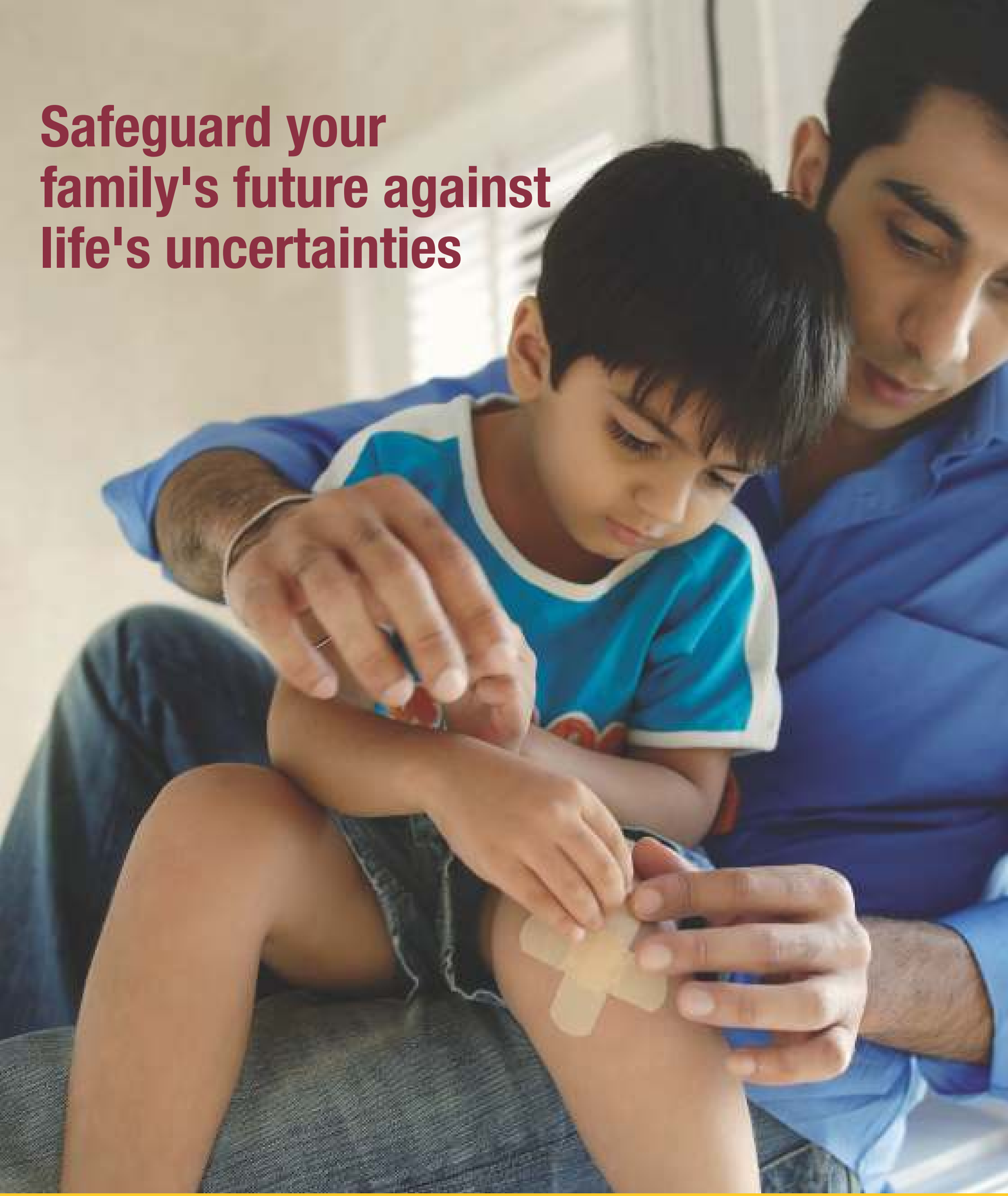
Safeguard your family's future against life's uncertainties



Birla Sun Life Insurance

Easy Protect Plan

A traditional term insurance plan

Birla Sun Life Insurance

INTRODUCING BSLI Easy Protect 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 Easy Protect Plan, so that your family stays protected, even when you are not around.

KEY FEATURES OF THE PLAN

- Complete financial protection at an affordable cost
- Two plan options to suit your protection needs
- Rewards for a healthy lifestyle
- Income Tax benefits as per prevailing norms under the Income Tax Act, 1961

ELIGIBILITY

Entry Age	18 to 55 years of age
Plan Option	I – Level Term Assurance
	II – Increasing Term Assurance
Policy Term	5 to 30 years; subject to max. age of 80 years at the end of policy term
Premium Paying Term	Regular | Single
Premium Mode	Annual | Monthly (only by ECS)
Sum Assured	Min. Rs. 50,00,000
	Max. No Limit (subject to underwriting guidelines)

YOUR PLAN

Give your loved ones the power to dream by completing 3 simple steps

STEP 1

Choose your Sum Assured and Plan Option

BSLI Easy Protect Plan offers you the freedom to choose your sum assured and plan option at inception depending on your needs. Once you choose a sum assured, the plan option determines the enhancements to your chosen life cover over the course of your policy.

