

**Just as life offers choice,
shouldn't your investment too?**



Birla Sun Life Insurance

Wealth Max Plan

A single premium unit linked 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.

Have you often wondered about an investment vehicle, which provides financial protection for your family and earns good returns? An insurance plan, which helps you realise your dreams? Presenting BSLI Wealth Max plan - a single premium unit linked insurance plan.

PLAN AT A GLANCE

Entry Age (age last birthday)	3 – 60 years, subject to minimum attained age of 18 at maturity
Policy Term	7 10 15 years
Premium Paying Term	Single pay
Basic Premium	Minimum Rs. 5,00,000 for policy term of 7 years
	Minimum Rs. 1,00,000 for policy term of 10 and 15 years
Basic Sum Assured	1.25 5 10 times the basic premium

BEFORE YOU READ ANY FURTHER

BSLI Wealth Max 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

STEP 1

Choose how much you want to pay and how long you want to remain invested

Your basic premium is payable only once. You can choose a policy term of 7, 10 or 15 years to suit your financial need. The minimum basic premium payable is Rs. 500,000 for a 7 year policy term and Rs. 100,000 for 10 and 15 year policy term. There is no upper limit on the amount you may contribute.

You may wish to invest additional amounts as top-up premiums anytime during the policy term. The minimum top-up premium is Rs. 5,000 and the total top-up premiums paid cannot exceed the single basic premium paid. Top-up premium is not permitted in the last five policy years. 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.

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

STEP 2

Decide how much protection you require

Your Basic Sum Assured depends upon the basic premium you wish to invest. Based on your insurance needs, you can choose 1.25, 5 or 10 times the basic premium as your Basic Sum Assured. The following combinations are available

Policy Term	Entry Age	Basic Sum Assured Multiple
7	11-33	1.25 or 5 or 10
	34-46	1.25 or 5
	47-60	1.25
10	8-31	1.25 or 5 or 10
	32-44	1.25 or 5
	45-60	1.25
15	3-30	1.25 or 5 or 10
	31-42	1.25 or 5
	43-60	1.25

STEP 3

Decide where you want your premium to be invested

Self-managed Option – You decide how to invest your money in our universe of funds. We presently offer 13 different investment funds - Liquid Plus, Income Advantage, Assure, Protector, Builder, Enhancer, Creator, Magnifier, Maximiser, Multiplier, Super 20, Pure Equity and Value & Momentum. These investment funds range from 100% debt to 100% equity to cater to your individual needs and risk appetite.

The basic premium and top-up premium net of premium allocation charge 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 premium 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.

YOUR BENEFITS

- Guaranteed Additions** – in the form of additional units will be added to your policy.
 - From 6th to 10th policy anniversary - Guaranteed Addition is 0.25% of the Average Fund Value in the last 12 months.

- From 11th policy anniversary and every year thereafter - Guaranteed Addition is 0.60% 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.

2. **Death Benefit⁽²⁾** - In the unfortunate event the life insured dies while the policy is in effect, we will pay 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, as follows:

- Before the life insured attains the age of 60, the Sum Assured payable on death reduced by partial withdrawals made in the preceding two years
- Once the life insured attains the age of 60, the 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 any applicable underwriting extras).

3. **Surrender Benefit** - We recommend you to maintain discipline regarding your financial goals and do not recommend exiting any plan before its due maturity, however 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.

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

⁽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 OPTION

Self-Managed Option

Self-Managed Option gives you access to our well established suite of 13 investment funds, complete control on how to invest your premium and full freedom to switch from one investment fund to another.

Our 13 investment funds range from 100% debt to 100% equity to suit your particular needs and risk appetite – **Liquid Plus, Income Advantage, Assure, Protector, Builder, Enhancer, Creator, Magnifier, Maximiser, Multiplier, Super 20, Pure Equity and Value & Momentum.** If you wish to diversify your risk, you can choose to allocate your premiums in varying proportions amongst the 13 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 switch monies from one investment fund to another at any time provided the switched amount is at least Rs. 5,000.

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 – up to one year maturity.

