium in monthly, quarterly, semi-annual, annual instalments. Please ask your financial advisor for details about the range of convenient payment methods we offer.
- 4. Investment Options** - you have a choice to invest your money in the 'Systematic Transfer' Option, 'Return Optimiser' Option or the 'Self-Managed' Option. Systematic Transfer Option is for individuals who would like to eliminate the need to time one's investments in the market.

Return Optimiser option is for individuals who would like to have optimal participation in the capital markets while safeguarding their returns from any market related volatilities.

Self-Managed Option is for individuals who would like to have control over their investment.

You may wish to invest additional amounts as top-up premiums anytime during the policy term as long as all due basic premiums have been paid. The minimum top-up premium is ₹5,000 and at any point the total top-up premiums paid cannot exceed the total basic premiums paid to date. Top-up premiums cannot be withdrawn for five years unless the policy is surrendered.

Top-up Sum Assured will be 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

Your Sum Assured⁽¹⁾ under the plan is the total of Basic Sum Assured and Top-up Sum Assured.

The Basic Premium and any Top-up Premium net of premium allocation charges 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.

Basic Fund Value is equal to the number of units pertaining to basic premiums allocated to the investment fund/s chosen by you multiplied by its then prevailing unit price

Top-up Fund Value, if any is equal to the number of units pertaining to top-up premiums allocated to the investment fund/s chosen by you multiplied by its then prevailing unit price

Fund Value under this plan is the total of Basic Fund Value and Top-Up Fund Value, if any.

The 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.

⁽¹⁾Basic Sum Assured is reduced for partial withdrawals as explained later.

YOUR BENEFITS

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 2.00% of the total premiums paid in the last 60 months
- In addition on 11th policy anniversary and every policy anniversary thereafter, Guaranteed Addition is 0.35% of the average Fund Value in the last 12 months

After the completion of 5 policy years, non-negative residual additions, if any, shall be credited to the policy in order to meet the maximum reduction in yield as in Regulation 37 of IRDA (Linked Insurance Products) Regulations, 2013.

Death Benefit ⁽²⁾ - in the unfortunate event the life insured dies while the policy is in effect, we will pay to the nominee the greater of

- Basic Fund Value as on date of intimation of death; or
- Basic Sum Assured

In addition we will also pay the greater of

- Top-up Fund Value as on date of intimation of death; or
- Top-up Sum Assured

The Sum Assured will be reduced by the partial withdrawals made from as follows:

- Before the life insured attains the age of 60, the Basic Sum Assured payable on death is reduced by partial withdrawals made in the preceding two years
- Once the life insured attains the age of 60, the Basic Sum Assured payable on death is reduced by all partial withdrawals made from age 58 onwards

Death benefit shall never be less than 105% of total premiums paid to date (excluding service tax).

Maturity Benefit - You will receive the Fund Value at maturity.

Surrender Benefit - In case of emergencies, you can surrender your policy to us anytime during the policy term. Any such surrender will be treated according to the complete withdrawal as mentioned in Policy Discontinuance section.

⁽²⁾In case of death of the life insured, if life insured is different from the proposer/policyholder, the proposer/policyholder will receive the policy proceeds.

YOUR INVESTMENT OPTIONS

Under BSLI Fortune Elite Plan, you decide how to invest your premiums in one of the three investment options - Systematic Transfer Option, Return Optimiser Option or the Self-Managed Option. Systematic Transfer Option is for individuals who would like to eliminate the need to time one's investments in the market. Return Optimiser option is for individuals who would like to have optimal participation in the capital markets while safeguarding their returns from any market related volatilities. Self-Managed Option is for individuals who would like to have control over their investment.

At any time after one year while your policy is in effect, you can change your investment option.

Systematic Transfer Option

The Systematic Transfer Option safeguards your wealth against the market volatilities and is available only if you have opted for annual mode. Under the Systematic Transfer Option, your premium (net of premium allocation charge) shall be first allocated to Liquid Plus fund option and thereafter monthly 1/12th of the allocated amount shall be transferred to an investment

fund of your choice. You may choose any one investment fund out of Enhancer, Maximiser and Super 20 for your premiums to be transferred to. The transfers to your chosen investment fund will take place monthly on 1st, 8th, 15th or 22nd of the month as selected by you.

This option helps mitigate any risk arising from volatility and averages out the risks associated with the equity market, reducing the overall risk to your portfolio.

For example – if person A aged 35 years, opts for Systematic Transfer Option with transfers on 15th of every month to Super 20:

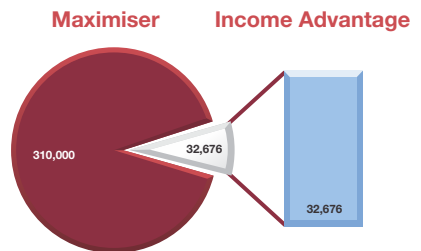
Premium/s net of premium allocation charges will be allocated in Liquid Plus Fund and thereafter on 15th of every month, 1/12th of initially allocated amount shall be automatically transferred to Super 20 Fund.