Option I: **Level Term Assurance**

Your sum assured will remain constant for the entire policy term.

Option II: **Increasing Term Assurance**

As you scale new heights in your life, your income rises and so does your responsibilities. With this option, your sum assured increases with your increasing responsibility. You can choose to enhance your sum assured by 5% or 10% at inception depending upon your needs.

Every year, your sum assured will increase by 5% or 10% of the original sum assured without any increase in your premium amount.

Example: Atul, a 30 year old professional chooses BSLI Easy Protect Plan with the Increasing Term Assurance option with 10% increase. The original sum assured is Rs. 50 lacs. Every year the sum assured will increase as shown in the following table:

Age (in years)	Policy Anniversary (in years)	Sum Assured (in Rs.)
30	0	50 lacs
31	1	55 lacs
32	2	60 lacs
33	3	65 lacs
34	4	70 lacs
35	5	75 lacs

STEP 2

Choose your Policy Term and Premium Paying Term

BSLI Easy Protect Plan offers you the flexibility to choose your policy term and premium paying term.

STEP 3

Fill Application form and pay premiums

Complete a simple application form and pay your premiums based on your above choices.

YOUR BENEFITS

Death Benefit

In case of the unfortunate demise of the life insured during the policy term, the sum assured applicable on date of death will be paid to the nominee. The policy shall be terminated once the Death Benefit is paid.

Maturity Benefit

No maturity benefit is payable under this plan

YOUR OPTIONS

Paying Premiums

You can pay your premium annually and monthly (only by ECS) mode. The plan offers an automatic premium reduction for women, Non-Smoker or Preferred Non-Smoker.

Below are sample annual premiums for Level and Increasing Term Assurance for a male aged 35 purchasing Rs.1 crore sum assured with regular premium paying term.

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	10,400	13,850	19,450	8,050	9,950	13,650	7,450	8,850	12,000
Increasing @ 5%	12,150	20,150	34,100	9,050	14,100	23,450	8,250	12,400	20,450
Increasing @ 10%	13,950	26,500	48,750	10,250	18,250	33,300	9,250	16,000	28,950

Service Tax and Education Cess and any other applicable taxes will be added to your premium and levied as per extant tax laws.

Surrendering your Policy

There is no surrender benefit offered for regular pay under this plan. However for Single pay, your policy will acquire a surrender value immediately after the policy issuance.

Taking a Policy Loan

There is no loan facility in this plan.

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 IRDA 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. The policy can be reinstated only during the revival period.

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.

Exclusions

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

Nomination and Assignment

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 currently is one of the leading life insurance companies in the country. BSLI offers a complete range of offerings comprising of protection solutions, children's future solutions, wealth with protection, health and wellness as well as retirement solutions and has an extensive distribution reach over 500 cities through its network of around 600 branches, over 106,794 empanelled advisors and over 200 partnerships with Corporate Agents, Brokers and Banks. The AUM of Birla Sun Life Insurance is close to Rs. 22,929 crores and it has a robust capital base of over Rs. 2,450 crores as on March 31, 2013.

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 ~USD $ 17.5 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 2011-12, ABFSG reported consolidated revenue from these businesses at Rs. 6,550 crores (USD $ 1.3 billion) and earnings before tax at Rs. 600 crores. Anchored by about 17,000 employees and trusted by about 5.5 million customers, ABFSG has a nationwide reach through more than 1,775 points of presence and about 2,00,000 agents/channel partners.

About Sun Life Financial

Sun Life Assurance Company of Canada is a wholly owned subsidiary of Sun Life Financial Inc. and is a member of the Sun Life Financial group of companies.

Sun Life Financial is a leading international financial services organisation providing a diverse range of protection and wealth accumulation products and services to individual and corporate customers. Chartered in 1865, Sun Life Financial and its partners today have operations in key markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong

Kong, the Philippines, Japan, Indonesia, India, China and Bermuda. As of December 31, 2012, the Sun Life Financial group of companies had total assets under management of CAD$ 533 billion. Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol SLF. For more information, please visit www.sunlife.com

RISK FACTORS AND DISCLAIMERS

This policy is underwritten by Birla Sun Life Insurance Company Limited (BSLI). This is a non-participating 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. **This plan will not be sold online. Insurance is the subject matter of the solicitation.**

Protection	Health & Wellness	Children's Future	Retirement	Wealth 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.birlasunlife.com**

Birla Sun Life
Insurance

Regd. Office: Birla Sun Life Insurance Company Limited, One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Registration No. 109. Unique No. 109N085V01
ADV/9/13-14/6208 VER1/OCT/2013