



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

Birla Sun Life Insurance

Protector Plus Plan

A traditional term insurance plan



Birla Sun Life
Insurance



INTRODUCING BSLI PROTECTOR PLUS PLAN

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
- Enhanced protection with inbuilt Total and Permanent Disability cover
- Option to receive death benefit as Annual Income
- Enhance your insurance with appropriate rider options
- Income Tax benefits as per prevailing norms under the Income Tax Act, 1961

ELIGIBILITY

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

YOUR PLAN

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

I. Level Sum Assured

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

II. Increasing Sum Assured

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

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

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

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

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

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

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

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

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

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

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

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

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

Death Benefit

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

Sum Assured on Death will be higher of -

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

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

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

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

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

Total and Permanent Disability (TPD) Benefit

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

Maturity Benefit

In the event the life insured survives to the end of the policy term, no benefit is payable on

maturity and the policy shall be terminated thereafter.

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

Customisable Benefits

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

- BSLI Accidental Death and Disability Rider (UIN: 109B018V03)
- BSLI Critical Illness Rider (UIN: 109B019V03)
- BSLI Surgical Care Rider (UIN: 109B015V03)
- BSLI Hospital Care Rider (UIN: 109B016V03)
- BSLI Waiver of Premium Rider (UIN: 109B017V02)
- BSLI Accidental Death Benefit Rider Plus (UIN: 109B023V01)

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

More Benefits

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

You are advised to consult your tax advisor for details.

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

IMPORTANT DEFINITION

Total and Permanent Disability (TPD)

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

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

6. **Getting between rooms** – the ability to move indoors from room to room on level surface

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

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

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

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

TERMS & CONDITIONS

Free-Look Period

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

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

Grace Period & Reinstatement

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

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

Exclusions

Death

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

Total and Permanent Disability (TPD)

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

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

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

Nomination

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 and amended from time to time. For more details on the nomination, please refer to our website www.insurance.birlasunlife.com

Assignment

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 and amended from time to time. For more details on the assignment, please refer to our website www.insurance.birlasunlife.com

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 liable for a penalty which may extend to ten lakh rupees.

Fraud and Misrepresentation

As per the provisions of Section 45 of the Insurance Act, 1938 and amended from time to time. For more details on Section 45 of the Insurance Act, 1938 please refer to our website www.insurance.birlasunlife.com

About Birla Sun Life Insurance

Birla Sun Life Insurance Company Limited (BSLI) is a joint venture between the Aditya Birla Nuvo Limited, a leading Indian conglomerate, and Sun Life Financial Inc., one of the leading international financial services organisations from Canada. BSLI ranks 4th in India among the private life insurers in terms of annual premium equivalent, with a market share of 7.6% as on 31st March 2016. During 2015-16, it recorded a gross premium income of Rs. 5580 Crore, registering a y-o-y growth of 7% and posted a net profit of Rs. 140 Crore. Its assets under Management at Rs. 30, 811 Crore as on 31st March 2016. BSLI has a nation-wide distribution presence through 409 branches, 3 bancassurance partners, over 55,000 direct selling agents and more than 150 corporate agents and brokers. BSLI is meeting its growth capital and solvency requirements through internal accruals and has not required any capital infusion during past five years. The company offers a complete range of protection solutions, children's future solutions, wealth with protection solutions, health and wellness solutions, retirement solutions and savings with protection solutions. For more information, please visit www.insurance.birlasunlife.com.

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 INR 184,276 Crore as on 31st March 2016. Having a strong presence across the life insurance, asset management, private equity, general insurance broking, wealth management, broking, online personal finance, housing finance, pension fund management and NBFC, ABFSG is committed to serve the end-to-end financial services needs of its retail and corporate customers. ABFSG is in the process of seeking a licence from IRDAI for launching health Insurance business in a joint venture with MMI Group of South Africa. As on 31st March 2016, ABFSG reported consolidated revenue from these businesses at Rs. 9,192 Crore and earnings before tax of Rs. 1,110 Crore (For established businesses). Anchored by about 11,000 employees and trusted by over 8.8 million customers, ABFSG has a nationwide reach through 1,384 points of presence and about 60,200 agents / channel partners. For more information, please visit www.abfsg.com.

Aditya Birla Nuvo Ltd:

Aditya Birla Nuvo is a USD 3.6 billion conglomerate with leadership position across its businesses. Its Financial Services business (including NBFC, Housing Finance, Life Insurance, Asset Management, General Insurance Advisory, Private Equity, Broking, Wealth Management and Online Money Management) ranks among the top 5 fund managers in India. Its Telecom

venture, Idea Cellular, ranks among the top 3 cellular operators in India. It is a leading player in Linen, Agri, Rayon and Insulators businesses. ABNL has recently ventured into the Solar Power businesses and is foraying into the Health Insurance business. It has also received an in-principle approval from RBI to set up a Payments Bank in joint venture with Idea Cellular.

Aditya Birla Nuvo is a part of the Aditya Birla Group, a USD 41 billion Indian multinational. The Aditya Birla Group is in the league of Fortune 500. Anchored by an extraordinary force of over 120,000 employees, belonging to 42 nationalities, the Aditya Birla Group operates in 36 countries across the globe. Over 50 per cent of its revenues flow from its overseas operations.

Sun Life Financial Inc, Canada

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 has operations in a number of 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 December 31, 2015, the Sun Life Financial group of companies had total assets under management of \$891 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 & 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. Service Tax and Education Cess and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. This Brochure contains salient features of the plan including risk factors, terms & conditions, please read the brochure carefully before concluding the sale. For detailed terms & conditions please refer to the policy contract. Tax benefits are subject to changes in the tax laws. For more details and clarification call your BSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.

IRDAI hereby clarifies to public that:

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus.

Public receiving such phone calls are requested to lodge a police complaint along with details of phone call number.

Protection

Health &
Wellness

Children's
Future

Retirement

Wealth with
Protection

Savings with
Protection

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

Call: 1800-270-7000

www.insurance.birlasunlife.com



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