Return Optimiser Option

The Return Optimiser Option enables you to take advantage of the equity market, protect your gains from the future market volatility and create a more stable sequencing of investment returns.

Under this option all your Basic Premiums (net of allocation charges) are invested in Maximiser fund and it will be tracked every day for each policyholder for a pre-determined upside movement of 10% or more over the net invested amount (net of all charges). In the situation where the gain from the Maximiser fund reaches 10% or more of the net invested amount, the amount equal to the appreciation will be transferred to the Income Advantage fund at the prevailing unit price. This ensures that your gains are protected from any future market volatilities.

While the gain is less than the pre-determined upside movement of 10%, the fund value will continue to remain in the Maximiser fund and no transfers will be made to the Income Advantage fund.



The Return Optimiser Option can be explained with the help of an example as below:

For Age 30, Male, Premium – ₹100,000, Sum Assured Option – 100%, Policy Term – 20 years.

At the end of the third policy year,

Total Premiums Paid (invested in Maximiser Fund)	₹300,000
Less charges deducted from Maximiser Fund (Premium Allocation Charge, Policy Administration Charge, Mortality Charge and Service Tax)	₹22,676
Net amount lying in the Maximiser Fund	₹277,324

Suppose the fund value is now ₹310,000 which is higher than 305,056 (i.e. 110% of the net invested amount of 277,324) then ₹32,676 (i.e. 310,000 – 277,324) will be transferred to Income Advantage Fund. If the fund value is less than ₹305,056 then there will be no transfer to Income Advantage Fund.

Self-Managed Option

Self- Managed Option gives you access to our well established suite of 7 investment funds, complete control in how to invest your premiums and full freedom to switch from one investment fund to another.

Our 7 investment funds range from 100% debt to 100% equity to suit your particular needs and risk appetite – Liquid Plus, Income Advantage, Assure, Enhancer, Magnifier, Maximiser, Super 20. If you wish to diversify your risk, you can choose to allocate your premium in varying proportions amongst the 7 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 ₹5,000.

You can change from one investment option to another investment option anytime after the first policy year. You can switch to Self-Managed Option or Systematic Transfer Option during the policy term, however switching to the Return Optimiser Option is not allowed. Switching to Systematic Transfer Option from Self-Managed option is allowed only at policy anniversary.

INVESTMENT FUNDS

Liquid Plus (ULIF02807/10/11BSLLIQPLUS109)

Objective: To provide superior risk-adjusted returns with low volatility at a high level of safety and liquidity through investments in high quality short term fixed income instruments – upto one year maturity.

Strategy: Fund will invest in high quality short-term fixed income instruments – upto one year maturity. The endeavour will be to optimize returns while providing liquidity and safety with very low risk profile.

Income Advantage (ULIF01507/08/08BSLIINCADV109)

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 (ULIF01008/07/05BSLIASSURE109)

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 up to 5 years.

Enhancer (ULIF00213/03/01BSLENHANCE109)

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.

Magnifier (ULIF00826/06/04BSLIIMAGNI109)

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 (ULIF01101/06/07BSLIINMAXI109)

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.

Super 20 (ULIF01723/06/09BSLSUPER20109)

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	Segregated Fund Identification No.	Risk Profile	Asset Allocation*	Min.	Max.
Liquid Plus	ULIF02807/10/ 11BSLLIQPLUS109	Very Low	Debt Instruments Money Market & Cash Equities & Equity Related Securities	20% 0% 0%	100% 80% 0%
Income Advantage	ULIF01507/08/ 08BSLIINCADV109	Very Low	Debt Instruments, Money Market & Cash Equities & Equity Related Securities	60% 0% 0%	100% 40% 0%
Assure	ULIF01008/07/ 05BSLIASSURE109	Very Low	Debt Instruments Money Market & Cash Equities & Equity Related Securities	20% 0% 0%	100% 80% 0%
Enhancer	ULIF00213/03/ 01BSLENHANCE109	Medium	Debt Instrument, Money Market & Cash Equities & Equity Related Securities	25% 0% 20%	80% 40% 35%
Magnifier	ULIF00826/06/ 04BSLIIMAGNI109	High	Debt Instruments Money Market & Cash Equities & Equity Related Securities	10% 0% 50%	50% 40% 90%
Maximiser	ULIF01101/06/ 07BSLIINMAXI109	High	Debt Instruments Money Market & Cash Equities & Equity Related Securities	0% 0% 80%	20% 20% 100%