Strategy: Fund will invest in high quality short-term fixed income instruments – up to 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 minimise 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 returns with low level of risk through investment into fixed-interest securities having short-term maturity profile.

Protector (ULIF00313/03/01BSLPROTECT109)

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 (ULIF00113/03/01BSLBUILDER109)

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 (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 policyholders.

Creator (ULIF00704/02/04BSLCREATOR109)

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 of the policyholder's wealth in long run.

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 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 (ULIF01217/10/07BSLIINMULTI109)

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

Strategy: To build and actively manage a well-diversified equity portfolio of value and 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 maximise the risk-return pay-off for the long-term advantage of the policyholders. The fund will also maintain 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 capitalisation 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 and visionary management, enjoying competitive advantage along with good growth prospects and 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.

Pure Equity (ULIF02707/10/11BSLIPUREEQ109)

Objective: To provide long-term wealth creation by actively managing portfolio through investment in selective businesses. Fund will not invest in businesses that provide goods or services in gambling, lottery /contests, animal produce, liquor, tobacco, entertainment like films or hotels, banks and financial institutions.

Strategy: To build and actively manage a well-diversified equity portfolio of value and growth driven fundamentally strong companies by following a research-focused investment approach. Equity investments in companies will be made in strict compliance with the objective of the fund. The fund will not invest in banks and financial institutions and companies whose interest income exceeds 3% of total revenues. Investment in leveraged-firms is restrained on the provision that heavily indebted companies ought to serve a considerable amount of their revenue in interest payments.

Value & Momentum (ULIF02907/10/11BSLIVALUEM109)

Objective: To provide long-term wealth maximization by managing a well-diversified equity portfolio predominantly comprising of deep value stocks with strong price and earnings momentum.

Strategy: To build & manage a well-diversified equity portfolio of value and momentum driven stocks by following a prudent mix of qualitative and quantitative investment factors. This strategy has outperformed the broader market indices over long-term. The fund would seek to identify companies, which have attractive business fundamentals, competent management and prospects of robust future growth and are yet available at a discount to their intrinsic value and display good momentum. 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 and Cash Equities and Equity Related Securities	10% 0% 0%	100% 90% 0%
Income Advantage	ULIF01507/08/ 08BSLIINCADV109	Very Low	Debt Instruments, Money Market and Cash Equities and Equity Related Securities	60% 0% 0%	100% 40% 0%
Assure	ULIF01008/07/ 05BSLIASSURE109	Very Low	Debt Instruments, Money Market and Cash Equities and Equity Related Securities	10% 0% 0%	100% 90% 0%
Protector	ULIF00313/03/ 01BSLPROTECT109	Low	Debt Instruments, Money Market and Cash Equities and Equity Related Securities	90% 0% 0%	100% 40% 10%
Builder	ULIF00113/03/ 01BSLBUILDER109	Low	Debt Instruments, Money Market and Cash Equities and Equity Related Securities	80% 0% 10%	90% 40% 20%
Enhancer	ULIF00213/03/ 01BSLENHANCE109	Medium	Debt Instruments, Money Market and Cash Equities and Equity Related Securities	65% 0% 20%	80% 40% 35%
Creator	ULIF00704/02/ 04BSLCREATOR109	Medium	Debt Instruments, Money Market and Cash Equities and Equity Related Securities	50% 0% 30%	70% 40% 50%
Magnifier	ULIF00826/06/ 04BSLIIMAGNI109	High	Debt Instruments, Money Market and Cash Equities and Equity Related Securities	10% 0% 50%	50% 40% 90%
Maximiser	ULIF01101/06/ 07BSLIINMAXI109	High	Debt Instruments, Money Market and Cash Equities and Equity Related Securities	0% 0% 80%	20% 20% 100%
Multiplier	ULIF01217/10/ 07BSLIINMULTI109	High	Debt Instruments, Money Market and Cash Equities and 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 and Cash Equities and Equity Related Securities	0% 0% 80%	20% 20% 100%
Pure Equity	ULIF02707/10/ 11BSLIPUREEQ109	High	Debt Instruments, Money Market and Cash Equities and Equity Related Securities	0% 0% 80%	20% 20% 100%
Value and Momentum	ULIF02907/10/ 11BSLIVALUEM109	High	Debt Instruments, Money Market and Cash Equities and Equity Related Securities	0% 0% 80%	20% 20% 100%

* 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 Rs. 5,000. There is no maximum limit, but you are required to maintain a minimum Basic Fund Value of 50% of the basic premium paid plus any top-up premiums paid in the previous five years immediately preceding the date of withdrawal.