Investment Fund	Segregated Fund Identification No.	Risk Profile	Asset Allocation*	Min.	Max.
Super 20	ULIF01723/06/ 09BSLSUPER20109	High	Debt Instruments Money Market & Cash Equities & Equity Related Securities	0% 0% 80%	20% 20% 100%
Linked Discontinued Policy Fund	ULIF03205/07/ 13BSLILDIS109	Very Low	Government Securities Money Market & Cash Equities & Equity Related Securities	60% 0% 0%	100% 40% 0%

* In each Investment Fund except Liquid Plus & Assure, the Short Term Debt Instruments (Money Market, Mutual Fund & Cash) asset allocation will not exceed 40%.

Money Market Instruments are debt instruments of less than one year maturity. It includes 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);
- 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) life insured attaining the age of 18 whichever is later. The partial withdrawals shall first be adjusted from Top-up Fund Value (except any top up premiums paid in the previous five years immediately preceding the date of withdrawal); if any. Once the Top-up Fund Value is exhausted, partial withdrawals would be adjusted from Basic Fund Value. The top-up sum assured will remain unchanged after any withdrawal from the top-up fund value.

The minimum amount of partial withdrawal is ₹5,000. You are required to maintain a minimum Basic Fund Value of one basic premium chosen plus any top-up premiums paid in the previous five years immediately preceding the date of withdrawal. The total amount of partial withdrawal during a policy year shall not exceed 25% of the total fund value at the beginning of the policy year.

OUR POLICY CHARGES

Premium Allocation Charge

A premium allocation charge is levied on the Basic Premium and Top-Up Premium when received:

Policy Year / Basic Premium Per Annum	Rs. 40,000 to Rs. 249,999	Rs. 250,000 +
1 to 2	5.50%	4.50%
3+	5%	4%

A premium allocation charge of 2% is levied on any top-up premium when paid.

Fund Management Charge

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

- 1.00% p.a. for Liquid Plus, Income Advantage, Assure
- 1.25% p.a. for Enhancer
- 1.35% p.a. for Magnifier, Maximiser, and Super 20.

We may change the fund management charge under any investment fund at any time subject to a maximum of 1.35% p.a. in the future subject to IRDA approval.

Policy Administration Charge

The policy administration charge is deducted at the start of every policy month by canceling units proportionately from each investment fund you have at that time. The charge is 0.6% of basic premium p.a., subject to a maximum of ₹6,000 p.a.

Mortality Charge

Mortality charge is deducted at the start of every month for providing you with the risk cover. It is charged by cancelling units proportionately from each investment fund you have at that time. The charge per 1000 of Sum at Risk) will depend on the gender and attained age of the life insured.

Charge per 1,000 of Sum at Risk

Attained Age	Age 25	Age 35	Age 45	Age 55	Age 65
Male	0.791	1.056	2.428	6.572	14.188
Female	0.761	0.913	1.796	5.077	11.164

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 ₹50 per request for change in investment option, premium re-direction, fund switch partial withdrawal. We do however reserve the right to charge up to ₹500 per request in the future. 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 basic premium is paid on a monthly basis) to pay the due premium, during which all the benefits will continue with the deduction of charges. If we do not receive your full due premium by the end of the grace period, we shall send you a reminder notice within 15 days to continue the policy by paying your due and unpaid premium or to choose to withdraw from the policy completely.

If we do not receive any intimation within 30 days from the receipt of the notice you shall be deemed to have chosen the option to completely withdraw from the policy. The discontinuance date is the date when you decide to completely withdraw from the policy or the date you are deemed to have completely withdrawn, whichever is earlier.

If all due premiums for first five policy years are not paid fully – On the discontinuance date, the risk cover will cease and your fund value net of discontinuance charge will be transferred to the Linked Discontinued Policy Fund. The Linked Discontinued Policy Fund will earn actual return (less a fund management charge of 0.50% p.a.) or a minimum guaranteed interest rate (which is currently 4%p.a.) whichever is higher. The policy proceeds from this will be payable to you on the date corresponding to your fifth policy anniversary or at the end of revival period, if later. If the life insured dies while the policy is not yet revived, we will pay the policy proceeds immediately and terminate the contract.

If all due premiums for first five policy years are paid fully– On the discontinuance date of the

policy, we will pay to you the fund value and terminate the policy, unless you had chosen to continue the policy in the following manner:

- By paying all due premiums within the revival period, during which all the benefits will continue with the deduction of charges; or
- Without paying any further premiums on a paid-up basis

At the end of the revival period if all the due and unpaid premiums are not received by us and you choose to continue, then the policy will automatically continue on a paid-up basis.

Under paid-up status the Basic Sum Assured shall be reduced in proportion to the basic premiums actually paid to the total basic premiums payable during the premium paying term.

Revival – You will have two years from the discontinuance date to revive your policy. To revive your policy, you must pay all due and unpaid premiums till date and provide us with evidence of insurability satisfactory to us with respect to the Life Insured. The effective date of the revival is when these requirements are met and approved by us. On the effective date of the revival, we will restore the Sum Assured to its original value, add back the discontinuance charges deducted on the discontinuance date and deduct the premium allocation charge and policy administration charge due since the discontinuance date from the Fund Value and then reinvested at the then prevailing Unit Price(s).

The discontinuance charge applicable on policy discontinuance or surrender is as follows -

Policy Discontinued	Discontinuance Charge
In Policy Year 1	Lower of 6% of BP, 6% of BFV, Rs. 6,000
In Policy Year 2	Lower of 4% of BP, 4% of BFV, Rs. 5,000
In Policy Year 3	Lower of 3% of BP, 3% of BFV, Rs. 4,000
In Policy Year 4	Lower of 2% of BP, 2% of BFV, Rs. 2,000
In Policy Year 5	Nil

where BP is Basic Premium payable in a policy year and BFV is Basic Fund Value

No discontinuance charge shall be levied on top-up premiums.

Policy Loans

Policy loans are not allowed in this plan.

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.

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 (5) of Insurance products) from the date of receipt of the policy, in case you are not satisfied with the terms & conditions of your policy. We will pay the fund value plus non allocated premiums plus charges levied by cancellation of units 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 the proportionate risk premium and the expenses incurred by us on medical examination of the proposer and stamp duty charges in accordance to IRDA (Protection of Policyholders Interest) Regulations, 2002.

⁶Distance 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.

Addition / Closure of Investment Fund

With the approval from the IRDA we may from time to time add new investment funds under your policy. We will inform you of such addition no later than 60 days after it is made available under your policy.

With the approval from the IRDA we may at any time close an investment fund available in your policy. We will inform you in writing of such closure no later than 60 days before we actually close the investment fund.

Unless we receive specific instructions from you by the time we close the investment fund, all units in the investment fund will be switched to the most conservative investment fund then available in your policy. Income Advantage is currently our conservative investment fund.

However, we can declare from time to time another investment fund as the most conservative in your policy.

Allocation / Redemption of Units

On each business day, the instructions for investing in or encashing units from an investment fund must be received and accepted by 3.00 p.m. Instructions accepted by us up to the cut-off time are executed using the unit price determined at the end of that business day.

Instructions accepted by us after the cut-off time will be executed using the unit price determined by us at the end of the next business day.

Instruction to invest is deemed accepted by us when we receive cash, demand draft or local cheque at any of our offices by duly authorized officials. For outstation cheque, instruction to invest is deemed accepted by us only on the day we receive credit in any of our bank accounts.

The number of units allocated equals the monetary amount invested in an investment fund divided by its unit price at that time. Units are allocated when we receive a premium, when

guaranteed additions are added to the fund value or when we execute your request to switch units from another investment fund (as applicable to your policy).

The number of units redeemed equals the monetary amount encashed from an investment fund divided by its unit price at that time. Units are redeemed when we execute your request for a partial withdrawal or when we execute your request to switch units to another investment fund (as applicable to your policy).

On each monthly processing date, policy charges will be covered by redeeming units from all investment funds under your policy in proportion to their value at that time.

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.insurance.birlasunlife.com

The net asset value (NAV) is determined based on (the market value of investments held by the fund plus the value of any current assets less the value of any current liabilities & provisions) divided by (the number of units existing at valuation date before creation or redemption of any units)

Exclusions

We shall pay the Fund Value as on date of death (plus any charges recovered subsequent to date of death) in the event the life insured dies by suicide, whether medically sane or insane, within one year after the issue or revival date, whichever is later.

Nomination and Assignment

In case you, the policyholder are 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 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. 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 560 branches, around 85,000 empanelled advisors and over 140 partnerships with corporate agents, brokers and banks. Birla Sun Life Insurance has total assets under management of ₹26,813 Crores and a robust capital base of over ₹2,170 Crores, as on 30th June, 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 and 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 June 30, 2014, the Sun Life Financial group of companies had total assets under management of \$684 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 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 and BSLI Fortune Elite Plan are only the names of the Company and Policy respectively and do not in any

way indicate their quality, future prospects or returns. The name of the funds offered in this plan does not in any indicate their quality, 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. Service Tax and Education Cess and any other applicable taxes levied as per extant tax laws shall be deducted from the premium or from the allotted units as applicable. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives. The insurance cover for the life insured will commence on the policy issue date. 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. 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 solicitation.**

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