OUR POLICY CHARGES

Premium Allocation Charge

A premium allocation charge of 3% is levied on the basic premium when received.

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, Protector and Builder
- 1.25% p.a. for Enhancer and Creator
- 1.35% p.a. for Magnifier, Maximiser, Multiplier, Super 20, Pure Equity and Value & Momentum

We may change the fund management charge under any investment fund at any time in the future subject to a maximum of 1.35% p.a. 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, subject to a maximum of Rs. 6,000 p.a. This charge is deducted at the start of every month by cancelling units proportionately from each investment fund you have at that time.

Mortality Charge

Mortality charge is deducted at the start of every month for providing you with the insurance cover. It is charged by cancelling units proportionately from each investment fund you have at that time. The charge per 1,000 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	1.546	1.753	3.040	7.064	16.267
Female	1.502	1.605	2.505	5.494	13.197

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 change in investment option, premium re-direction, fund switch partial withdrawal or any additional servicing request. We do, however, reserve the right to charge up to Rs. 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

The discontinuance date is the date when you surrender the policy.

During the first five policy years - On the discontinuance date, the risk cover under the policy will cease and your fund value net of any discontinuance charge will be transferred to the Linked Discontinued Policy fund. The Linked Discontinued Policy Fund will be credited with the 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 proceeds from this will be payable to you on the date corresponding to your fifth policy anniversary or the date of death of life insured, if sooner.

The charge on discontinuance / surrender is as shown below:

Policy Discontinued	Discontinuance Charge
In Policy Year 1	Lower of 1.00% of BP, 1.00% of BFV, Rs. 6,000
In Policy Year 2	Lower of 0.50% of BP, 0.50% of BFV, Rs. 5,000
In Policy Year 3	Lower of 0.25% of BP, 0.25% of BFV, Rs. 4,000
In Policy Year 4	Lower of 0.10% of BP, 0.10% of BFV, Rs. 2,000
In Policy Year 5	Nil

BP: Basic Premium, BFV: Basic Fund Value

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

After five completed policy years - On the discontinuance date of the policy, we will pay you the fund value and terminate the policy.

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 fulfilment 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 ⁽²⁾ of Insurance products) from the date of receipt of the policy, in case you are not satisfied with the terms and conditions of your 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 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.

⁽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.

Addition/Closure of Investment Fund

With approval from 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 approval from 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.

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.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 and provisions) *divided by* (the number of units existing at valuation date before creation or redemption of any units).

Exclusions

We shall refund 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 date.

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 and half 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 Neilsen. The Company offers a complete range of offerings comprising protection solutions, children's future solutions, wealth with

protection solutions, health and wellness solutions, and retirement solutions. It has an extensive distribution reach in over 500 cities through its network of over 550 branches, more than 1,05,000 empanelled advisors and over 100 partnerships with corporate agents, brokers and banks. Birla Sun Life Insurance has total assets under management of ₹22,300 Crores and a robust capital base of over ₹2,200 Crores, as on 30th September, 2013. For more information, please visit www.birlasunlife.com

About Aditya Birla Financial Services Group (ABFSG)

Aditya Birla Financial Services Group (ABFSG) ranks among the top 5 fund managers in India (excluding banks and LIC) with an AUM of ~\$19.86 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 2012-13, ABFSG reported consolidated revenue from these businesses at ₹6,390 Crores (1.17 billion) and earnings before tax at ₹761 Crores. Anchored by about 14,200 employees and trusted by about 5.3 million customers, ABFSG has a nationwide reach through more than 1,550 points of presence and about 1,60,000 agents/channel partners.

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. 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, 2013, the Sun Life Financial group of companies had total assets under management of \$591 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

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